



KANSAS BANKERS
ASSOCIATION

PRINCIPLES OF COMMERCIAL/AG LOAN DOCUMENTATION

September 23, VIRTUAL

Poor loan documentation can cost your financial institution thousands of dollars each year. Unfortunately, the importance of effective loan



documentation is most apparent when it is already too late. This workshop focuses on the major concepts, specific requirements and common problems in the specialized fields of commercial and agricultural loan documentation with particular emphasis on avoiding loan losses due to faulty documentation. Our “hands-on” approach allows you to return to work and apply what you have learned immediately.

WHO SHOULD ATTEND: Attorneys, commercial loan officers, loan operations staff, and compliance officers.

PRESENTERS



TERRI D. THOMAS, JD
EVP - GENERAL
COUNSEL



JAMIE COSGROVE, JD
SVP - LEGAL SERVICES
DIRECTOR



SARAH LYNCH-CHAPUT, JD
VP - LEGAL DEPARTMENT
MANAGER

TOPICS TO BE COVERED:

- » Perfect security interests under Revised Article 9 of the UCC
- » Identify the borrower (including spouses and children involved in family farming operations) and document the authority to borrow
- » Understand contract basics: notes, security agreements, mortgages, pledges, and other essential loan contracts
- » Use of commitment letters
- » Undertake essential pre-loan due diligence
- » Understand the effect of non-UCC crop and livestock lien status on the lender taking collateral under the UCC
- » Understand the implications of loan default(s)
- » Comply with notification requirements under the Federal Food Security Act
- » Protect against tax liens and other conflicting encumbrances
- » Understand bankruptcy implications
- » Recognize and prevent violations of ECOA (Reg-B)

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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SEPTEMBER 23, 2026 - VIRTUAL



Program Agenda

Sessions begin: 9:00 a.m.
 Lunch: 12:00 - 1:00 p.m.
 Program Continues: 1:00 p.m.
 Adjourns: 4:30 p.m.

REGISTRATION FEES ARE BASED ON THE BANK/COMPANY ASSET SIZE:

ASSET SIZE	LIVE	ONDEMAND	BOTH
\$25 mil & under	___ \$370	___ \$420	___ \$470
\$26 mil - \$100 mil	___ \$475	___ \$525	___ \$575
\$101 mil - \$250 mil	___ \$580	___ \$630	___ \$680
\$251 mil - \$400 mil	___ \$790	___ \$840	___ \$890
\$401 mil - \$750 mil	___ \$1,000	___ \$1,050	___ \$1,100
\$751 mil - \$1 bil	___ \$1,315	___ \$1,365	___ \$1,415
Over \$1 billion	___ \$1,630	___ \$1,680	___ \$1,730
Strategic Partner	___ \$1,000	___ \$1,050	___ \$1,100
Non-members	___ \$3,255	___ \$3,355	___ \$3,455

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Natalie Wareham at nwareham@ksbankers.com.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Three ways to register:

1. Complete and mail the registration form with a check.
2. Email the registration form to education@ksbankers.com, followed by payment via check by mail or credit card over the phone.
3. Register online using a credit card at www.ksbankers.com.