KANSAS BANKERS ASSOCIATION

PROBLEM LOAN WORKOUT IN TODAY'S MARKET

November 18, 2026 - VIRTUAL

Attend this webinar to learn how to better manage "problem loans" and protect the rights of the bank in today's market!

The webinar will begin with a review of the basics of how a commercial loan request "should be" processed to avoid a problem loan. This will include a brief review of "correct" business structure, the six (6) elements of proper loan structure, and the four (4) aspects of adequate loan support.

The webinar will then focus on what happens when a "good" loan turns into a "bad" loan i.e. the market has now turned down, tenants have left, and the payments are severely delinquent. At this point in time, what should the bank do and not do? This section will address the "legal rights" of the bank and the "practical steps" that the bank should take to protect itself.

The practical steps will include the collection process, restructuring the loan, and/or proceeding against the borrower through repossession, foreclosure, filing a lawsuit to obtain a judgment, forcing the borrower into bankruptcy or simply "walking away." This section will also include the "outside" influence from the banking regulators.

The webinar concepts will be summarized through a series of mini-case studies.

WHO SHOULD ATTEND: Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers

DAVID OSBURN, MBA, CCRA

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/contract CFO and work as a bank commercial lender including the position of vice president/senior banking officer. His banking credentials include loan underwriting, loan work-out and business development. Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management.

TRAINING TOPICS:

- Review the management of problem loans
- Process a commercial loan "correctly" including business structure, loan structure, and loan support
- Face the reality that some loans go bad!
- Determine the bank's strategy in protecting itself-collections, restructuring the loan, repossession, foreclosure, filing a lawsuit to obtain a judgment, forcing the borrower into bankruptcy or walking away
- Assess "outside" influence by the banking regulators
- Apply the concepts through case studies

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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Program Agenda

Zoom Login: 8:45 a.m.
Seminar Begins: 9:00 a.m.
Lunch: 12:00 p.m.
Seminar Resumes: 12:30 p.m.
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
$25 mil & under	___ $350
$26 mil - $100 mil	___ $450
$101 mil - $250 mil	___ $550
$251 mil - $400 mil	___ $750
$401 mil - $750 mil	___ $950
$751 mil - $1 bil	___ $1,250
Over $1 billion	___ $1,550
Assoc. Members	___ $950
Non-members	___ $3,100

All participants will receive a 30-day playback of the program.

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 two attending, please email education@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.