

PRINCIPLES OF COMMERCIAL/AG LOAN DOCUMENTATION ON DEMAND

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.

Asset Based Pricing for On Demand:

- _____ \$25 mil & Under: \$420
- _____ \$26 mil — \$100 mil: \$525
- _____ \$101 mil — \$250 mil: \$630
- _____ \$251 mil — \$400 mil: \$840
- _____ \$401 mil — \$750 mil: \$1,050
- _____ \$751 mil — \$1 bil: \$1,365
- _____ Over \$1 billion: \$1,680
- _____ Strategic Partner: \$1,050
- _____ Non-member: \$3,355

Please email completed form to the Education Department at education@ksbankers.com or fax to 785-272-8392.

Name: _____
 Bank: _____
 Address: _____
 State, Zip: _____
 Email: _____

PRESENTERS



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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)