



Consumer Loan Documentation

April 20, 2010 — CBAI Headquarters, Springfield
April 22, 2010 — Holiday Inn Select, Naperville

Commercial Loan Documentation

April 21, 2010 — CBAI Headquarters, Springfield
April 23, 2010 — Holiday Inn Select, Naperville



Introduction

Loan Documentation is a critical component in lending. After the decision to make a loan has been made, the next step is the documentation and closing process. This part of the lending process is essential in order to avoid loan losses due to poor documentation. Many community banks assign this important responsibility to loan officers and loan administrators. If not performed properly, poor documentation can cause loans to be adversely classified, even if the underlying credit is sound or if the loan is performing as agreed.

The purpose of these one-day workshops is to provide participants with a good understanding of the consumer and commercial loan documentation processes. Participants are exposed to the five steps in the loan documentation process, which include identifying the borrower, identifying and documenting the collateral, evidencing the debt, attaching the collateral, and perfecting the security interest.

Who Should Attend?

This workshop is directed towards loan officers, loan operations staff, loan administrators, and anyone else involved in the lending process.

**This one-day seminar provides
six hours of credit
toward the prestigious
Certified Community Lender
designation**

Key Topics

Consumer Loan Documentation

The primary documents to be presented are as follows:

- The Application;
- Documents Required To Identify the Borrower;
- Adverse Action Documentation;
- Appraisal and Evaluations;
- Consumer Promissory Note;
- Consumer Security Agreement;
- Guaranty Agreement;
- Various Compliance Documents Relating to Real Estate Loans;
- Other documents Required To Support the Five Steps in the Documentation Process.

The course addresses the major compliance issues that relate to the lending function including Regulation B, X, Z, and the Flood Hazard Protection Act, as well as the documents required to be in compliance with these regulations.

After completing this course the participant will:

- Recognize the documents required to complete the five steps in the documentation process;
- Have a good working knowledge of the purpose of each document;
- Be able to provide a broad overview of the loan documents' provisions;
- Know the rules of attaching collateral; and
- Know the rules of perfecting the security interest.

Commercial Loan Documentation

The primary documents to be presented are as follows:

- Documents to Evidence and to Support Borrowing
 - Typical Business Structures (Corporations, Limited Liability Companies)
- Documents To Establish Authority to Borrow
 - Corporate and Partnership Resolutions
 - Opinion Letters
 - Certificates of Good Standing
 - Articles of Incorporation
 - By-Laws
- Documents to Evidence the Debt
 - Promissory Note
 - Loan Agreements
 - Proposal Letters
 - Commitment Letters
- Documents To Support Various Types of Collateral
 - Security Agreement
 - Deed To Secure Debt
 - Hypothecation Agreement
 - Guaranty Agreement
 - Subordination Agreement
 - Landlord's Waiver
 - Insurance Policies
- Documents Required for Specialized Lending
 - Loan Participation Documents
 - Documents Required for Asset Based Lending
 - Documents Required for Construction Loans

About the Presenter

Jeffery Johnson is president of Bankers Insight Group, Atlanta, Georgia, and has more than 25 years' experience in banking. Most of Johnson's career has been spent on the sales, lending, and the credit analysis sides of banking. He has managed several loan portfolios at regional and community banks, representing a cross-section of loan types. Johnson is lead instructor at CBAI's Commercial Lending Institute and is a faculty member at CBAI's Community Bankers School (formerly The Midwest School for Community Bankers). He also conducts extensive training for the Community Bankers Association of Georgia and other community-bank counterparts. He is a graduate of Morehouse College, Atlanta; John Carroll University, University Heights, Ohio; and Prochnow Graduate School of Banking, Madison, Wisconsin.



What Others Have Said:

"The speaker was wonderful and full of knowledge. I hope to hear him speak again."

Carrie McDaniles, Loan Processor
Central State Bank, Clayton
(Pleasant Hill branch)

"This is the second seminar I have attended where Mr. Johnson has been the presenter. He is very enjoyable to hear and probably one of the best seminar speakers I have heard."

Matt Lauritzen, AVP
First State Bank of Bloomington

"Just excellent. This was my first CBAI seminar and I really enjoyed it. Very knowledgeable speaker."

Vicky Gullion, AVP
First National Bank of Pana

Registration Fees

*Early bird registration fees apply to those individuals registering one month prior to the date of the program. Persons registering after this date must pay the regular registration fee. Late registrants cannot be guaranteed admission if seminars reach capacity.

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

CBAI MEMBER-BOTH SEMINARS

One person.....	\$399
Two or more from same banking institution	\$369 each

**PROSPECTIVE MEMBER

One person.....	\$549
Two or more from same banking institution	\$519 each

Regular Pricing

CBAI MEMBER-ONE DAY SEMINAR

One person.....	\$239
Two or more from same banking institution	\$199 each

**PROSPECTIVE MEMBER

One person.....	\$389
Two or more from same banking institution	\$349 each

CDD members receive a 10% discount.

****Only financial institutions/firms eligible for CBAI membership.**

Please note that CBAI does not issue confirmations, with the exception of on-line registrations, but feel free to call the Association headquarters to confirm your registration.

Registration Form

CONSUMER LOAN DOCUMENTATION — APRIL 20 & 22, 2010
COMMERCIAL LOAN DOCUMENTATION — APRIL 21 & 23, 2010

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

Seminar(s) you plan to attend:

April 20 April 21 April 22 April 23

I have special needs, please contact me before the seminar.

Please select your payment method.

Check Enclosed Check in Mail
 Pay at Door Credit Card*

**If you are paying by credit card, please fill out the following information.
(Visa & MasterCard accepted).*

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738

Click it in:
www.cbai.com



Call it in:
(800) 736-2224 (Illinois only)



Dates and Locations

April 20 & 21, 2010

CBAI Headquarters, Education Center
901 Community Drive, Springfield, IL
217/529-2265

April 22 & 23, 2010

Holiday Inn Select
1801 Naper Boulevard, Naperville, IL
630/505-4900

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

For More Information

Tracy McQuinn, Senior Vice President
Sandra McAvoy, Vice President
Valerie Johnston, Vice President
Melinda McClelland,
Administrative Assistant
Rebecca Ridgeway,
Administrative Assistant
Department of Education
& Special Events
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