



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Lending to Small Businesses

Thursday, April 22, 2010

2 - 3:30 p.m.

**New Registration
Options!**

Lending to small businesses can be tricky. Many small business owners need additional assistance from their banker to understand the lending process. Further, the bank is often faced with a small business owner who confuses the legal distinction between his personal and business operations. This webinar will cover the basics of what every bank needs to know to responsibly lend to small businesses. We will not focus on the Small Business Administration's programs, but we will review the two most-common SBA guaranteed loan programs. This webinar is designed to improve your small business lending skills in general, and to make you more knowledgeable about the two most-common SBA guaranteed loan programs.

HIGHLIGHTS

- Explanation of the various business entity borrowers (sole proprietorship, general partnership, limited partnership, corporation, and limited liability company)
- Documentation required to lend to each entity
- How the Equal Credit Opportunity Act and Reg B apply to small business loans
- Overview of the SBA's 7(a) and 504 guaranteed loan programs
- Review of proper documentation for loans secured by real estate, inventory, accounts receivable, machinery, furniture, fixtures, and equipment
- How to ensure that the bank obtains a first-priority security interest in collateral
- Discussion of risks associated with commingling business and personal funds

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to gain a better understanding of how to responsibly lend to small businesses. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for all personnel involved in small business lending, especially loan officers, loan operations personnel, credit analysts, compliance officers, attorneys, and managers.

ABOUT THE PRESENTER

Elizabeth Fast, Esq. is a partner with the law firm of Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. Elizabeth heads up the firm's training division known as Bankers Choice. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has her Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was the General Counsel, Senior Vice President and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory and compliance functions. She is a member of the Missouri State Banking Board, appointed by the Governor.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Lending to Small Businesses Webinar
April 22, 2010 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$245	\$395
	On-Demand Link**	\$245	\$395
	Special Pricing for Live Webinar & On-Demand Link	\$345	\$495
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Material Delivery Options

Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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Please note: On-demand link is available five days after the webinar date and expires six months after.