



Loan Structure, Documentation and Compliance Training: A Comprehensive Approach



 Community Bankers Association of Illinois®



May 30, 2018
Springfield, IL

May 31, 2018
Lisle, IL

CANCELLED

Introduction

Attend this proactive seminar and receive a thorough overview of commercial lending requirements from a loan structure, documentation, and compliance perspective.

Basic business structure is presented along with loan structure and loan support. Additionally, commercial lending issues relative to loan documentation will be reviewed. Loan pricing and monitoring are also covered along with a review of current compliance issues.

The seminar is summarized through a comprehensive case study.

Who Should Attend?

Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers and business development officers would all benefit from attending this seminar.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

About the Presenter

David Osburn is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups and business owners. He also serves as a contract CFO for several clients including construction companies, medical practitioners and real-estate developers. Osburn co-manages a bank educational program with the University of Nevada – Las Vegas, and is a board member of North Star Business Services, a commercial lending company (commercial real-estate and equipment financing).

His extensive professional background encompasses over 24 years in banking, finance and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development and loan work-out experience.

In addition, Osburn is an adjunct professor for Regis University, Denver, an accredited MBA program, and the College of Southern Nevada, Las Vegas, a community college. He has taught college courses for over 22 years, covering finance, accounting, economics, marketing, banking, business law and management.

He earned an MBA in finance/marketing from Utah State University, Logan, and a BS in finance from Brigham Young University, Provo, UT. He is also a graduate of the University of Oklahoma, Norman, National Commercial Lending School.

Key Topics

- Review Basic Business Structure: C Corporations to LLC's
- Explore the Six Elements of Loan Structure
 - Loan Purpose
 - Sources of Repayment
 - Adequate Amount
 - Appropriate Term
 - Adequate Support
 - Framework for Monitoring
- Summarize the Four Elements of Loan Support
 - Collateral
 - Guaranties
 - Loan Agreements
 - Subordination Agreements
- Highlight Commercial Loan Documentation Issues
 - Promissory Notes
 - Security Agreements
 - Guaranties along with the Use of the BSA Loan Rating
 - Collateral Rating
 - C&I Borrower Rating Matrixes
- Discuss Loan Pricing and Monitoring Issues
- Review Current Compliance Issues
 - Equal Credit Opportunity Act (Reg B)
 - Truth in Lending Act (Reg Z)
 - Bank Secrecy Act (BSA)
 - Fair Credit Reporting Act (FCRA)
 - Fair Debt Collection Practices Act
 - UCC Article 9
- Analyze Comprehensive Loan Structure/ Documentation/Compliance Case Study



Registration Fees

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."**

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

Registration Form

LOAN STRUCTURE, DOCUMENTATION, AND COMPLIANCE TRAINING: A COMPREHENSIVE APPROACH

Please specify preferred date and location.

May 30, 2018, CBAI Headquarters, Springfield

May 31, 2018, Hilton Lisle/Naperville, Lisle

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

(E-mail address required for registration).

Name/Title _____

E-Mail _____

(E-mail address required for registration).

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

Please select your payment method.

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



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)
(217) 529-2265

Dates and Locations

May 30, 2018

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL 62703
217/529-2265

May 31, 2018

Hilton Lisle/Naperville
300 Corporate West Drive
Lisle, IL 60532
630/505-0900

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 of the Illinois Department of Financial and Professional Regulation.

For More Information

Tracy McQuinn, Senior Vice President
Valerie Johnston, Vice President
Melinda McClelland, Vice President
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& Special Events
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