



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Consumer Debt Series:

### Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures, Deficiency Judgments & Receiverships

Tuesday, May 22, 2018

2 - 3:30 p.m.

Residential real estate loan problems continue to trouble financial institutions. There are several alternatives to consider when dealing with troubled real estate loans, including workouts, forbearance, deeds in lieu, short sales, foreclosures, deficiency judgments, and receiverships. Each option poses a certain amount of risk exposure, so making a mistake could result in losses that far exceed the loan amount. This webinar explains all aspects, risks, and steps for each alternative, so you can properly evaluate which is best for each situation.

#### HIGHLIGHTS

- How to determine which alternative is best for the situation — workout, forbearance, deed in lieu, short sale, foreclosure, deficiency judgment, or receivership
- Proper steps to handle each alternative
- Protecting your institution from potential liability
- What constitutes a troubled debt restructuring?
- When you are required to issue Forms 1099-A and 1099-C

#### TAKE-AWAY TOOLKIT

- FFIEC's Policy Statement on Prudent Commercial Real Estate Loan Workouts
- Interagency Supervisory Guidance Addressing Certain Issues Related to Troubled Debt Restructurings
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This informative session is designed for staff involved in the real estate lending and collection process, such as loan officers, workout officers, loan operations personnel, collectors, attorneys, compliance officers, auditors and managers.

#### ABOUT THE PRESENTER

**Elizabeth Fast, JD, CPA**, is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from PittsburgStateUniversity in Kansas. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was 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 by appointment of the governor.

#### THREE REGISTRATION OPTIONS

##### 1. LIVE WEBINAR

The live webinar 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 allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at [www.adobe.com](http://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.

**NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.**

# REGISTRATION FORM

## Consumer Debt Series: Real Estate Loan Workouts, Deeds in Lieu, Short Sales, Foreclosures, Deficiency Judgments & Receiverships Telephone/Webcast

Tuesday, May 22, 2018

2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
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