



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives

Wednesday, November 1, 2017

2 - 3:30 p.m.

Every bank needs a robust loan workout system to effectively manage today's evolving loan portfolios. This essential area is at the crossroads of customer service and regulatory scrutiny. The current economy and lack of proper planning put many borrowers at risk — but your bank is in a unique position to assist them. Every examiner knows that if there were no loan modification rules, your delinquency rate would be zero. That's why they take a hard look at every account re-age to ensure it's not an attempt to hide bad debt with no hope of repayment. To successfully maneuver through a modification, your team must understand the borrower's financial situation, the property's condition and valuation, internal policies and procedures, and regulatory guidance. Are you ready to help your borrowers and bank weather this storm? From extensions, to deferments and re-aging, to refinancing and short sales, there are numerous ways to assist borrowers through tough times. Your staff needs to know when and how to effectively use the right tools to avoid regulatory and legal pitfalls.

HIGHLIGHTS

- Difference between delinquent and troubled borrowers
- Regulatory guidance of loan modifications
- Secondary market considerations
- Tools and techniques for effective loan modifications
- Policy requirements and guidelines
- Staff incentive landmines

TAKE-AWAY TOOLKIT

- Sample loan modification policy
- Real estate loan workout worksheet
- Collections solutions matrix sample
- 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 timely webinar benefits executives, managers, loan officers, lending personnel, accounting and finance staff, collectors, special assets and loss mitigation personnel, and staff that work with troubled loans.

ABOUT THE PRESENTER

Attorney, author, consultant, and nationally-recognized speaker, David Reed is a partner in the law firm of Reed & Jolly, PLLC. He provides guidance to financial institutions on establishment and revision of policies and procedures, organizational compliance, collections, security, contractual agreements, regulatory matters, and corporate governance. His engaging speaking style has made him a nationwide lecturer on regulatory compliance, consumer lending, bankruptcy, and collections. A former trial attorney and vice president and general counsel of a large credit union, Reed is particularly known as an expert in the areas of operations, bankruptcy, and collections. He has trained state and federal examination staff on numerous issues, including BSA, ID theft red flags, SAFE Act, third-party contract management, and bankruptcy. He also serves as editor of several industry manuals.

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.

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.

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Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives Telephone/Webcast
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Choose Your Training Option:

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	Live Webinar	\$275	\$475
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