

2010

Loan Documentation for Secured Transactions

Security Interest in Various Types of Collateral Other than Real Estate

NEW PROGRAM PRESENTATION

April 13 – Knoxville

UT Conference Center

April 14 – Nashville

Barrett Training Center

April 15 – Jackson • NEW LOCATION

Union University – Carl Grant Events Center

SEMINAR DESCRIPTION

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 classified adversely, even if the underlying credit is sound or if the loan is performing as agreed.

The purpose of this one-day workshop is to provide participants with a good understanding of the loan documentation process. Participants will be 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
- Perfecting the security interest

COURSE OBJECTIVES

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 perfecting the security interest under the rules of Article 9 of the Uniform Commercial Code and non Article 9 rules
- Be exposed to some loan processing management techniques

WHO SHOULD ATTEND

This workshop is directed toward loan officers, loan operations staff, and loan administrators.

DELIVERY METHOD & PROGRAM LEVEL

This group live, overview program will cover the many steps and issues for those involved in the loan documentation process. Each participant will receive valuable information along with documents to use as reference materials ongoing. The instructor will take time to discuss and answer questions participants may have relevant to the loan documentation process.

Each of the five steps requires certain documents to accomplish their respective purpose. The participant will develop an understanding of each of these documents and when to use them. The primary documents presented in the seminar are:

- A. Documents required to identify the borrower and establish authority
 1. Loan application
 2. Financial statements
 3. Credit memorandum
 4. Typical business structures (corporations, limited liability companies)
 5. Corporate and partnership resolutions
 6. Opinion letters
 7. Certificates of good standing
 8. Articles of incorporation
 9. By-laws
- B. Review legal definition of collateral types to avoid improper classification of collateral
 1. Review of collateral definitions
 2. Review of collateral valuation documents
- C. Documents to evidence the debt
 1. Promissory note
 2. Loan agreements
 3. Proposal letters
 4. Commitment letters
- D. Documents to attach and support various types of collateral
 1. Security agreement
 2. Deed to secure debt
 3. Hypothecation agreement
 4. Guaranty agreement
 5. Subordination agreement
 6. Landlord's waiver
 7. Insurance policies
- E. Documents required to perfect the security interest
 1. Review of revised Article 9 of the Uniform Commercial Code
 2. Review of other methods to perfect collateral



PROGRAM INSTRUCTOR

Jeffery W. Johnson, CEO and executive consultant of the Bankers Insight Group in Atlanta, GA, has over 30 years of experience in the banking industry. He started his career with SunTrust Bank in Atlanta as a

management trainee and progressed to vice president and senior lender for SouthTrust Bank and senior vice president and commercial banking division manager for Citizens Trust Bank of Atlanta, a community bank.

Most of Johnson's career has been spent in credit administration, lending (commercial, consumer, and real estate), business development, loan review, management, and training and development. He has managed loan portfolios representing a cross section of loan types including large corporate, high net-worth individuals, middle-market companies, small businesses, real estate, and nonprofit organizations and has managed several loan officers with portfolio management responsibilities.

Johnson is now a training professional in the banking industry, leading various seminars covering important topics relating to issues in banking. He teaches actively for 15 state bankers associations in the United States, Risk Management Association (RMA), and individual banks nationwide. He co-authored a training course, entitled "Lending to Service and Other Professional Organizations," for RMA in 2001.

Johnson earned a BA degree in accounting from Morehouse College in Atlanta; an MBA degree in finance from John Carroll University; banking diploma from Prochnow School of Banking at the University of Wisconsin-Madison; and a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania.

For more information about this program, contact:

Debbie Brickles - dbrickles@TNBankers.org

Vice President and Director of Training and Development
Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.

Loan Documentation for Secured Transactions Security Interest in Various Types of Collateral Other than Real Estate

DATES AND LOCATIONS

April 13 – Knoxville

UT Conference Center
600 Henley Street – 865/974-0250

April 14 – Nashville

Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871



The meeting location is a designated nonsmoking facility and property

April 15 – Jackson – New Location

Union University-Carl Grant Events Center
1050 Union University Dr

Check the link on the TBA website for detailed directions and parking information for this site
– www.TNBankers.org/grantcenter-parking.html
– or call 615/244-4871 or 800/964-5525

SCHEDULE

| | |
|----------------|------------------------|
| 8:30 am | Registration |
| 9:00 am | Program begins |
| Noon | Lunch |
| 1:00 pm | Program resumes |
| 4:00 pm | Adjourn |

PROGRAM FEES

| | TBA Members / Associate Members | Nonmembers |
|--|---------------------------------|------------|
| Early Registration | \$205 | \$410 |
| Early registration deadline is March 29, 2010 | | |
| Registration | \$230 | \$435 |
| At-the-door | \$255 | \$460 |

Fee covers instruction, reference materials, refreshment breaks, and lunch. Please register early. At-the-door registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

CONTINUING EDUCATION CREDIT

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Submitted for 6.5 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.



2010 Loan Documentation for Secured Transactions - New Program Presentation

- April 13** - UT Conference Center, Knoxville
- April 14** - Barrett Training Center, Nashville
- April 15** - Union University - Carl Grant Events Center, Jackson

Please print or type. Copy this form for additional registrations.

| | | |
|---------------|--------------|---|
| Name _____ | E-mail _____ | Must be included. For educational tracking only. SS# _____ SS# _____ SS# _____ SS# _____ |
| Name _____ | E-mail _____ | |
| Name _____ | E-mail _____ | |
| Name _____ | E-mail _____ | |
| Company _____ | | |
| Address _____ | | |
| City _____ | State _____ | Zip _____ |
| Contact _____ | | |
| Phone _____ | E-mail _____ | |

| | TBA Members / Associate Members | Nonmembers |
|--|---------------------------------|------------|
| Early Registration | \$205 | \$410 |
| <i>Early registration deadline is March 29, 2010</i> | | |
| Registration | \$230 | \$435 |
| At-the-door | \$255 | \$460 |

TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
 ATTN: Monique Jenkins
 211 Athens Way, Ste 100
 Nashville, TN 37228-1381
 Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990