

Developing
Tomorrow's
Lenders
Today

2010 Real Estate Lending – A to Z

LENDING UPDATES

November 2 – Knoxville

UT Conference Center

November 3 – Nashville

Barrett Training Center

November 4 – Jackson • NEW LOCATION

Union University – Carl Grant Events Center

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SEMINAR OVERVIEW

The purpose of this seminar is to educate bankers on the analysis of documentation considerations for commercial and residential lending transactions. The presentation will be grounded on case study approaches and reference to applicable laws, rules, and regulations. It also will address the types of documents a lender may need to use, or choose to use, in documenting real estate transactions in Tennessee. Information contained in this program will be *state specific*. Consideration will be given to ethical concerns in real estate lending transactions, as well as the oversight role of the bank's employees in collecting the necessary information needed to evaluate the real estate transaction, document the transaction, and prepare a post-closing analysis of the file for quality assurance.

PROGRAM DELIVERY METHOD & AUDIENCE

This live, overview program contains detailed checklists and examples, as well as forms of common documents that may be helpful to lenders, loan review personnel, and others in the bank at all levels of experience who want to know the “hows and whys” of the real estate lending process.

LEARNING OBJECTIVES

- Recent mortgage lending regulations and some proposed new regulations
- Recent SAFE Act and mortgage licensing developments
- Fraud and ethical issues
- What I should know about title insurance
- An overview of the proposed Bureau of Consumer Financial Protection
- Recent Tennessee law developments and the proposed foreclosure law changes
- Identifying the “preliminary work” and documents you need for commercial and residential lending
- How properly to open a file, handle the documentation, and keep the process organized
- State-based applicable laws and regulations
- Organizing a checklist for use throughout the process
- What/who should be involved in the lending process
- What potential problems may arise and how to address those issues based on case studies
- What to expect prior to closing
- What to do as part of the “clean up” closing process

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PROGRAM INSTRUCTOR



Daniel W. Small, an attorney at the firm of Stites & Harbison, PLLC, will present the program. Small has been involved in commercial and residential lending issues and in bank litigation for more than 30 years. He served as counsel to the TBA in its successful interventions at the Tennessee Supreme Court level in the recent

Wimmer case, governing the type of Article 9 foreclosure notification that must be given to the debtor before the sale, and, in early 2009, the *US Bank* case, whether a foreclosing bank must notify the fire insurance company of a foreclosure.

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.

DATES AND LOCATIONS

November 2 – Knoxville
UT Conference Center
600 Henley Street – 865/974-0250

November 3 – Nashville
Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871



The meeting location is a designated nonsmoking facility and property

November 4 – Jackson – New Location
Union University-Carl Grant Events Center
1050 Union University Dr
Contact TBA 800/964-5525 or 615/244-4871

Check the link on the TBA website for detailed directions and parking information for this site www.TNBankers.org/grantcenter-parking.html.



SCHEDULE

8:30 am Registration
9:00 am Program begins
Noon Lunch
1:00 pm Program resumes
4:00 pm Program adjourns

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is October 19		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, instructional 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.

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.

Inclement Weather Policy: Cancellations due to inclement weather are refundable, minus a late cancellation fee of \$25 for a one-day program and \$40 for a two-day program. If you have questions concerning the status of a TBA program due to inclement weather, please call the TBA office at 615/244-4871 or 800/964-5525, x150. The TBA number will provide information concerning program status, cancellation fee, and refund requests. You may call the site where the program is being held to check the status of the program in your area. The site phone number is listed in this brochure.



To register online go to www.TNBankers.org



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

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.



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Please print or type.

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Name _____ E-mail _____

Company _____

Address _____

City _____ State _____ Zip _____

Contact _____

Phone _____ E-mail _____

Must be included.
For educational tracking only.

SS# _____

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SS# _____

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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