

Problem Loans: A Three-part Webinar Series



Part 1

July 24, 2009, 1:30-3:30 CT

Effective Collection Techniques for Consumer Loans

Learn tools, tips and techniques guaranteed to be effective in dealing with past due accounts. Role rate analysis, call volumes and contact rates will be covered in detail along with a discussion of personal bankruptcy. Upon completion, participants will be able to:

- Write more persuasive collection letters
- Develop an effective legal repossession process
- Identify strategies for dealing with delinquents
- Improve telephone collection techniques
- Comply with Fair Debt Collections Practices Act
- Better understand bankruptcy management

Presenter: David Kemp, Bankers Management, Inc.

Audience: Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.

Part 2

July 31, 2009, 1:30-3:30 CT

Early Warning Signs for Commercial Loans

In this era of aggressive regulatory exams, it is important to professionally manage "special assets". Impaired assets are having a devastating effect on bank's earnings and balance sheets. Commercial Real Estate exposure has been a major contributor to the downturn in bank performance. Early recognition of problem loans is key to the successful resolution of these credits. Highlights include:

- Loan grading
- Loan review
- Bankruptcy control
- Overdraft management
- Credit policy
- Work-out strategies

Presenter: David Kemp, Bankers Management, Inc.

Audience: Senior lenders, loan officers, branch managers, credit analysts, loan review and compliance officers.

Part 3

August 7, 2009, 1:30-3:30 CT

Repossession & Sale of Collateral

Converting collateral to cash is full of pitfalls in both the repossession of the collateral and the process of disposition. This program covers the various remedies and best practices available to secured lenders including:

- A thorough review of changes in Revised Article 9 concerning default and enforcement
- How to properly repossess and dispose of collateral, including on-line auction items, such as ebay
- How to avoid penalties for failure to comply

Topics for discussion include:

- Default
- Debtors, obligors and guarantors
- Collection and enforcement of secured parties
- Disposition of collateral after default
- Notice of disposition and sale procedures
- Deficiencies judgments and the "Rebuttable Presumption" rule

Presenter: John T. McGarvey, Morgan & Pottinger, P.S.C.

Audience: Secured lenders including loan officers, compliance officers, workout and collection officers. Content is at the basic level.

Continuing Education

CE Applied: 2.5 hrs./session CLBB/CPB/CRCM w/the ICB
CE Awarded: 2 hrs./session w/the TX State Board of Public Accountancy

What is a Webinar?

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Webinar/materials (live hookup)	<input type="checkbox"/> \$260 mem	<input type="checkbox"/> \$510 nomem
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Part 2 - Commercial Loans - SW2-1045		July 31, 2009
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Part 3 - Repossession & Sale of Collateral - SW2-1093		August 7, 2009
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Fax: Fax completed form with credit card information to 512-381-1571

Mail: Mail completed form with check **10 days** prior to the event to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

Phone: Call Bankers Ed at 888-262-7701

Late Registration: Please register online when registering **2 days prior** to the event (credit cards & E-checks accepted). Call 888-262-7701 for assistance.

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