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 attaching collateral
• Know the rules of perfecting the security interest

SPECIAL ACCOMMODATIONS

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

CONFIRMATION / CANCELLATION

The IBA will send confirmations as requested for its programs. Please check the appropriate box and include a fax number on the registration form or e-mail Marcy Borden at mborden@indianabankers.org. You may also call the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at any time.

FEES

The following fees include the program, materials, continental breakfast, lunch & refreshments:

IBA Member
$425 Both Days - First Person
$355 Both Days - Each Additional Person
$225 Consumer Only - First Person
$155 Consumer Only - Each Additional Person
$225 Commercial Only - First Person
$155 Commercial Only - Each Additional Person

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Surcharge of 100% for Non-Members

LOCATION

The consumer loan documentation will be held on Wednesday, March 13, 2019. The commercial loan documentation will be held Thursday, March 14 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240. Directions, map and a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

AGENDA BOTH DAYS

8:30 a.m. Registration & Continental Breakfast
9:00 a.m. Program Begins
12:00 Noon Lunch (included)
1:00 p.m. Program Resumes
4:00 p.m. Program Adjourns
about your presenter

jeffery w. johnson is a training professional in the financial industry leading various seminars covering important topics relating to issues in financial institutions. he teaches actively for fifteen years on issues in financial institutions. he co-authored a training course entitled "lending to service and other professional organizations" for rma in 2001. he got a b.a. degree in accounting from morehouse college in atlanta; a mba in finance from john carroll university in university heights, ohio; a banking diploma from prochnow school of banking at the university of wisconsin and a graduate certificate in bank management from the wharton school of business at the university of pennsylvania.

program overview

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

the purpose of these one-day workshops is to provide participants with a good understanding of the consumer and commercial loan documentation process. participants will be exposed to the five steps in the loan documentation process, which include:

1. identifying the borrower
2. identifying and documenting the collateral
3. evidencing the debt
4. attaching the collateral
5. perfecting the security interest

consumer loan documentation

consumer loan documentation

consumer loan documentation

a. documents to identify the borrower
b. 1. documents required to identify the borrower including:
   a. primary forms of identification
   b. the application
   i. adverse action requirements
   ii. appraisal notification requirements
   c. the credit report
d. the resolution

b. identify & value the collateral
1. proper collateral classification based upon its physical form and how it is used by the person possessing it
2. required valuating documents to support the loan to value limits

b. evidence the debt
1. the promissory note
2. disclosure requirements under regulation z

c. documents to evidence the debt
1. promissory note
2. loan agreements
3. proposal letters
4. commitment letters
5. documents to attached and support various types of collateral
1. security agreement
2. assignment agreement
3. guaranty agreement
4. third party agreement (hypotheication agreement)

b. collateral perfection
1. methods required to perfect the collateral
2. interest of the bank in consumer transactions
3. compliance documents to support real estate transactions
1. truth in lending required disclosures
2. good faith estimates
3. right of rescission
4. business affiliate relationships
5. servicing transfer disclosure
6. federal insurance disclosures

the course will address the major compliance issues that relate to the lending function including regulation b, x, z and flood hazard protection act and the documents required to be in compliance with these regulations.

commercial loan documentation

commercial loan documentation

commercial loan documentation

a. documents to evidence and to support borrowing
1. loan application
2. financial statements
3. credit memorandum
4. typical business structures (corporations, limited liability companies)
5. notification requirement

b. documents to establish authority to borrow
1. corporate and partnership resolutions
2. opinion letters
3. certificates of good standing
4. articles of incorporation
5. by-laws

b. documents to evidence the debt
1. promissory note
2. loan agreements
3. proposal letters
4. commitment letters
5. documents attached to support various types of collateral
1. security agreement
2. deed to secure debt
2. hypothecation agreement
3. guaranty agreement
4. subordination agreement
5. landlord's waiver
6. insurance policies

b. documents and actions required to perfect the security interest
1. uniform commercial code financing statements
2. deed to secure debt

who should attend

this workshop is directed towards loan officers, loan operations staff, loan administrators and anyone else involved in the lending process, including but not limited to: commercial loan officers, loan operations personnel, consumer loan officers, loan documentation personnel, branch managers, administrative assistants, loan & credit officers, senior credit officers, auditors, senior loan officers, loan review personnel, credit analysts.

payment information

total payable to the iba foundation, inc.

check enclosed
visa
mastercard

account number
exp. date

name

nickname for badge

bank/firm

city/state/zip

phone
fax

emergency phone # (in case of bad weather, etc)

e-mail

fees

iba member

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$355 both days - each additional person

$225 consumer only - first person

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$225 commercial only - first person

$155 commercial only - each additional person

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address

first person

return this form to:

iba foundation inc.

8425 woodfield crossing blvd, suite 155e

indianapolis, in 46240

317-387-9380 fax: 317-333-7162

please type or print legibly.

copy this form for additional participants.