



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Commercial Loan: Workouts, Restructuring & Loss Mitigation

Tuesday, April 20, 2021

2 - 3:30 p.m.

The COVID pandemic continues to impose significant adverse impacts on most commercial businesses. Financial institutions have worked prudently with commercial borrowers who have been unable to meet their loan obligations due to the COVID pandemic. But, where do we go from here?

There are several alternatives to consider when dealing with troubled loans, including a deferral, workout, forbearance, receivership, deed in lieu, marshalling of assets, repossession of personal property collateral, foreclosure on real property collateral, and deficiency judgments. Each alternative has a certain amount of risk exposure and making a mistake could result in losses that far exceed the loan amount. This webinar covers all aspects of each alternative and the related risks. Understanding the proper steps for each scenario helps you properly evaluate which option is the best for your institution. In addition, the webinar addresses what constitutes a troubled debt restructuring for reporting purposes related to the COVID pandemic.

HIGHLIGHTS

- Use and comply with the regulatory guidance issued to lenders dealing with troubled loans caused by the COVID pandemic
- Evaluate the alternatives – deferral, workout, forbearance, receivership, deed in lieu, marshalling of assets, repossession of personal property, foreclosure on real property, and deficiency judgments
- Take the proper steps to accomplish each alternative
- Protect your institution from potential liability
- Describe what constitutes a troubled debt restructuring for reporting purposes

TAKE-AWAY TOOLKIT

- Checklist of proactive steps to use with troubled borrowers
- FFIEC's *Joint Statement on Additional Loan Accommodations Related to COVID-19*
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

Collection Series: **Troubled Debt Restructuring in the COVID Economy on Tuesday, June 8, 2021**

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for all staff involved in the loan collection process, such as loan officers, workout officers, loan operations personnel, collectors, attorneys, auditors, compliance officers and managers.

ABOUT THE PRESENTER

Elizabeth Fast is a partner with Spencer Fane LLP where she specializes in the representation of financial institutions. Fast is the head of the firm's training division. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was general counsel, senior vice president and corporate secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory and compliance functions.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections 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 two 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**

Options 1 and 2 described above.

NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.

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Commercial Loan: Workouts, Restructuring & Loss Mitigation
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