



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### Advanced Commercial Loan Documentation

Tuesday, May 4, 2021

2 - 3:30 p.m.

Commercial loans don't always follow the "normal" pattern. Each one is unique. These loans carry the most risk, the most technical requirements, and therefore receive the most examiner scrutiny. This session ventures beyond the basics and explains the protections and safeguards to put in place when drafting a loan. It reviews the documentation for a commercial loan, including collateral security documents; addresses underwriting best practices; and explains how to avoid hazards. This must-attend webinar is for commercial lenders seeking more advanced training in this area.

#### HIGHLIGHTS

- Identify parties to the loan and know who needs to sign what
- Understand loan agreement covenants and when to consider more than the boilerplate covenants
- Perfect a security interest and differentiate between different types of collateral (marketable securities, deposit accounts, life insurance policies, equipment and inventory, contracts or receivables, leases, etc.)
- Review title insurance policies and be aware of certain endorsements and exceptions
- Explain subordination agreements, including when to get them, what is actually being subordinated, and when to ask for subordination of loans to shareholders
- Document commercial construction loans
- Understand compliance requirements and commercial lending hot spots

#### TAKE-AWAY TOOLKIT

- Commercial loan documentation checklist
- Commercial real estate documentation checklist
- Employee training log
- Interactive quiz

[Attendance verification for CE credits provided upon request.](#)

#### WHO SHOULD ATTEND?

This informative session is designed for commercial lenders, loan operations staff, loan review staff and auditors.

#### ABOUT THE PRESENTER

**Dawn Kincaid, Brode Consulting Services, Inc.**, began her banking career while attending The Ohio State University, Columbus. She has 19 years experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Kincaid has served in the roles of compliance, BSA/AML, CRA, privacy and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.

#### 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](http://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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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE**

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# REGISTRATION FORM

**Advanced Commercial Loan Documentation**  
**Tuesday, May 4, 2021**

**2 - 3:30 p.m.**

**Choose Your Training Option:**

<b>Purchase</b> (Check one)	<b>Training Options</b> <i>(Registration includes hookups in up to three locations)</i>	<b>CBAI Member</b>	<b>Prospective-Member*</b>
	Live Webinar	\$275	\$475
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