



2021 Collection Webinar Series



Regulatory Alphabet for Collections Compliance

Your Borrower Is Threatening Bankruptcy, Now What?

The Virtual World of Collections

Troubled Debt Restructuring in the COVID Economy

Managing Mortgage Delinquency

Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks

Presented by CBAI

Introduction

WHY PARTICIPATE?

What happens when your consumer, residential or commercial borrowers are at risk of default? Do your lenders and loss-mitigation specialists understand all available options to minimize potential losses? From the early stages of a delinquent loan with a cooperative borrower, to bankruptcy and beyond, this series provides the knowledge, skills and tools needed to make informed, effective decisions. Learn the legalities, compliance issues and best practices for collections, troubled debt, mortgage delinquency and bankruptcy – including virtual techniques. Then you are prepared to avoid the liabilities and missteps inherent in the collection process.

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 unless noted otherwise, 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 Acrobat 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. You even receive the presenter's e-mail address so you may ask follow-up questions. Within five 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

Includes options 1 and 2 above.

Listen on your iPad, iPhone, or Android

(Instructions will be emailed to you with the on-demand link).

Dates and Time

REGULATORY ALPHABET FOR COLLECTIONS COMPLIANCE

April 15, 2021

YOUR BORROWER IS THREATENING BANKRUPTCY, NOW WHAT?

May 12, 2021

THE VIRTUAL WORLD OF COLLECTIONS

May 26, 2021

TROUBLED DEBT RESTRUCTURING IN THE COVID ECONOMY

June 8, 2021

MANAGING MORTGAGE DELINQUENCY

June 24, 2021

CHAPTER 7 & 13 CONSUMER BANKRUPTCIES: SPECIAL RULES, CRAMDOWNS & RISKS

July 22, 2021

All Collection Series webinars are from 2 - 3:30 p.m.

For More Information

Tracy McQuinn, Senior Vice President
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773/209-2260

REGULATORY ALPHABET FOR COLLECTIONS COMPLIANCE

Thursday, April 15, 2021

Louis Ursini & Amy Hanna Keeney, Adams and Reese, LLP

Do you know the dos and don'ts regarding debt collection? What parts of the regulatory alphabet soup apply? It's more important than ever to understand the legalities and evolution of debt collection. The CFPB recently released a new debt collections rule, the pandemic has upended debt collection efforts, and state regulators are becoming more

active. The FDCPA and Reg F got a refresher, UDAP/UDAAP is an on-going concern, and the TCPA is still before the Supreme Court (at this writing). Join us for a comprehensive overview of the shifting landscape of collection regulations and litigation trends.

YOUR BORROWER IS THREATENING BANKRUPTCY, NOW WHAT?

Wednesday, May 12, 2021

Elizabeth Fast, Spencer Fane LLP

When a borrower threatens to file bankruptcy, your financial institution must act quickly before the bankruptcy is filed to ensure your loan documents are sufficient and your security interest is properly perfected. Once bankruptcy has been filed, it is too late to improve the financial institution's position. Attend this session to learn the immediate steps your financial institution must take to be prepared

for bankruptcy filings. There are also alternatives to filing bankruptcy, which may be better for both the borrower and lender. This webinar also addresses these alternatives, including payment deferrals, forbearance agreements, workouts or restructuring loans, deeds in lieu of foreclosure, voluntary surrender of collateral, and short sales.

THE VIRTUAL WORLD OF COLLECTIONS

Wednesday, May 26, 2021

David A. Reed, Reed & Jolly, PLLC

One day your collections team was at the office and it was business as usual. The next day everyone was at home wondering how to access work files. Most financial institutions were thrust into a virtual workflow almost overnight. But now it's time to go beyond the initial "ad hoc" approach and prepare for a dramatic increase in delinquencies as forbearance agreements and other temporary rescue efforts time out.

Transitioning the traditional collection methods to the virtual workflow is simply not good enough. The risk of not integrating the virtual collections function into the rest of the financial institution could have far-reaching negative impacts for customers and your bottom line. This session, presented by a seasoned compliance attorney who was a former collections manager, walks you through the best practices of imagining and managing a virtual collections process that effectively serves both borrowers and lenders.

TROUBLED DEBT RESTRUCTURING IN THE COVID ECONOMY

Tuesday, June 8, 2021

Nicholas Meyer & Travis Whiting, CLA

One of the biggest concerns for financial institutions is the ever-evolving nature of loan modifications resulting from COVID-19. Early on in the pandemic, a primary concern for financial institutions was the potential for a high volume of loan modifications resulting in troubled debt restructurings (TDRs). As evidenced in the interagency guidance prior to passage of the CARES Act, short-term modifications (i.e., six months or less) would not be recognized as TDRs. Section 4013 of the CARES Act allowed for

a temporary suspension of GAAP for TDRs. The Agencies have encouraged financial institutions to work prudently with borrowers and provide loan modifications to mitigate the pandemic's adverse effects. What does this look like deep into 2021? This webinar provides updated guidance on loan modifications, troubled debt restructurings, and regulatory changes. Join us to learn how this impacts your institution.

MANAGING MORTGAGE DELINQUENCY

Thursday, June 24, 2021

David A. Reed, Reed & Jolly, PLLC

Every delinquent loan is important, but real estate loans take top priority because of their size and complexity. Nothing is ever easy with a bad real estate loan. Between mounting regulations and a troubled borrower sits the financial institution – stuck in the middle with its balance sheet increasingly at risk. In addition, lawmakers, regulators and consumer protection attorneys keep an eager eye on your real estate portfolios, particularly the collections and foreclosure processes.

There is too much at stake to lose rescue opportunities for real estate loans or make a fatal error during foreclosure. This interactive session walks your team through the hazy labyrinth of laws, rules, regulations and best practices surrounding the real estate collections process. From understanding the best communications methods and tactics to appreciating the most effective recovery strategy, this session is sure to provide valuable guidance and insight that saves you time, effort and money! Join us for a tour through the new world order of managing mortgage delinquency.

CHAPTER 7 & 13 CONSUMER BANKRUPTCIES: SPECIAL RULES, CRAMDOWNS & RISKS

Thursday, July 22, 2021

Elizabeth Fast, Spencer Fane LLP

The number of consumer bankruptcies continues to increase. The process is complicated, time-consuming and expensive for lenders. Many lenders waste time and money handling bankruptcies because the bankruptcy rules aren't clearly understood. This webinar explains the actions re-

quired to protect your financial institution's interests in each bankruptcy situation. It covers both Chapter 7 and Chapter 13 bankruptcies and explains all the processes, including exempt property, fraudulent transfers, preference payments, cramdowns, reaffirmations and rights of setoff.

Registration Forms and Fees

You can choose to participate in the Collections Telephone/Webcasts as a series or as one or more stand-alone webinars.

2021 COLLECTIONS TELEPHONE/WEBCAST SERIES (ALL SIX SESSIONS)

Purchase (Check one)	Training Options <i>(Registration includes hook-ups in up to three locations)</i>	CBAI Member	Non-Member*
	Live Webinar	\$1,650	\$2,850
	On-Demand Link	\$1,650	\$2,850
	Special Pricing for Live Webinar & On-Demand Link	\$2,250	\$3,450

INDIVIDUAL SESSION

Purchase (Check one)	Training Options <i>(Registration includes hook-ups in up to three locations)</i>	CBAI Member	Non-Member*
	Live Webinar	\$275	\$475
	On-Demand Link	\$275	\$475
	Special Pricing for Live Webinar & On-Demand Link	\$375	\$575

***Only financial institutions/firms eligible for CBAI membership.**

Please check below which session(s) you are registering for.

- April 15, 2021 – Regulatory Alphabet for Collections Compliance
- May 12, 2021 – Your Borrower Is Threatening Bankruptcy, Now What?
- May 26, 2021 – The Virtual World of Collections
- June 8, 2021 – Troubled Debt Restructuring in the COVID Economy
- June 24, 2021 – Managing Mortgage Delinquency
- July 22, 2021 – Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks

Name _____

Bank _____

Address _____

Phone _____ Email* _____

*(E-mail address required for registration).

Fax this registration form to: 217/585-8738 Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card _____ Card Number _____

Billing Address of Card _____

Expiration Date _____ Three-Digit Security Code _____ **(MasterCard, Visa & Discover accepted)**