

# Consumer & Commercial Loan Documentation



Consumer Loan Documentation~June 9, 2021  
Commercial Loan Documentation~June 10, 2021

SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL  
OR  
On-Demand Recorded Session

# Introduction

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Loan Documentation is a critical component in lending. After the decision to make a loan has been made, the next step is the documentation/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 are exposed to the five steps in loan documentation, which include identifying the borrower, identifying and documenting the collateral, evidencing the debt, attaching the collateral, and perfecting the security interest.

## Who Should Attend?

This workshop is directed towards loan officers, loan operations staff, loan administrators, and anyone involved in the lending process.

Each one-day seminar provides six hours of credit toward the prestigious Certified Community Lender designation

# Key Topics

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## Consumer Loan Documentation\*

June 9, 2021, CBAI Headquarters, Springfield OR  
On-Demand Recorded Session

The primary documents to be presented are:

- The application
- Documents required to identify the borrower
- Adverse action documentation
- Appraisal and evaluations
- Consumer promissory note
- Consumer security agreement
- Guaranty agreement
- Various compliance documents relating to real estate loans
- Other documents required to support the five steps in the documentation process

The course addresses the major compliance issues that relate to the lending function, including Regulation B, X, Z, and the Flood Hazard Protection Act, as well as the documents required to be in compliance with these regulations.

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; and
- Know the rules of perfecting the security interest.

(\*Consumer Loan Documentation is NOT a Loan Compliance Documentation Class similar to BSA and TRID Training. We will be focusing on documents in the loan process.)

## Commercial Loan Documentation

June 10, 2021, CBAI Headquarters, Springfield OR  
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The primary documents to be presented are as follows:  
Documents to evidence and to support borrowing

- Typical business structures (Corporations, Limited Liability Companies)

Documents to establish authority to borrow

- Corporate and partnership resolutions
- Opinion letters
- Certificates of good standing
- Articles of Incorporation
- By-laws

Documents to evidence the debt

- Promissory note
- Loan agreements
- Proposal letters
- Commitment letters

Documents to attach various types of collateral

- Security agreement
- Deed to secure debt
- Hypothecation agreement
- Guaranty agreement
- Subordination agreement
- Landlord's waiver
- Insurance policies

Documents required for specialized lending

- Loan participation documents
- Documents required to perfect deeds to secure debts
- UCC financing statements

# About the Presenter

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**Jeffery Johnson** is president of Bankers Insight Group, Atlanta, GA, and has more than 40 years' experience in banking. Most of Johnson's career has been spent on the sales, lending, and the credit analysis sides of banking. He has managed several loan portfolios at regional and community banks, representing a cross-section of loan types. Johnson is lead instructor at CBAI's Commercial Lending Institute and is a faculty member at CBAI's Community Bankers School. He also conducts extensive training for the Community Bankers Association of Georgia and other community-bank counterparts. He is a graduate of Morehouse College, Atlanta; John Carroll University, University Heights, OH; and Prochnow Graduate School of Banking, Madison, WI.

# Registration Fees

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Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

### **CBAI MEMBER**

|                                       |         |
|---------------------------------------|---------|
| One Session.....                      | \$265   |
| Both Sessions .....                   | \$435   |
| One On-Demand Recorded Session.....   | \$500   |
| Both On-Demand Recorded Sessions..... | \$1,000 |

### **\*\*PROSPECTIVE MEMBER**

|                                       |         |
|---------------------------------------|---------|
| One Session.....                      | \$465   |
| Both Sessions .....                   | \$835   |
| One On-Demand Recorded Session.....   | \$1,000 |
| Both On-Demand Recorded Sessions..... | \$2,000 |

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

The On-Demand Recorded Session will be emailed to participants approximately one week after the live program takes place. Your entire bank can utilize this session for training, as it includes the video from the day of the program, plus the exact same handout materials as the live session. The training expires on December 31, 2021. For more information, please contact Tracy at CBAI at 800/8736-2224 or via email at [tracym@cbaicom](mailto:tracym@cbaicom).

***CBAI is monitoring the COVID-19 situation and will make any changes to in-person sessions as necessary to comply with state and federal mandates and orders.***

# Registration Form

Consumer Loan Documentation -- June 9, 2021  
 Consumer On-Demand Recorded Session  
 Commercial Loan Documentation -- June 10, 2021  
 Commercial On-Demand Recorded Session

## Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail is required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_

(E-mail is required for registration).

I have special needs, please contact me before the seminar.

## Please select your payment method.

Check Enclosed  Check in Mail

Pay at Door  Credit Card\*

*\*If you are paying by credit card, please fill out the following information.  
(Visa, MasterCard & Discover accepted).*

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_ Exp. Date \_\_\_\_\_



Click it in:  
[www.cbai.com](http://www.cbai.com)



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224  
(217) 529-2265

## Dates and Location

June 9, 2021

### Consumer Loan Documentation

CBAI Headquarters, Education Center  
901 Community Drive, Springfield, IL  
217/529-2265

-OR-

On-Demand Recorded Session

June 10, 2021

### Commercial Loan Documentation

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## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

## Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President-  
Jennifer Nika, Vice President  
Kim Cordier & Tina Wilder,  
Administrative Assistants  
Department of Education  
& Special Events  
800/736-2224 217/529-2265  
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Vice President Chicago Area  
773/209-2260

Visit us on-line at [www.cbai.com](http://www.cbai.com)

