

Consumer & Commercial Loan Documentation



Consumer Loan Documentation
Commercial Loan Documentation

On-Demand Recorded Session
available through December 31, 2021

Introduction

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

Consumer Loan Documentation*

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

On-Demand Recorded Session

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

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

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 On-Demand Recorded Session..... \$500
Both On-Demand Recorded Sessions.....\$1,000

****PROSPECTIVE MEMBER**

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

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

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.

Registration Form

Consumer On-Demand Recorded Session

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).*

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

Dates and Location

Consumer Loan Documentation
On-Demand Recorded Session
Training expires December 31, 2021

Commercial Loan Documentation
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Agenda

The seminar runs from 9 a.m. to approximately 4 p.m.

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
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