


Mississippi Bankers Association presents

## 2009 Problem Loans: A Three-Part Webinar Series

<p><b>WEBINAR SEMINAR</b></p> 	<p><b>Date:</b></p>	<p>July 24, 2009 Pt I Collection Techniques for Consumer Loans                  July 31, 2009 Pt II Early Warning Signs for Commercial Loans                  August 7, 2009 Pt III Repossession &amp; Sale of Collateral</p>
	<p><b>Time:</b></p>	<p>1:30 – 3:30 p.m. Central Time</p>
	<p><b>CPE Available:</b></p>	<p>2.5 hours CLBB/CPB/CRCM per session</p>
	<p><b>Seminar Code:</b></p>	<p>SW2-1044/SW2-1045/SW2-1093</p>
<p><b>Program Highlights:</b></p>	<p><b>Part 1 - July 24, 2009, 1:30-3:30 CT</b>  <b>Effective Collection Techniques for Consumer Loans</b>                  Learn tools, tips and techniques guaranteed to be effective in dealing with past due accounts. Role rate analysis, call volumes and contact rates will be covered in detail along with a discussion of personal bankruptcy. Upon completion, participants will be able to:</p> <ul style="list-style-type: none"> <li>• Write more persuasive collection letters</li> <li>• Develop an effective legal repossession process</li> <li>• Identify strategies for dealing with delinquents</li> <li>• Improve telephone collection techniques</li> <li>• Comply with Fair Debt Collections Practices Act</li> <li>• Better understand bankruptcy management</li> </ul> <p>Presenter: David Kemp, Bankers Management, Inc.                  Audience: Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.</p> <p><b>Part 2 - July 31, 2009, 1:30-3:30 CT</b>  <b>Early Warning Signs for Commercial Loans</b>                  In this era of aggressive regulatory exams, it is important to professionally manage "special assets". Impaired assets are having a devastating effect on bank's earnings and balance sheets. Commercial Real Estate exposure has been a major contributor to the downturn in bank performance. Early recognition of problem loans is key to the successful resolution of these credits. Highlights include:</p> <ul style="list-style-type: none"> <li>• Loan grading</li> <li>• Loan review</li> <li>• Bankruptcy control</li> <li>• Overdraft management</li> <li>• Credit policy</li> <li>• Work-out strategies</li> </ul> <p>Presenter: David Kemp, Bankers Management, Inc.                  Audience: Senior lenders, loan officers, branch managers, credit analysts, loan review and compliance officers.</p> <p><b>Part 3 - August 7, 2009, 1:30-3:30 CT</b>  <b>Repossession &amp; Sale of Collateral</b>                  Converting collateral to cash is full of pitfalls in both the repossession of the collateral and the process of disposition. Topics for discussion include:</p> <ul style="list-style-type: none"> <li>• Default</li> <li>• Debtors, obligors and guarantors</li> <li>• Collection and enforcement of secured parties</li> <li>• Disposition of collateral after default</li> <li>• Notice of disposition and sale procedures</li> <li>• Deficiencies judgments and the "Rebuttable Presumption" rule</li> </ul> <p>Presenter: John T. McGarvey, Morgan &amp; Pottinger, P.S.C.                  Audience: Secured lenders including loan officers, compliance officers, workout and collection officers. Content is at the basic level.</p>	
<p><b>What is a Webinar Seminar?</b></p>	<p>This program includes 90 minutes of instruction and 30 minutes live Q&amp;A per session. Each registrant provides one connection to the live webinar and 30 days access to the online seminar. You may have unlimited participants on your connection by speaker phone. The On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7.</p>	
<p><b>What are the costs?</b></p>	<p>Tuition is \$250 per 'site license' <b>per session</b>, and listeners on your connection are unlimited.</p>	

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## REGISTRATION FORM

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**Contact Name:** \_\_\_\_\_ **Bank:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_ **City, State, ZIP:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Email (required):** \_\_\_\_\_

**Seminar Code (see the top of first sheet):** \_\_\_\_\_

**Please check  
all that apply:**

**Part 1 - July 24, 2009, 1:30-3:30 CT**

**Effective Collection Techniques for Consumer Loans**

Live webinar/materials (live hookup)  \$250 mem  \$500 nonmem

On-Demand Webinar/materials\*  \$270 mem  \$540 nonmem

**Part 2 - July 31, 2009, 1:30-3:30 CT**

**Early Warning Signs for Commercial Loans**

Live webinar/materials (live hookup)  \$250 mem  \$500 nonmem

On-Demand Webinar/materials\*  \$270 mem  \$540 nonmem

**Part 3 - August 7, 2009, 1:30-3:30 CT**

**Repossession & Sale of Collateral**

Live webinar/materials (live hookup)  \$250 mem  \$500 nonmem

On-Demand Webinar/materials\*  \$270 mem  \$540 nonmem

\*Unlimited online access to a copy of the webinar for 6 months from purchase date

**Method of  
Payment:**

MasterCard  VISA  AMEX  Discover *Payment must accompany registration (do not fax a copy of a check).*

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**Please register one of these three ways:**

1. By Mail: Bankers Ed, 5700 South Mopac, Suite C310, Austin, TX 78749
  2. By Fax: (512) 381-1571
  3. By Phone: Call (888) 262-7701 with credit card information
  4. By Web: <http://www.bankersed.com/MSBANKERS/catalog.asp>
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