


Mississippi Bankers Association presents

2009 Understanding Loan Documents (2 Part Series)

<p>WEBINAR SEMINAR</p> 	Date:	July 7, 2009 Part I Loan Documents July 14, 2009 Part II Real Estate Loan Documents
	Time:	1:30 – 3:30 p.m. Central Time
	CPE Available:	2.5 hours CRCM/CLBB/CPB per session
	Seminar Code:	SW2-1065/SW2-1186
	Seminar Description:	This new series was developed by a banker who has been teaching loan documentation nationwide for 32 years. Taught at a basic level (for bankers, not lawyers), the instructor will lead participants through all sections of the various required loan documents. The purpose is to create a deeper understanding of why certain documents are required plus the significance of various sections and verbose language (often referred to as “boilerplate”).
Who Should Attend:	Lenders, loan assistants, loan operations personnel, credit analysts and personnel involved in loan review, internal audit and compliance.	
Program Highlights:	<p>Part 1 - Loan Documents, July 7, 1:30-3:30 CT</p> <ul style="list-style-type: none"> • Promissory Note: The note is enforceable against the borrower! Review of each section for content, purpose, rights of all parties and scope of language. • Security Agreement: The security agreement is enforceable against collateral. Review of each section for content, purpose, rights of all parties, representations and warranties, plus enforceability. • UCC Instructions (on back of form) contain important information on how to correctly prepare the critically important form. Correct or exact names, organization types and numbers and collateral description language are key issues. • Guarantees: The most one-sided document in banking. A guarantor gives up many rights and grants the bank many rights. Bankers need to understand the details of what the guarantor is agreeing to. <p>Part 2 - Real Estate Loan Documents, July 14, 1:30-3:30 CT</p> <ul style="list-style-type: none"> • Promissory Note: The note is enforceable against the borrower! Review of each section for content, purpose, rights of all parties and scope of language. • Mortgage and Deed of Trust: The mortgage or deed of trust is enforceable against the real estate taken as collateral. Review of each section for content, purpose, rights of all parties, representations and warranties, plus enforceability. • Title Commitments and Policies protect the lender by assuring an acceptable lien position. Knowing what to expect and what to look for is essential to underwriting and closing real estate loans. • UCC Form Instructions (on back of form) contain important information on how to correctly prepare the critically important form. Correct or exact names, organization types and numbers and collateral description language are key issues. • Guarantees: The most one-sided document in banking. A guarantor gives up many rights and grants the bank many rights. Bankers need to understand the details of what the guarantor is agreeing to. 	
Seminar Speakers:	Bob Ullom is a nationally known banking educator who has been teaching more than 10,000 bankers annually nationwide for 19 years. Bob has served as president of two fast-growing, profitable start-up banks and brings 40 years of CPA and banking experience to this important program.	
What is a Webinar Seminar?	This program includes 90 minutes of instruction and 30 minutes live Q&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.	
What are the costs?	Tuition is \$250 per ‘site license’ per session , and listeners on your connection are unlimited.	

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Part 1 - Loan Documents, July 7, 1:30-3:30 CT
Live webinar/materials (live hookup) \$250 mem \$500 nonmem
On-Demand Webinar/materials* \$270 mem \$540 nonmem

Part 2 - Real Estate Loan Documents, July 14, 1:30-3:30 CT
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