


2010 Loan Documentation Conference

	Date:	March 3-4, 2010
	Time:	8:30 a.m. Registration; 9:00-4:30 conference (both days)
	Location:	Hilton Hotel, 1001 E. County Line Road, Jackson, MS 601-957-2800 <i>A hotel room block has been reserved at the Hilton Hotel for \$114 per night include applicable taxes for the night of March 2 and 3. To receive the group rate, please mention the MBA when making your reservation.</i>
Who Should Attend:	Loan officers, loan operations staff, loan administrators, or anyone else involved in the lending process	
What You Will Learn:	<p>Loan Documentation is a critical component in lending. After the decision to make a loan has been made, the next step is the documentation and 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.</p> <p>Participants will be exposed to the five steps of the loan documentation process, which include:</p> <ol style="list-style-type: none"> 1. Identifying the Borrower 2. Identifying and Documenting the Collateral 3. Evidencing the Debt 4. Attaching the Collateral 5. Perfecting the Security Interest <p><u>March 3- Commercial</u> Participants will review the documents required for commercial lending:</p> <ol style="list-style-type: none"> a. Documents to evidence and to support borrowing b. Documents to establish authority to borrow c. Documents to evidence the debt d. Documents to attached and support various types of collateral e. Documents required for specialized lending <p><u>March 4- Consumer</u> Participants will review the documents required for consumer lending:</p> <ol style="list-style-type: none"> a. The application b. Documents required to identify the borrower c. Credit reports d. Adverse action documentation e. Appraisal and evaluations f. Consumer promissory note g. Consumer security agreement h. Guaranty agreement i. Various compliance documents relating to real estate loans j. Other documents required to support the five steps in the documentation process <p>We will discuss the major compliance issues that relate to the lending function including Regulation B, X, Z and Flood Hazard Protection Act and the documents required to be in compliance with these regulations.</p> <p>After completing the course(s), participants will:</p> <ul style="list-style-type: none"> • 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 • Know the rules of perfecting the security interest 	
Seminar Speaker:	<p>Jeffery Johnson's banking career expands 34 years, most of it in credit administration, business development, loan review, management and training & development. He is now a training professional in the banking industry covering topics related to issues in banking.</p>	
What are the costs?	<p>\$245 for first registrant, <i>per day</i> \$225 for each additional registrant, <i>per day</i> \$490 for non-members, <i>per day</i></p>	

Mississippi Bankers Association presents

2010 Loan Documentation Conference REGISTRATION FORM

Bank Name: _____

Bank Address: _____

City, State, ZIP: _____

Phone: _____ Fax: _____

Registrant Name: _____ City (for name badge): _____

Registrant Name: _____ City (for name badge): _____

Registrant Name: _____ City (for name badge): _____

E-mail Address: _____

Days attending: Day 1 Day 2 Both days

Fee to be Billed: \$245 First Registrant per day \$225 Each Additional Registrant per day

\$490 Non-Member per day

Please fax in your registration and the MBA will invoice you. Each individual registrant will receive a confirmation of registration via email or fax. Please contact the MBA at (601) 948-6366 if you do not receive a confirmation within 48 hours.

Please register by FAX to 601-355-6461, attn: Lori Richardson

Or mail your registration to: Mississippi Bankers Association, PO Box 37, Jackson, MS 39205