



Loan Documentation for Loan Administrators (Virtual)

This program has been changed to a virtual program through Zoom.

September 22 & 23, 2020 ▪ 9:00am - 4:00pm (both days)

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 Administrators with input from the sponsoring Loan Officer. 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 this session is to provide participants with a good understanding of the loan documentation process for Consumer and Commercial Loans. Participants will be exposed to the five steps in the loan documentation process and the documents required to accomplish each step in the process. The Loan Documentation Process includes identifying documents to:

1. Identify the Legal Status of Consumers and the Various Forms of Commercial Borrowers
2. Identify and Properly Place Assets Taken as Collateral into the Proper Collateral Category and Obtaining a Proper Valuation of the Collateral
3. Evidence the Debt to Detail the Mutual Understanding of the Loan Arrangement Between the Bank and the Borrower
4. Attach the Collateral Which Allows a Lending Institution to Seize, Foreclose Upon and Sell the Collateral for Repayment of the Loan
5. Perfect the Security Interest to Insure the Bank's Collateral Position is Superior to Other Creditors

Each of the five steps requires certain documents to accomplish their respective purpose. The participant will develop an understanding of each of these documents and know when to use them.

COURSE OBJECTIVES

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 documents' provisions to borrowers
- Know the rules of perfecting the security interest under the rules of Article 9 of the Uniform Commercial Code and Non-Article 9 rules
- Know Why Other Non-Legal Documents Are Just As Important as Receiving the Legal Documents

Who Will Benefit

This workshop is directed towards Loan Administrators, Branch Managers, Consumer Loan Officers, Commercial Loan Officers, Credit Analysts and Loan Review Personnel.

Workshop Instructor

Jeffery W. Johnson started his banking career in Atlanta where he spent years in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. Now a training professional, Jeffery teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. Jeffery earned a B.A. Degree in Accounting from Morehouse College in Atlanta, GA; MBA degree in Finance from John Carroll University in Ohio; Banking diploma from Pronchow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from Wharton School of Business of Pennsylvania.



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Registration Form

Registrant 1

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Cell _____

Registrant 2

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Cell _____

- I will participate in the Live Virtual Seminar
 I would like to receive the Seminar Recording

- I will participate in the Live Virtual Seminar
 I would like to receive the Seminar Recording

Please note: If you participate in the live virtual seminar, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you opt for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fees for Live Virtual Seminar

\$390, LBA members
 \$690, Non-members

Registration Fees for Seminar Recording

\$390, LBA members
 \$690, Non-members

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card \$ _____

- This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:
- _____

***Please Note: Recordings not eligible for SBET funding.**

Agenda (both days)

9:00 a.m. Program Begins
 12:00 p.m. Lunch
 4:00 p.m. Program Adjourns

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.