



2020 Credit Conference (Virtual)

This conference will be held virtually through Zoom.

November 17, 2020 • 9:00am-1:00pm

9:00am – 9:50am

Navigating COVID-19 & The Rough Credit Cycle in Its Aftermath

David Ruffin, Principal, Intellicredit, a division of QwickRate

A black swan named COVID-19 has ushered in a swift and dramatic end to the prolonged and recently benign credit cycle. Despite economic stimuli and regulatory relief, we can expect the credit degradation prompted by this crisis to be problematic and extensive. Now is the time to adopt aggressive new approaches to discover and monitor portfolio credit quality - both in the aggregate and transactional - including loans affected by COVID-19. This session will explore the roles of senior management in this process and discuss regulatory expectations moving forward.

9:50am – 10:00am

Break

10:00am – 10:50am

Residential Lending is Evolving – Are You Keeping Up?

Paul Katz, Managing Director & Head of Bank Relations and Dean McCall, Managing Director DevOps and Data, Promontory MortgagePath LLC

In the immediate mortgage-crisis aftermath, most consumers believed getting a mortgage was hard. And it was. But something changed. The past four years spawned multi-billion-dollar ad campaigns from mega lenders reassuring consumers that getting a mortgage is simple now - thanks to technology. (Spoiler alert: it's not.) The perception may have changed, but mortgages aren't "easy," and the true transformation from an analog to a digital mortgage process is still in its infancy. This session will discuss the recent advancements in technology that are changing the residential lending process and explain the shift in borrower's digital expectations.

10:50am – 11:00am

Break

11:00am – 11:50am

CRE Lending Risks, Rewards, and Regulator Expectations

Rick Blaylock, Director of Corporate Development, CodeFi Solutions

Commercial and Residential Project loans truly are the "bread and butter" for many community banks but these kinds of loans are also under increased scrutiny from our regulators. A look at the loss experience on these loans during the Great Recession offer reasons for this concern, however, this portfolio is simply too important to our profitability to discard. This session will focus on the major reasons for problems in this kind of lending and offer solutions to enhance how we manage these project risks in the future.

11:50am – 12:00pm

Break

12:00pm – 12:50pm

Building Blocks of Effective DIY Portfolio Credit Stress Testing

David Ruffin, Principal, Intellicredit, a division of QwickRate

Stress-testing continues to be an area of focus for regulators, regardless of institutional size. Developing an effective loan portfolio stress testing process begins with establishing specific objectives for the process and assessing the availability and reliability of loan level data. This session will cover regulatory expectations for policies and procedures that govern the process, address key assumptions utilized in the process, and best practices for utilizing the analysis to better manage credit risk within your organization.

1:00pm

Conference Adjourns

Who Should Attend

Senior Lenders, Chief Credit Officers, Loan Officers, Credit Officers, Mortgage Officers, Loan Support Personnel



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Speakers

David Ruffin has more than 42 years of experience in the banking industry with a focus on credit risk. He has 27 years of experience as a business owner and banking industry consultant. David helps lending institutions evaluate credit risk—both traditional transactional credit risk and the emerging more macro portfolio focus by assessing all aspects of the credit process and credit culture. Through his experience as a practicing banker and managing a credit consultancy firm, David has worked with management teams and boards of directors to create value by assessing the quality of loan review, credit talent, underwriting, servicing and loan approval protocols.

Rick Blaylock is the Director of Corporate Development for Financial Institutions at CodeFi Solutions, LLC. For over 20 years Rick has been providing corporate intelligence services to community, regional, and national lenders with a focus on standardizing the Real Estate Loan Administration and Management Process resulting in regulatory compliance, institutional efficiencies and increased profit margins through the implementation and utilization of cutting edge technology and software solutions. Rick holds a Bachelor of Science in Business Administration and Military Science from Florida Institute of Technology. Engaging with veterans and cadets from various military academies, he also oversees the various mentoring and internship programs supported by CodeFi with a goal to develop the future leaders in the financial, medical, and energy industries.

Paul Katz is a seasoned banking industry veteran with more than 30 years of experience in business development, state relations, association leadership, and public policy. Previously at the American Bankers Association (ABA) in a host of senior level positions spanning nearly two decades, Paul most recently served as Executive Vice President of the ABA-State Association Alliance. In addition, Paul also held various posts at America's Community Bankers Association and its predecessors. In his current role, Paul is responsible for strategic growth initiatives, identifying and cultivating market opportunities and strategic partnerships and expanding Promontory MortgagePath's overall footprint.

Dean McCall is committed to developing technology that streamlines and untangles complex mortgage processes – designing, implementing, and supporting financial-services technology for over 20 years. At Promontory MortgagePath, Dean leads a team of brilliant technologists creating a platform to help lenders easily access the data and insights needed to grow their businesses, including creating a cloud infrastructure blueprint, matching data architecture to solve unique mortgage-industry problems, and incorporating self-service data insights into mortgage operations.

Registration Information

Registrant 1

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Cell _____
 I will attend the live virtual conference
 Please send me the recording of the conference

Registrant 2

Mr./Mrs./Ms. _____
Bank _____
Email Address _____
Branch Street Address _____
City, State, Zip _____
Phone _____
Cell _____
 I will attend the live virtual conference
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Payment Options

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

Registration Fee for Virtual Live

\$265, per LBA member
\$465, per non-member

Registration Fee for Seminar Recording

\$265, per LBA member
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