



Loan Documentation 101 (Virtual)

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

February 23, 2021 ▪ 9:00am - 4:00pm

Upon completion of this program, you will be able to:

- Navigate the loan documentation process
- Avoid unintended commitments to lend
- Identify borrowers and who has authority
- Perform preliminary due diligence
- Select and prepare the necessary forms
- Have a good working knowledge of the purpose of each document:
 - ◊ Who needs to sign what? Make sure you know who owns, guarantees, and is authorized or required to sign which documents.
 - ◊ When should you consider more than boilerplate loan agreement covenants?
 - ◊ Perfection of security interests for certain types of collateral (marketable securities, deposit accounts, life insurance policies, equipment and inventory, contracts or receivables, leases, etc.).
 - ◊ Understanding the lien process.

In addition, we will discuss documents required to identify the borrower and establish authority:

- Loan application
- Financial statements
- Credit memorandum
- Typical business structures
 - ◊ Corporations
 - ◊ Limited liability companies
 - ◊ Corporate and partnership resolutions
- Opinion letters
- Loan agreements
- Identify the basic components of a loan agreement
- Decide which clauses of a loan agreement should be included
- Guaranties
- List the types of guaranties
- Uniform Commercial Code (UCC) compliance



Workshop Instructor



Ancin Cooley, New Orleans native, is the Founder and Principal of Synergy Bank Consulting, Inc. Synergy provides a range of risk management services to financial institutions, which include loan reviews, CECL Preparation, internal audits, SBA Audits/ Process Development and strategic planning. As principal, Ancin manages a growing portfolio of clients throughout the United States. He brings more than 10 years of experience to the industry. Ancin honed his skills while working as a regulatory examiner for the US Treasury. As examiner, he performed safety and soundness examinations for community and mid-size institutions ranging from \$100 million to \$8 billion in total assets. After leaving regulatory work, Ancin worked for a regional accounting firm where he led internal audits, as well as loan and pre-regulatory examiner reviews.



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Registration Form

(for additional registrations, please make copies)

Registrant 1

Registrant 2

Mr./Mrs./Ms. _____

Mr./Mrs./Ms. _____

Bank _____

Bank _____

Email Address _____

Email Address _____

Branch Street Address _____

Branch Street Address _____

City, State, Zip _____

City, State, Zip _____

Office Phone _____

Office Phone _____

Cell _____

Cell _____

Please check: Live Stream Virtual Recording

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Please note: If you participate in the Live Stream 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 Fee

Member Fee (Live Stream OR Virtual Recording): \$265
Non-Member Fee (Live Stream OR Virtual Recording): \$465

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

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

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