



Understanding Loan Documents

A Two-part Webinar Series

Have you ever read your bank's promissory note, security agreements or mortgage/deed of trust? Most bankers would have to admit the answer is: NO. 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"). A working knowledge, with a focus on the risk management aspects of each document, is the goal.

Highlights

Part 1 - Loan Documents, August 17, 1:30-3:30 p.m.

- **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.

Part 2 - Real Estate Loan Documents, August 19, 1:30-3:30 p.m.

- **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.

Audience

Lenders, loan assistants, loan operations personnel, credit analysts and personnel involved in loan review, internal audit and compliance. *CE Applied: 2.5 hrs. ea. CLBB/CPB/CRCM with the ICB.*

Speaker - Bob Ullom is a nationally known banking educator who has been teaching more than 10,000 bankers annually nationwide for 21 years.

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the Webinar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

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A Webinar Archive is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase a webinar archive, you have unlimited access to the program for six months from the date of purchase.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

Understanding Loan Documents

CE Applied: 2.5 hours CRCM/CLBB/CPB/session **Code:** SW2-1065/SW2-1186

Check all appropriate boxes Loan Documents - August 17

Webinar/materials (live hookup)	<input type="checkbox"/> \$225	Nonmember	<input type="checkbox"/> \$275
Archive/materials*	<input type="checkbox"/> \$245	Nonmember	<input type="checkbox"/> \$295

Check all appropriate boxes Real Estate Loan Doc - August 19

Webinar/materials (live hookup)	<input type="checkbox"/> \$225	Nonmember	<input type="checkbox"/> \$275
Archive/materials*	<input type="checkbox"/> \$245	Nonmember	<input type="checkbox"/> \$295

Name/Title _____

Bank _____

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Three Ways to Register:

Online: Visit iowabankers.com (Calendar of Events)
 Phone: Call 888-262-7701 with credit card information
 Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

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