



# Problem Loans: A Three-part Webinar Series

## **Part 1** *July 24, 2009, 1:30-3:30 CT*

### **Effective Collection Techniques for Consumer Loans**

Learn tools, tips and techniques guaranteed to be effective in dealing with past due accounts. Role rate analysis, call volumes and contact rates will be covered in detail along with a discussion of personal bankruptcy. Upon completion, participants will be able to:

- Write more persuasive collection letters
- Develop an effective legal repossession process
- Identify strategies for dealing with delinquents
- Improve telephone collection techniques
- Comply with Fair Debt Collections Practices Act
- Better understand bankruptcy management

**Presenter:** David Kemp, Bankers Management, Inc.

**Audience:** Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.

## **Part 2** *July 31, 2009, 1:30-3:30 CT*

### **Early Warning Signs for Commercial Loans**

In this era of aggressive regulatory exams, it is important to professionally manage "special assets". Impaired assets are having a devastating effect on bank's earnings and balance sheets. Commercial Real Estate exposure has been a major contributor to the downturn in bank performance. Early recognition of problem loans is key to the successful resolution of these credits. Highlights include:

- Loan grading
- Loan review
- Bankruptcy control
- Overdraft management
- Credit policy
- Work-out strategies

**Presenter:** David Kemp, Bankers Management, Inc.

**Audience:** Senior lenders, loan officers, branch managers, credit analysts, loan review and compliance officers.

## **Part 3** *August 7, 2009, 1:30-3:30 CT*

### **Repossession & Sale of Collateral**

Converting collateral to cash is full of pitfalls in both the repossession of the collateral and the process of disposition. This program covers the various remedies and best practices available to secured lenders including:

- A thorough review of changes in Revised Article 9 concerning default and enforcement
- How to properly repossess and dispose of collateral, including on-line auction items, such as ebay
- How to avoid penalties for failure to comply

Topics for discussion include:

- Default
- Debtors, obligors and guarantors
- Collection and enforcement of secured parties
- Disposition of collateral after default
- Notice of disposition and sale procedures
- Deficiencies judgments and the "Rebuttable Presumption" rule

**Presenter:** John T. McGarvey, Morgan & Pottinger, P.S.C.

**Audience:** Secured lenders including loan officers, compliance officers, workout and collection officers. Content is at the basic level.

## **Continuing Education**

CE Applied: 2.5 hrs./session CLBB/CPB/CRCM w/the ICB

## **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 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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### **Registration Information and Form**

#### **Part 1 - Consumer Loans** <sup>SW2-1044</sup> **July 24**

Webinar/Materials (live hookup)  \$250  
On-Demand Webinar/Materials\*  \$270

#### **Part 2 - Commercial Loans** <sup>SW2-1045</sup> **July 31**

Webinar/Materials (live hookup)  \$250  
On-Demand Webinar/Materials\*  \$270

#### **Part 3 - Repossession & Sale of Collateral** <sup>SW2-1093</sup> **August 7**

Webinar/Materials (live hookup)  \$250  
On-Demand Webinar/Materials\*  \$270

\*Unlimited online access to a copy of the webinar for 6 months from purchase date

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**Preferred Payment Method: Online or e-Check**

**Payment Must Accompany Registration - Invoices are Not Provided**

#### **Four Ways to Register**

**Online:** Visit [ndba.com](http://ndba.com) or [bankersed.com/ndbankers/telephone.asp](http://bankersed.com/ndbankers/telephone.asp).

**Fax:** Fax completed form with credit card information to 512-381-1571

**Mail:** Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 at least **10 days prior** to the event

**Phone:** Call Bankers Ed at 888-262-7701

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

#### **Method of Payment (check one):**

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**Seminar Content Questions: Contact NDBA at (701) 223-5303.**