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. Being able to explain document content will add much to customer relationships.

Highlights

Part 1 - Loan Documents, August 5, 1:30-3:30 CT
- 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 8, 1:30-3:30 CT
- 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.

What is a Webinar?

A webinar is an online seminar featuring audio, PowerPoint and other interactive features. The program may be viewed on most devices. No special hardware is needed; however, speakers or headphones are required. The program consists of 105 minutes of instruction and 15 minutes Q&A. Each Live Webinar registration provides one connection to the webinar, materials and access to the On-Demand Webinar for 30 days. You may have unlimited listeners on your connection. You will receive instructions and materials prior to the seminar. If you do not receive confirmation upon registration email support@conferenceedge.com. An On-Demand Webinar is a webinar that has been recorded and can be viewed at your convenience (24/7). Anyone at your branch may access the program online using the login. With an On-Demand Webinar, you have 6 months access to the program from the date of purchase (access to the live webinar is not included). Add events@confedge.com as a safe sender on your email or have your IT Administrator add mail.confedge.com to the SPF records or to your email system whitelist to ensure that you receive emails from the registration system.

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

Registration Information and Form

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E-mail

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- Online: Visit ndba.com (Education - Web Seminars)
- Mail: Mail completed form with check payable to ConferenceEdge to: (Mail 10 days prior to event) ConferenceEdge 1516 Xavier St., Ste 500 (New Address), Denver, CO 80204
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Register online up to day of event. Earlier registration allows time to check your computer for an optimal experience.

Seminar Content Questions: Contact NDBA’s SVP of Education Dorothy Lick at (701) 223-5303. Please route this brochure.

Speaker

Bob Ullom is a nationally known banking educator who has been teaching more than 10,000 bankers annually nationwide for 32 years. Bob has served as president of two fast-growing, profitable start-up banks and brings over 40 years of CPA and banking experience to this important program.