

CONSUMER & COMMERCIAL LOAN DOCUMENTATION BOOTCAMP

ENHANCED PROFESSIONAL DEVELOPMENT
 Knowledge to support your strategic role

Thursday - Friday, April 16-17, 2020
Hilton Garden Inn Macon/Mercer University, Macon GA

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After the decision to make a loan has been made, the next step is documentation to prepare for closing. The **Loan Documentation component** of the lending process is essential in order to avoid loan losses due to poor documentation. Many community banks assign this important responsibility to Loan Officers, Loan Administrators and Processors. If not performed properly, poor documentation can cause loans to be adversely classified even if the underlying credit is sound or if the loan is performing as agreed.

The purpose of this workshop is to provide participants with a good understanding of the Consumer and Commercial Loan Documentation process from approval to closing. We invite you to choose to attend both days or choose your loan focus, consumer or commercial. [Register here!](#) For CBA assistance, please contact the [CBA Education Department](#).

5 Steps in the Loan Documentation Process

1. Identifying the Borrower
2. Identifying and Documenting the Collateral
3. Evidencing the Debt
4. Attaching the Collateral
5. Perfecting the Security Interest

3. Certificates of Good Standing
4. Articles of Incorporation
5. By-Laws

C. Documents to Evidence the Debt

1. Promissory Note
2. Loan Agreements
3. Proposal Letters
4. Commitment Letters

Each of the **five steps** requires certain documents to accomplish their respective purpose. The primary documents to be presented are as follows:

A. Documents to Evidence and to Support Borrowing

1. Loan Application
2. Financial Statements
3. Credit Memorandum
4. Typical Business Structures (Corporations, Limited Liability Companies)
5. Notification Requirement

B. Documents to Establish Authority to Borrow

1. Corporate and Partnership Resolutions
2. Opinion Letters

D. Documents to Attach and Support Various Types of Collateral

1. Security Agreement
2. Deed to Secure Debt
3. Hypothecation Agreement
4. Guaranty Agreement
5. Subordination Agreement
6. Landlord's Waiver
7. Insurance Policies

E. Documents Required for Specialized Lending

1. Loan Participation Documents
2. Documents required for Asset Based Lending
3. Documents required for Construction Loans

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PRICING

CBA Member - Both Sessions: \$545 first attendee, \$495 each additional person from the same institution

CBA Member - One Session: \$295 first attendee, \$250 each additional person from the same institution

Prospective Member – Both Sessions: \$650

Prospective Member – One Session: \$375
(Prepayment required)

WHO SHOULD ATTEND

This Bootcamp is designed for lenders, loan specialists/processors, loan operations and anyone involved in the consumer and commercial loan process. If you are looking to cross-train and begin learning the loan process, attend to start your knowledge building.

SCHEDULE

Both Days

8:30 am	Continental Breakfast
9:00 am	Program
NOON	Lunch
1:00 pm	Program
4:00 pm	Adjourn

OBJECTIVES

After completing this course, the participant will:

- Recognize the documents required to complete the five steps in the documentation process.
- Have a good working knowledge of the purpose of each document.
- Be able to provide a broad overview of the loan documents' provisions.
- Know the rules of attaching collateral.
- Know the rules of perfecting the security interest.

LEAD INSTRUCTOR



Jeffery Johnson,
President and founder of
Bankers Insight Group,
Decatur, Georgia

[Click here for speaker bios.](#)

LOCATION & ACCOMMODATIONS

Hilton Garden Inn - Mercer
1220 Stadium Dr
Macon, GA 31204

Participants are responsible for their own hotel accommodations and travel. To make a hotel reservation, please contact the hotel directly. For CBA assistance, please contact Education@cbaofga.com

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