



# Loan Documentation for Support Staff



April 18, 2017  
Mt. Vernon

April 19, 2017  
Springfield

April 20, 2017  
Utica

# Introduction

Loan documentation is a critical component to lending. After the decision to make a loan has been made, the next step is the documentation-closing process. This part 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 administrators with input from the sponsoring loan officer. 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 seminar is to provide participants with a good understanding of the loan documentation process.

Participants are exposed to the five steps in the loan documentation process, which include identifying the borrower, identifying and documenting the collateral, evidencing the debt, attaching the collateral, and perfecting the security interest.

## Who Should Attend?

This seminar is directed toward loan operations staff and loan administrators as the material focuses on the operational aspects of loan documentation.

**This three-day seminar provides 18 hours of credit toward the prestigious Certified Community Lender designation**

# Key Topics

## Five Steps of the Loan Documentation Process

- Review of the five steps and the documents required to accomplish this process
- Identifying the borrower
- Identifying, protecting, and valuating the collateral
- Evidencing the debt
- Attaching the collateral
- Perfecting the security interest

## Participants Learn To:

- 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 document's provisions to the borrower
- Know the rules of perfecting the security interest under the rules of Article 9 of the Uniform Commercial Code and Non-Article 9 rules
- Be exposed to some loan-processing management techniques



## Dates and Locations

### April 18, 2017

Drury Inn  
145 N. 44th Street  
Mt. Vernon, IL  
618/244-4550

### April 19, 2017

CBAI Headquarters  
901 Community Drive  
Springfield, IL  
217/529-2265

### April 20, 2017

Grizzly Jack's  
Grand Bear Lodge  
2643 N. State, Route 178  
Utica, IL  
815/667-3866

# About the Presenter

Jeffery Johnson, president and founder of Bankers Insight Group, Atlanta, Georgia, has more than 36 years' experience in the banking field. He began as management trainee and was promoted to group vice president for South Trust Bank, Atlanta. Johnson also was senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. He has taught AIB classes and lending seminars for several community and state banking associations and private banks. He has also presented lending seminars in Singapore. He has been a training professional and consultant for 11 years.

Johnson is a graduate of Morehouse College, Atlanta; John Carroll University in University Heights, Ohio; and the Prochnow Graduate School of Banking, Madison, Wisconsin. He received graduate certification in bank management from Wharton School of Business at the University Pennsylvania, Philadelphia.

## What Others Have Said:

*"Jeff is very knowledgeable and keeps the attention of everyone with his enthusiasm. This class is a must for any loan support staff. The presentation and organization were very good."*

Carla Williams,  
Loan Support Specialist  
Iuka State Bank

*"The speaker was clear and informative with the material. He was entertaining, as well. This is the second CBAI training I have attended and I really enjoy them. I feel that I leave better equipped to do my job."*

Kayla Aaron  
Credit Administrator  
First Neighbor Bank, N.A., Toledo

*"Mr. Johnson is a great speaker! He hit on all the important things regarding doc prep and maintaining files. Goo seminar!"*

Audrey Robinson,  
Loan Assistant, Processor  
Bank of Herrin

# Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

## Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

## CBAI MEMBER

One person.....	\$265
Two or more from same banking institution .....	\$245 each

## \*\*PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution .....	\$445 each

**CDD members receive a 10% discount.**

\*\*Only financial institutions/firms eligible for CBAI membership.

# Registration Form

## LOAN DOCUMENTATION FOR SUPPORT STAFF

APRIL 18-20, 2017

Please specify preferred date and location.

- April 18, 2017, Drury Inn, Mt. Vernon  
 April 19, 2017, CBAI Headquarters, Springfield  
 April 20, 2017, Grizzly Jack's Grand Bear Resort, Utica

### Please Print

Name of Bank \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Tel. No. \_\_\_\_\_

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

Name/Title \_\_\_\_\_

E-Mail \_\_\_\_\_  
(E-mail address required for registration).

I have special needs, please contact me before the seminar.

### Please select your payment method.

- Check Enclosed                       Check in Mail  
 Pay at Door                               Credit Card\*

*\*If you are paying by credit card, please fill out the following information.  
(Visa & MasterCard accepted).*

Name as It Reads on Card \_\_\_\_\_

Company Name on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



Click it in:  
[www.cbai.com](http://www.cbai.com)



Mail it in:  
CBAI Education Department  
901 Community Drive  
Springfield, IL 62703-5184



Fax it in:  
(217) 585-8738



Call it in:  
(800) 736-2224 (Illinois only)  
(217) 529-2265

## Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

## Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation.

## For More Information

Tracy McQuinn, Senior Vice President  
Valerie Johnston, Vice President  
Melinda McClelland, Vice President  
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