



# Loan Documentation for Loan Administrators

October 27 & 28, 2015 ▪ 9:00am - 4:00pm (both days)

The Bankers Center ▪ Baton Rouge, LA

Loan Documentation is a critical component in lending. After the decision to make a loan has been made, the next step is the documentation and 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 Officers and Loan Administrators. 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 two-day workshop is to provide participants with a good understanding of the loan documentation process. Participants will be exposed to the five steps in the loan documentation process, which include

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

Each of the five steps requires certain documents to accomplish their respective purpose. The participant will develop an understanding of each of these documents and know when to use them. The primary documents to be presented are as follows:

## A. Documents Required to Identify Borrower and Establish

### Authority

1. Loan Application
2. Financial Statements
3. Credit Memorandum
4. Typical business structures (Corporations, Limited Liability Companies)
5. Corporate and Partnership Resolutions
6. Opinion Letters
7. Certificates of Good Standing
8. Articles of Incorporation
9. By-Laws

## B. Review Legal Definition of Collateral Types to Avoid Improper

### Classification of Collateral

1. Review of Collateral Definitions
2. Review of Collateral Valuation Documents

## C. Documents to Evidence the Debt

1. Commercial and Consumer Promissory Notes
2. Loan Agreements
3. Commitment 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 to Perfect the Security Interest

1. How to Prepare and File Uniform Commercial Code Financing Statement
2. Review of Other Methods of Collateral Perfection

In addition to these topics, a review of Compliance Documents required in a real estate secured loan will also be covered during this session.

## Course Objectives

- 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 perfecting the security interest under the rules of Article 9 of the Uniform Commercial Code and Non-Article 9 rules in Louisiana
- Be exposed to some loan processing management techniques

## Who Will Benefit

This workshop is directed towards Loan Officers, Loan Operations Staff and Loan Administrators.

## Workshop Instructor

**Jeffery W. Johnson** started his banking career in Atlanta where he spent years in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. Now a training professional, Jeffery teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. Jeffery earned a B.A. Degree in Accounting from Morehouse College in Atlanta, GA; MBA degree in Finance from John Carroll University in Ohio; Banking diploma from Pronchow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from Wharton School of Business of Pennsylvania.



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## Registration Form

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

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

Phone \_\_\_\_\_

Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

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

Phone \_\_\_\_\_

Fax \_\_\_\_\_

### Payment Options

☐ Check (Made payable to the Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

☐ I am unable to attend. Please send me

\_\_\_\_\_ copies of the manual for :

☐ \$200 (member fee)

☐ \$400 (non-member fee)

(includes shipping and handling)

**\*Manuals will be shipped after the seminar.**

### Registration Fee

\$350, per LBA member (for both sessions)

\$650, per non-member (for both sessions)

☐ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

\_\_\_\_\_

**\*Please Note: Manual not eligible for SBET funding.**

### Location

The Bankers Center  
5555 Bankers Avenue  
Baton Rouge, LA 70808

### Registration Fee

\$350, per LBA member

\$650, per non-member

### Agenda (both days)

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch
4:00 p.m.	Program Adjourns

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$150 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
7061 Commerce Circle, Baton Rouge, LA 70809.

For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of \$119."

**Submit registration and view rosters in the  
Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**