



Secured Lending: Protecting the Bank's Security Interest

Facilitated by John Cochran

This **NEW** seminar will provide a thorough overview of loan and credit file documents requirements necessary to attach and perfect the bank's security interest in various classes of collateral in secured loan transactions.

The primary focus of the program, however, will be placed on the importance of establishing and monitoring the value of the bank's collateral from loan origination through loan repayment. **Six collateral monitoring techniques will be discussed.**

TOPICS include:

- **TYPICAL LEGAL STRUCTURES USED BY BUSINESSES**
- **THE LOAN DOCUMENT PROCESS TO INCLUDE:**
 - Identifying the commercial borrower and documenting borrowing authority
 - Identifying the collateral and the owner of the collateral
 - Evidencing the borrower indebtedness
 - Attaching the Bank's security interest
 - Perfecting the Bank's security interest
- **A REVIEW OF COLLATERAL CONTROL DOCUMENTATION**
 - The Commercial Security Agreement
 - The Mortgage/Deed of Trust
 - Hypothecation Agreements
 - Personal Guaranties
 - Commercial Loan Agreements
 - Subordination Agreements
- **VALUATION OF THE BANK'S COLLATERAL ASSETS**
- **MONITORING COLLATERAL VALUES**
 - Landlord Waiver
 - Borrowing Base Certificates
 - Accounts Receivable Listing
 - Lock-Box Arrangements
 - Periodic Site Visits and Field Audits
 - Real Property Valuations after the Original Appraisal

**Wednesday
March 23, 2016
9:00am to 4:00pm**

**Location To Be Announced
Denver, CO**

**\$315* Early Member
\$340 Regular Member
*Register by March 8, 2016**

**Send multiple people and SAVE
10% beyond the first!**

Who Should Attend?

This seminar will benefit chief executive officers, chief lending and credit officers, commercial lenders, credit administration supervisors, credit analysts and loan review staff.



In a banking career spanning nearly 30 years, **JOHN COCHRAN** has served in various management and lending positions that have included Compliance and Loan Review Officer, Consumer and Commercial Lender, Chief Lending Officer, and President and CEO of a community bank. Prior to starting his own company in 2000, John, in his last bank assignment, held senior management positions in commercial lending as well as directing consumer banking and sales activities in a large branch network. Through Cochran Associates LLC, John now devotes full time attention to developing and leading lending seminars, conducting in-bank training and providing consulting and loan review services for community bankers.

REGISTRATION FORM (Course #N5648A1S16)

FAX: 303-629-1591 ♦ ONLINE: www.CFTWS.org ♦ MAIL: CFTWS, 5310 Ward Road, Suite 211, Arvada, CO 80002

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