

W.P.A.S.G.L.

Western Pennsylvania Association of SBA-Guaranteed Lenders Small Business Lending Conference

Lenders Quality Circle

Seven Springs Mountain Resort, Champion, Pennsylvania
March 16, 17 & 18, 2011

The Western PA Association of SBA-Guaranteed Lenders (WPASGL) invites all lenders and resource partners to return to the mountains for **Quality Circle 2011**. This year's event will offer programs of interest to novice and experienced SBA lenders, as well as non-lending resource partners and service providers. We have enlisted the aid of our counterpart, the **National Association of Government Guaranteed Lenders (NAGGL)** to provide instruction and participation.

NEW THIS YEAR!!!!

- **NAGGL Instruction** including SBA 101, SBA Loan Processing SOP and Policy Changes, and SBA Loan Liquidation & Guaranty Purchase
<http://www.naggl.org/>
- **Environmental Pitfalls for your Borrowers** —an environmental assessment professional will discuss the environmental due diligence process for both conventional and SBA commercial real estate loans.
- **Appraising Non-Real Estate Assets** – Get insight on the equipment appraisal process and sources of valuation for business personalty collateral
- **Bankruptcy Primer for Lenders** – Bankruptcy attorney will discuss the ramifications for lenders of bankruptcy filings by customers including Chapter 7, 11 & 13.
- **Export Financing 101** – Learn about the latest and greatest in SBA and Ex-Im Bank credit enhancement programs that you can use for your exporting clients
- **How will Marcellus Shale Impact the Economy and Lending?** – Industry experts will discuss the pending economic and business boom surrounding gas drilling in our region and how the banking/lending community can capitalize on these opportunities.

Other Event Highlights include:

- **Keynote address by new SBA Regional Administrator, A. John Shoraka and SBA's new head of Capital Access, Steve Smits (Invited)!**
- **Understanding Business Acquisitions and Franchise Lending thru SBA**
- **Meet the SBA – An Orientation Session for SBA Lending Participants with Local SBA Officials on Weds Evening Prior to the Conference**
- **Learn About the Newly Announced SBA Small Loan Advantage and Community Advantage Programs!**
- **Resource Fair** with lots of good information and “goodies”

Overnight accommodations can be made by contacting the resort at (800) 452-2223. Due to the limited number of rooms during the ski season, *early reservations are advised*. Special rates of \$132.00 per person, single occupancy are available by mentioning the “Guaranteed Lenders Conference”. A \$75.00 deposit will be required when making reservation.

Overflow accommodations will be provided by contacting Days Inn-Donnegal (724) 593-7536, the Days Inn-Somerset (814) 445-9200 or the Log Cabin Motel (Donnegal) at (724) 593-8200.

Casual dress is suggested and don't forget to attend the orientation session and conference opening reception on Wednesday evening, March 16th beginning at 7pm!

W.P.A.S.G.L.

Western Pennsylvania Association of SBA-Guaranteed Lenders

Dear Colleague,

In today's uncertain economic and banking climate, we are all looking for ways to mitigate our credit risk and open new avenues for loan growth. With that in mind, I would like to personally invite you to participate in the premier event offered to small business lenders in this region. As in our previous conferences, we anticipate the active participation of nearly 250 lenders and resource partners. This year, we also look forward to enjoying newly renovated facilities and guest accommodations and we know that the food and hospitality will be as inviting and satisfying as past years.

We are excited about this year's training offerings, and thrilled to again include training offered by the **National Association of Government Guaranteed Lenders (NAGGL)**. They will be conducting the *SBA 101* session for novice lenders; *SBA Loan Processing SOP & Policy Changes*, which will walk lenders through the most recent changes to the SBA's 7(a) and 504 loan programs; and providing valuable insight on how to administer SBA loans that have gone into default in a new session entitled *SBA Loan Liquidation & Guaranty Purchase*.

Another new session this year which will be beneficial to all lenders and economic development professionals is the *How will Marcellus Shale Impact the Economy and Lending* general session planned for Friday morning. A panel of industry experts in the natural gas industry will conduct a session highlighting the impact that Marcellus shale gas exploration, drilling, and distribution will have on the region and how lenders can capitalize on the multitude of small business lending opportunities that will result.

The Resource Fair will provide an opportunity for you to meet many of those service providers who can elevate your lending and banking performance to new levels. The resources will include Certified Development Companies, insurance company representatives, law firms, national SBA lenders and Secondary Market participants. This year, all conference participants will have the opportunity to mingle with these resources in our opening reception on the evening of Weds, March 16th, which will again this year be held in our vendor exhibit area. We are also holding a pre-conference orientation session from 7 to 8pm on Weds evening for SBA lending participants to meet their local SBA representatives and begin building relationships for future success.

We have also invited the new SBA Regional Administrator, A. John Shoraka, along with SBA's new Director of Capital Access in Washington, Steve Smits, to deliver the keynote messages at Thursday's lunch. These SBA executives will share their vision for SBA to lead the recovery in the nation's small business sector.

Finally, at this year's event, the WPASGL will again host the now famous lenders' party in the Matterhorn Lounge with live entertainment on Thursday evening. And as this year's party falls on St. Patrick's Day, please be sure to wear you green as we celebrate Irish style in the Matterhorn Lounge!

Won't you please join us? Skiing is optional, but good times and fellowship are not!

Warmest regards,

Rebecca MacBlane

Chair, Western Pennsylvania Association of SBA-Guaranteed Lenders



Annual 2011 Quality Circle Registration

Registration and payment must be received by March 4, 2011

Name: _____

Institution: _____

Address: _____

Phone: _____

Fax: _____

*E-mail: _____

*(Needed to confirm registration)

Please check here if registering online through WPASGL website (www.wpasgl.org) _____

Please check if you are a special guest: _____ Board Member _____ Speaker _____ Exhibitor _____ SBA Employee

Quality Circle Packages Please check the package that best suits your needs.

_____ I will attend all Quality Circle Programs (both days) Registration fee: \$200.00

_____ I will attend one day only on Thursday, March 17th (one day package) Registration fee: \$150.00

_____ I will attend one day only on Friday, March 18th (one day package). Registration fee: \$75.00

_____ I am a government employee and I am not presenting. (_____ one day – fee: \$25) (_____ two days – fee: \$50)

_____ I will **also** attend the WPASGL opening reception on Wed., March 16th at 8:00 pm. (No charge)

_____ I will **also** attend the Orientation Session for new SBA lending participants on Wed., March 16th at 7:00 pm. (No charge)

NOTE: Please make ALL checks payable to “Western Pa. Assoc. of SBA Guaranteed Lenders”

*******Registrations are not considered received and final until payment is made.*******

Cancellations – a \$50.00 cancellation fee will be charged. NOTE: No Refunds given after March 4 deadline.

Credit Card payments for registrations can be made *only through PayPal on the WPASGL website at www.wpasgl.org*. Additional copies of this registration package can also be downloaded from the website.

Please remit registration and payment to: WPASGL, c/o Becky Oldenski
S&T Bank
7660 Saltsburg Rd.
Pittsburgh, PA 15239

Questions, contact at (412)795-3221. Fax (412)798-3310 or by e-mail rebecca.oldenski@stbank.net

PLEASE MAKE YOUR ROOM RESERVATIONS IMMEDIATELY. DON'T WAIT OR YOU MAY MISS OUT! Room availability only guaranteed until **February 24, 2011!**

Overnight accommodations can be made by contacting Seven Springs Mountain Resort at (800)452-2223. Please be sure to indicate that you are with the Guaranteed Lenders' conference. Because of the limited number of rooms available during the ski season **Lodging** rates for conference attendees are as follows:

\$132.00 per person, per night, single occupancy

\$85.00 per person, per night, double occupancy

A deposit is required per room to guarantee your reservation. Overflow accommodations can be made by contacting the Days Inn Donegal at (724)593-7536, Days Inn Somerset at (814)445-9200 or Log Cabin Motel in Donegal at (724)593-8200.

16th Annual 2011 Quality Circle Registration (Cont.)

Name of Attendee: _____

Specific workshops and breakout sessions will be offered on Thursday, March 17 and Friday, March 18. In line with our skiing theme, our Novice Track workshops will be geared toward new SBA lenders or those experienced SBA lenders who want to brush up on their SBA lending skills. Our intermediate slope will provide information on specific SBA programs that are most often misunderstood and underutilized. Our cross country courses will provide timely topics of interest in small business lending today and covers topics not necessarily related to SBA lending but valuable to all lenders and credit risk professionals. Attendees, however, are not limited to a specific Track and are encouraged to choose any number of breakouts in any and all Tracks. Please note, however, that several sessions are being offered concurrently, so plan your time wisely. Better yet, bring a co-worker to ensure that your institution gets all the information! Please indicate the sessions that you will be attending below:

WEDNESDAY, MARCH 16

___ **7:00pm-8:00pm – Orientation Session for New SBA Lending Participants** *Meet your local SBA District Office personnel and get an orientation to the Quality Circle and learn some of those confusing government program acronyms!*

___ **8:00pm-10:00pm – Conference Opening Reception with Exhibitors** *Mix and mingle with our conference exhibitors and vendors while enjoying light refreshments in a relaxed atmosphere.*

THURSDAY, MARCH 17

Thursday Breakouts (Novice Slope):

___ **9:00-10:15 - SBA Lending 101** *Basic discussion of SBA loan program eligibility and underwriting criteria.*

NOTE: Excellent for new SBA lenders and other economic development professionals. **Instruction provided by NAGGL.**

___ **10:45-12:00 – SBA Loan Processing SOP & Policy Changes**
*Industry experts will bring you an update on recent changes in SBA lending. **Instruction provided by NAGGL.***

___ **2:00-3:15- Intro to the SBA 504 Program** *CDC representatives will discuss how to identify projects suitable for financing under the SBA 504 program and how to make 504 an important and successful part of your sales arsenal.*

___ **3:45-5:00 - Effective SBA and Conventional Loan Closings & Documentation**
Presented by a leading SBA Closing Attorney and District Counsel who will discuss SBA 7(a), SBA 504, USDA and conventional loan closing documentation requirements, legal issues, and closing procedures to ensure that your SBA guaranties remain intact.
NOTE: Excellent for bank documentation and loan review personnel and all individuals involved in the closing process!

Thursday Breakouts (Intermediate Slope)

___ **9:00-10:15 – Financing a Franchise with an SBA Loan**
Learn about the nuances of SBA franchise eligibility, the SBA franchise registry and how to process franchise loans thru the SBA.

___ **10:45-12:00 – Funding Business Acquisitions with an SBA Loan**
Learn about business valuations and SBA's eligibility and loan processing requirements for loans involving changes of ownership.

___ **2:00-3:15 – E-Tran – SBA Electronic Application Processing & SBA Lender Portal**
Find out how SBA is using technology to make SBA loan processing quicker and easier, and also how to electronically access your bank's and peers SBA lending performance information.

___ **3:45-5:00 – SBA Loan Liquidation & Guaranty Purchase**
*I have a default on an SBA guaranteed loan, now what? NAGGL expert will provide insight on payment modification/workout options, prudent follow up and site inspections by lenders, liquidation remedies, and tips and tricks to ensure your guarantee purchase package will be complete. **Instruction provided by NAGGL***

Thursday Breakouts (Cross-Country)

___ **9:00-10:15 – Environmental Pitfalls in Commercial Real Estate Lending**
What's the difference between an environmental questionnaire, TSA, Phase I, and Phase II and how can lenders most effectively assess their environmental risks in commercial real estate lending. Specific discussion of SBA environmental requirements as well..

___ **10:45-12:00 – Appraising Non-Real Estate Assets**
Understand the processes, procedures and sources of values used in appraising machinery & equipment, rolling stock, and other non real estate assets.

___ **2:00-3:15 – Bankruptcy Primer for Lenders**
A bankruptcy attorney specializing in creditor's rights will provide an overview of basic bankruptcy concepts, and processes under Chapter 7, 11, and 13 and how lending institutions can protect their interests when customers file for Bankruptcy protection.

___ **3:45-5:00 – Export Financing 101**
Learn about credit enhancement tools available thru the SBA and Ex-Im Bank to support direct and indirect export financing.

16th Annual 2011 Quality Circle Registration (Cont.)

Name of Attendee: _____

FRIDAY, MARCH 18

_____ **Friday Breakfast Session**
8:30-10:00am

“SBA Conference Recap & Awards/Prizes”

Enjoy the famous Seven Springs buffet breakfast on Friday morning while listening to SBA officials offering follow-up comments to issues discussed previously during the conference. Door prizes including a free weekend at the resort for those present, and SBA lending awards for the Western PA and West Virginia Districts will also be presented during the Friday breakfast session.

_____ **Friday General Session**
10:00am-12:00

“How Will Marcellus Shale Impact the Economy and Lending in the Region”

The conference concludes with a panel discussion of industry experts in the natural gas industry, highlighting the impact that Marcellus shale gas exploration, drilling, and distribution will have on the region and how lenders can capitalize on the multitude of small business lending opportunities that will result.

This registration form may be copied for multiple attendees. Once your registration payment is received, you will be sent a formal agenda. A tentative agenda (subject to change) is attached. We would greatly appreciate it if you would reply as soon as possible by e-mailing or faxing your reservation form and mailing check(s) by **March 4, 2011** to:

WPASGL, c/o Becky Oldenski
S&T Bank
7660 Saltsburg Rd.
Pittsburgh, PA 15239
Phone: (412)795-3221
Fax: (412)798-3310
rebecca.oldenski@stbank.net

*P.S.: A Resource Room will be available for small business resource partners, lender service providers and economic development organizations. Please contact Joe Wojtowicz of the WPASGL at (330)544-5865 or joe.wojtowicz@bizloanfunding.com if you would like to display materials in the resource room. Additional information for Exhibitors is also available on the WPASGL website at www.wpasgl.org. **Pricing: \$600/for-profit exhibitors (includes 2 conference registrations); \$300/non-profit exhibitors (includes 1 conference registration). Please note that tee sponsors from this past fall's 2010 WPASGL golf outing qualify for a \$100 discount off of the 2010 Quality Circle exhibitor rate.***

For more information about the conference and other WPASGL activities, please visit our new website at www.wpasgl.org Please feel free to share this notice with others in your institution who may be interested in attending the conference or learning more about SBA lending. See you all in the mountains!

NEW THIS YEAR: Check us out on Twitter and Like us on Facebook at W.P.A.S.G.L. for up to the minute updates on this year's conference!

FINAL AGENDA
2011 Quality Circle
Seven Springs Mountain Resort
March 16, 17 & 18, 2011

Wednesday, March 16

- 7:00pm – 8:00pm **Orientation Session for New SBA Lending Participants**
(Season Room)
- 8:00pm – 10:00pm **Conference Opening Reception**
Mingle with Exhibitors in the Resource Room!
(Season Room)

Thursday, March 17

- 8:00am- 5:00pm **Resource Room** *(Seasons Room)*
- 8:00am – 9:00am **Registration/Refreshments** *(Seasons Room)*
- 9:00am – 10:15am **Breakout Sessions** *(Sunburst, Snowflake & Wintergreen Rooms)*
- 10:15am - 10:45am **Break/Refreshments** *(Seasons Room)*
- 10:45am – 12:00pm **Breakout Sessions** *(Sunburst, Snowflake & Wintergreen Rooms)*
- 12:00pm – 2:00pm **Conference Welcome** *(Convention Hall)*
WPASGL Board & SBA Pittsburgh District Office
- Keynote Addresses**
A. John Shoraka, SBA Regional Administrator
Steve Smits, SBA Headquarters
- 2:00pm – 3:15pm **Breakout Sessions** *(Sunburst, Snowflake & Wintergreen Rooms)*
- 3:15pm - 3:45pm **Break/Refreshments** *(Seasons Room)*
- 3:45pm – 5:00pm **Breakout Sessions** *(Sunburst, Snowflake & Wintergreen Rooms)*
- 8:00pm-???? **Lender’s Party (A Quality Circle Tradition!)**
(Matterhorn Lounge)

Thursday Breakouts

Novice

- 9:00am – 10:15am **SBA 101**
presented by Jane Butler, NAGGL
- 10:45am – 12:00pm **SBA Loan Processing SOP & Policy Changes**
Presented by Jane Butler, NAGGL
- 2:00pm – 3:15pm **Intro to the SBA 504 Program**
Presented by Western PA CDC’s
- 3:45pm – 5:00pm **Effective SBA and Conventional Loan Closings & Documentation**
Presented by Scott Kennedy, Hergenroeder, Rega, Scotti, Ewing & Kennedy, LLC & David Higgs, SBA District Counsel

Intermediate

- 9:00am – 10:15am **Financing a Franchise with an SBA Loan**
Presented by Diane Jansson, SBA Office of General Counsel
- 10:45am – 12:00pm **Funding Business Acquisitions with an SBA Loan**
Presented by Darren Mize, GCF Valuations
- 2:00pm – 3:15pm **E-Tran – SBA Electronic Application Processing & SBA Lender Portal**
Presented by Steve Kucharski, SBA Headquarters (invited)
- 3:45pm – 5:00pm **SBA Loan Liquidation & Guaranty Purchase**
Presented by Jane Butler, NAGGL

Cross-Country

- 9:00am – 10:15am **Environmental Pitfalls in Commercial Real Estate Lending**
Presented by Gary Reynolds, Partner Engineering
- 10:45am – 12:00pm **Appraising Non-Real Estate Assets**
Presented by Dan Horgos, Industrial Appraisal Company
- 2:00pm – 3:15pm **Bankruptcy Primer for Lenders**
Presented by John O’Keefe, Metz Lewis, LLC
- 3:45pm – 5:00pm **Export Financing 101**
Presented by Tom Cummings, ExIm Bank & Steve Drozda, SBA Pittsburgh District

AGENDA
2011 Quality Circle
Seven Springs Mountain Resort
March 16, 17 & 18, 2011

Friday, March 18

- | | |
|------------------|--|
| 8:00am- 12:00 | Resource Room (<i>Seasons Room</i>) |
| 8:30am – 10:00am | SBA Breakfast Conference Recap & Awards/Prizes
(<i>Convention Hall</i>) |
| 10:30am – 12:00 | How Will Marcellus Shale Impact the Economy and Lending in the Region?
<i>Panel Discussion</i>
(<i>Sunburst Room</i>) |
| 12:00 | Conference Concludes |