



Problem Loans - A Three-part Series

July 24, July 31, & August 7, 2009 (12:30 - 2:30 MDT)



Part 1 - July 24, 2009, 12:30-2:30 MDT

Effective Collection Techniques for Consumer Loans

Learn tools, tips and techniques guaranteed to be effective in dealing with past due accounts. Role rate analysis, call volumes and contact rates will be covered in detail along with a discussion of personal bankruptcy. Upon completion, participants will be able to:

- Write more persuasive collection letters
- Develop an effective legal repossession process
- Identify strategies for dealing with delinquents
- Improve telephone collection techniques
- Comply with Fair Debt Collections Practices Act
- Better understand bankruptcy management

Audience: Branch managers, collections personnel, personal bankers, consumer lenders and loan review staff.

Presenter: David Kemp, Bankers Management, Inc.

Part 2 - July 31, 2009, 12:30-2:30 MDT

Early Warning Signs for Commercial Loans

In this era of aggressive regulatory exams, it is important to professionally manage "special assets". Impaired assets are having a devastating effect on bank's earnings and balance sheets. Commercial Real Estate exposure has been a major contributor to the downturn in bank performance. Early recognition of problem loans is key to the successful resolution of these credits. Highlights include:

- Loan grading
- Loan review
- Bankruptcy control
- Overdraft management
- Credit policy
- Work-out strategies

Audience: Senior lenders, loan officers, branch managers, credit analysts, loan review and compliance officers.

Presenter: David Kemp, Bankers Management, Inc.

Part 3 - August 7, 2009, 12:30-2:30 MDT

Repossession & Sale of Collateral

Converting collateral to cash is full of pitfalls in both the repossession of the collateral and the process of disposition. This program covers the various remedies and best practices available to secured lenders including:

- A thorough review of changes in Revised Article 9 concerning default and enforcement
- How to properly repossess and dispose of collateral, including on-line auction items, such as ebay
- How to avoid penalties for failure to comply

Topics for discussion include:

- Default
- Debtors, obligors and guarantors
- Collection and enforcement of secured parties
- Disposition of collateral after default
- Notice of disposition and sale procedures
- Deficiencies judgments and the "Rebuttable Presumption" rule

Audience: Secured lenders including loan officers, compliance officers, workout and collection officers. Content is at the basic level.

Presenter: John T. McGarvey, Morgan & Pottinger, P.S.C.

CE Applied: 2.5 hrs./session CLBB/CPB/CRCM w/ the ICB

What is a Web Seminar?

A web seminar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each web seminar registration provides 1 connection to the live web seminar, written materials and access to the Web Seminar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

Consumer Loans

SW2-1044 - July 24, 2009

Webinar/materials (live hookup)

\$250 mem \$500 nonmem

On-demand webinar/written materials*

\$270 mem \$540 nonmem

Commercial Loans

SW2-1045 - July 31, 2009

Webinar/materials (live hookup)

\$250 mem \$500 nonmem

On-demand webinar/written materials*

\$270 mem \$540 nonmem

Repossession & Sale of Collateral

SW2-1093 - August 7, 2009

Webinar/materials (live hookup)

\$250 mem \$500 nonmem

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*Unlimited online access to a copy of the webinar for

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Online: Visit www.montanabankers.com (Education)

Fax: Fax completed form with credit card information to 512-381-1571

Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 by 10 days prior

Phone: Call Bankers Ed at 888-262-7701

*Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for assistance.

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