The following fees include the program, materials, continental breakfast, lunch & refreshments:

**IBA Member**
- $425 Both Days - First Person
- $355 Both Days - Each Additional Person
- $225 Consumer Only - First Person
- $155 Consumer Only - Each Additional Person
- $225 Commercial Only - First Person
- $155 Commercial Only - Each Additional Person

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates. Surcharge of 100% for Non-Members.

**FEES**

**SPECIAL ACCOMMODATIONS**

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

**CONFIRMATION / CANCELLATION**

The IBA will send confirmations as requested for its programs. Please check the appropriate box and include a fax number on the registration form or e-mail Elizabeth DeHaven at edehaven@indianabankers.org. You may also call the IBA Office at 317-387-9380.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at any time.

**AGENDA BOTH DAYS**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>8:30 a.m.</td>
<td>Registration &amp; Continental Breakfast</td>
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<tr>
<td>9:00 a.m.</td>
<td>Program Begins</td>
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<tr>
<td>12:00 Noon</td>
<td>Lunch (included)</td>
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<tr>
<td>1:00 p.m.</td>
<td>Program Resumes</td>
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<tr>
<td>4:00 p.m.</td>
<td>Program Adjourns</td>
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**LOCATION**

The consumer loan documentation will be held on Wednesday, February 19, 2020. The commercial loan documentation will be held Thursday, February 20 at the IBA Center for Professional Development, 8425 Woodfield Crossing Blvd., Suite 155E, Indianapolis, IN 46240. Directions, map and a list of local hotels are available on our website at www.indianabankers.org or by calling 317-387-9380.

**confirmation / CANCELLATION**

The purpose of these one-day workshops is to provide participants with a good understanding of the Consumer & Commercial Loan Documentation process.

- Attend these IBA Seminars -

**CONSUMER LOAN DOCUMENTATION**

**Wednesday**
February 19, 2020

**COMMERCIAL LOAN DOCUMENTATION**

**Thursday**
February 20, 2020

IBA Center for Professional Development
Indianapolis

Register Online
www.indianabankers.org
CONSUMER LOAN DOCUMENTATION
FEBRUARY 19, 2020

Consumer Loan Documentation

A. Documents to Identify the Borrower
1. Documents required to identify the borrower including:
   a. Primary forms of Identification
   b. The Application
   i. Adverse Action Requirements
   ii. Appraisal Notification Requirements
   c. The Credit Report
   d. The Resolution

B. Identify & Value the Collateral
1. Proper Collateral Classification Based Upon its Physical Form and How It Is Used by the Person Possessing It
2. Required Valuating Documents to support the Loan To Value Limits

C. Evidence the Debt
1. The Promissory Note
2. Disclosure Requirements Under Regulation Z

D. Collateral Attachment
1. Consumer Security Agreement
2. Assignment Agreement
3. Guaranty Agreement
4. Third Party Agreement (Hypothecation Agreement)
5. Landlord’s Waiver

E. Collateral Perfection
1. Methods Required to Perfect the Collateral
2. Interest of the Bank in Consumer Transactions
3. Compliance Documents to Support Real Estate Transactions
1. Truth In Lending Required Disclosures
2. Good Faith Estimates
3. Right of Rescission
4. Business Affiliation Relationships
5. Servicing Transfer Disclosure
6. Federal Insurance Disclosures

The course will address the major compliance issues that relate to the lending function including Regulation B, X, Z and Flood Hazard Protection Act and the documents required to be in compliance with these regulations.

Jeffery W. Johnson is a training professional in the financial industry leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Banking diploma from Prochnow School of Banking at John Carroll University in University Heights, Ohio; Morehouse College in Atlanta; a MBA in Finance from

Commercial Loan Documentation

A. Documents to Evidence and to Support Borrowing
1. Loan Application
2. Financial Statements
3. Credit Memorandum
4. Typical business structures (Corporations, Limited Liability Companies)
5. Notification Requirement

B. Documents to Establish Authority to Borrow
1. Corporate and Partnership Resolutions
2. Opinion Letters
3. Certificates of Good Standing
4. Articles of Incorporation
5. By-Laws

C. Documents to Evidence the Debt
1. Promissory Note
2. Loan Agreements
3. Proposal Letters
4. Commitment Letters

D. Documents to Attached and Support various types of collateral
1. Security Agreement
2. Deed to Secure Debt
3. Uniform Commercial Code Financing Statements
4. Subordination Agreement
5. Landlord’s Waiver
6. Insurance Policies

E. Documents and Actions Required to Perfect the Security Interest
1. Uniform Commercial Code Financing Statements
2. Deed to Secure Debt

This workshop is directed towards Loan Officers, Loan Operations Staff, Loan Administrators and anyone else involved in the lending process, including but not limited to: Commercial Loan Officers, Loan Operations Personnel, Consumer Loan Officers, Loan Documentation Personnel, Branch Managers, Administrative Asst. to Loan & Credit Officers, Senior Credit Officers, Auditors, Senior Loan Officers, Loan Review Personnel, Credit Analysts.

ABOUT YOUR PRESENTER

Jeffery W. Johnson is a training professional in the financial industry leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

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