

Loan Management Webinar Series



Begins March 27

Registration Details

Full 4-Part Series

\$419 per OBL member bank
\$838 per nonmember bank

This includes the live presentation and all handout material. Webinars will be held 10 - 11:30 a.m.

Individual Session

\$119 per OBL member bank
\$238 per nonmember bank

This includes the live presentation and all handout material. Webinars will be held 10 - 11:30 a.m.

Cancellation Policy

Refunds will be granted for cancellations received in writing by the week prior to each session. Cancellations will be subject to a \$25 processing fee. No refunds or credits will be granted for cancellations received after the noted date or for day-of-event no shows. Substitutions are always welcome.

Direct questions to Julie Kiplinger,
education manager at
jkiplinger@ohiobankersleague.com
or 614-340-7612

Preserving the Lending Relationship: Managing Defaults Through Forbearance Agreements – March 27

Many defaulting borrowers will look for any way to preserve their non-performing loans – including alleging that the bank promised to change loan terms, not sue, or the like. That compounds a bad asset with the possibility of a lender-liability claim. Banks can – and should – mitigate that risk through written forbearance agreements that clarify the parties' rights and memorialize a plan to cure the loan's defaults.

In the first of a four-part webinar series on loan management, this presentation will discuss the various types of forbearance agreements, how to use them to strengthen a credit and its likelihood of repayment, and how to manage post-default risk. The program will discuss common pitfalls when dealing with post-default borrowers, ways to avoid lender liability and how to put your bank and its loan portfolio in the best possible situation in a post-default environment.

Program Highlights

- Tips for successful post-default negotiations that can prevent future problems.
- How to prevent post-default claims against you and your bank while negotiating loan workouts.
- How to protect your bank while having open discussions with borrowers after default.
- Underwriting 2.0: How to choose the right forbearance terms.
- The three clauses every forbearance agreement must have.
- Identifying and fixing common issues with loans during the forbearance process.

Ending the Lending Relationship: Liquidation Agreements as a Litigation Alternative* – April 25

Costly, slow, risky. Litigation can be that and more. But where a borrower is cooperative, banks can liquidate their collateral without the disadvantages of a lawsuit and often with the borrower absorbing the cost. This webinar will address how to negotiate and document joint collateral liquidations.

Ending the Lending Relationship Through a Deed in Lieu of Foreclosure* – May 23

Review the process of accepting real-estate collateral in lieu of a foreclosure lawsuit while managing deficiency repayment, title issues, OREO concerns, environmental problems, and liability risk.

CRE and LLCs: Managing Hidden Risks in Mortgage Lending* – June 20

Do you really know who owns your limited liability company borrower? Can you trust the operating agreement you've been given? Can the members mortgage company property or must the manager? Those questions have given rise to avoidable lawsuits that have cost Ohio banks millions of dollars. Learn to manage risk associated with corporate borrower identity in the context of CRE lending while discussing current issues before Ohio's courts in this webinar.

Who Should Attend?

These programs are designed for senior management (CEOs, COOs, and CLOs), as well as commercial lenders, those in special assets, workout specialists, underwriters and collectors.

* - watch OBL website for further details regarding these upcoming programs.

About the Instructor

Michael Stultz is the managing partner of Meyer & Kerschner, a law firm that represents Ohio's banks. He focuses his practice on commercial litigation, lender-liability defense, complex loan workouts and creditor's rights in bankruptcy. He has successfully represented Ohio's banks in high-stakes cases at the state and federal levels, including before the Ohio Supreme Court. Michael also assists Ohio's banks operationally in areas such as contract negotiations, vendor management, loan drafting, employment matters, and shareholder disputes, as well as mergers and acquisitions.



The Ohio Bankers League is registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE Sponsors. This program and attendees qualify for Continuing Professional Education credit in the area of Specialized Knowledge.

Registration

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Please copy this form for additional registrations.
Registration is also available online at www.ohiobankersleague.com.

If participating in one session select date(s):

- March 27 May 23
- April 25 June 20

SERIES:

- \$419 OBL member
- \$838 nonmember

INDIVIDUAL:

- \$119 OBL member
- \$238 nonmember

REGISTRANT _____ TITLE _____

BANK _____

NAME FOR BADGE _____

MAILING ADDRESS _____

CITY STATE ZIP _____

COUNTY _____

PHONE _____

FAX _____

E-MAIL (REQUIRED) _____

SPECIAL ASSISTANCE / DIETARY NEEDS _____

Method of Payment

Payment is requested at the time of registration.

- My check for \$_____ is enclosed.
- Please charge my credit card \$_____ as noted below.
 - Visa MasterCard
 - Discover AmEx

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PLEASE SEND CHECK AND REGISTRATION TO OHIO BANKERS LEAGUE, ATTENTION EDUCATION DEPT.
MAIL TO: 4215 Worth Avenue, Suite 300, Columbus, Ohio 43219, Phone 614-340-7595, Fax 614-340-7596
CONFIRMATION WILL BE SENT UPON RECEIPT OF YOUR REGISTRATION. PLEASE USE THIS FORM AS YOUR INVOICE.