



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
ASSOCIATION  
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2009 – 213

December 15, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,  
Credit Analysts, Loan  
& Training Specialists

**RE: CBA Web Seminars – Three-Part Series: Loan Documentation 101**

Part I: The Basics - Friday, January 15, 2010 - 2:30 p.m. - 4:30 p.m.

Part II: Lien Perfection - Friday, January 29, 2010 - 2:30 p.m. – 4:30 p.m.

Part III: Reviewing Collateral Files - Friday, February 5, 2010 - 2:30 p.m. – 4:30 p.m.

**PART I: JANUARY 15, 2010 – THE BASICS: OBTAINING ENFORCEABLE LIENS UNDER UCC9**

**HIGHLIGHTS**

This first web seminar in a series of three presents basic loan documentation principles and practices under Revised Article 9 for collateral other than real estate. Topics for discussion include:

- Perfecting a security interest (lien) under Revised Article 9
- UCC-1 filing requirements, including where to file and collateral description language
- Understanding how and why collateral “classifications” provide the basis of proper perfection of security interests
- How to perfect a security interest by using the “1-3-1 Approach”
- Critical issues and documentation requirements to consider when extending credit to individuals (including proprietorships), corporations and LLCs, including Article 9 exact name standards

**PART II – JANUARY 29, 2010 – LIEN PERFECTION: GETTING IT RIGHT**

**HIGHLIGHTS**

Session II builds on the principles learned in Session I. Items covered include a variety of specific classifications of collateral, language description requirements for UCC and security agreements, terminations, assignments and releases. Purchase money security interests, collateral not owned by the borrower and other documentation topics are also discussed. Highlights include:

- Goods (tangible personal property): consumer goods, inventory, equipment and farm products
- Intangible Personal Property: accounts, instruments, investments, deposit accounts, chattel paper, documents, payment intangibles, commercial tort claims software, letter of credit rights and general intangibles
- Fixtures: These items are “weird”, demanding and worth paying attention to

**PART III – FEBRUARY 5, 2010 – REVIEWING COLLATERAL FILES**

**HIGHLIGHTS**

This session presents a unique collateral documentation checklist that gives lenders the ability to quickly and effectively review collateral documentation for acceptability. There will also be a brief discussion of loan agreements, their purpose, use, role and content. The checklist focuses on:

- The nature and proper name of the borrower
- Authorization documentation for all kinds of borrowers
- The proper questions to be asked and answered related to each document and type of collateral

**All sessions include ample time for questions and answers**

### AUDIENCE

Bankers at all experience levels will find these programs helpful, informative and confirming. **CE Applied:** 2.5 hours towards the CLBB/CPB designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

### SPEAKER

Bob Ullom, veteran banker and nationally known bank educator will bring his perspective as president of two successful community banks, plus two decades drawing on the “real world” experiences of thousands of lenders nationwide to help you realistically deal with today’s loan documentation challenges.

### WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

New Free 30-Day Online Seminar - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

The **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed anytime 24/7. You can watch a portion, come back and pick up where you left off! Anyone at your branch may access the program from a computer using the login and password. When purchasing an On-Demand Web Seminar, you have unlimited access to the program for 6 months from the date of purchase.

### REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

**Late Registration:** Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM  
Senior Vice President & Secretary

attachment

**CBA WEB SEMINAR THREE PART SERIES  
LOAN DOCUMENTATION 101**

<b>Part I: Friday, January 15, 2010</b>	<b>2:30 p.m. - 4:30 p.m. (EST)</b>
<b>Part II: Friday, January 29, 2010</b>	<b>2:30 p.m. - 4:30 p.m. (EST)</b>
<b>Part III: Friday, February 5, 2010</b>	<b>2:30 p.m. - 4:30 p.m. (EST)</b>

**REGISTER** (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name \_\_\_\_\_ Title \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:**

**Prior to January 8<sup>th</sup> (Part I), January 22<sup>nd</sup> (Part II), and January 29<sup>th</sup> (Part III)**

**Mail:** Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

**Anytime Prior to the Program**

**On-line:** Register on-line at: <http://www.bankersed.com/CTBANKERS/>.

**Fax:** Complete the registration and credit card information below and fax to: 512-381-1571

**Phone:** Call 888-262-7701 with credit card information

**CBA Web Seminar -- PART I: THE BASICS**

**Friday, January 15, 2010 - (Seminar code: SW2-1032)**

Web Seminar/Materials (live hookup)	<input type="checkbox"/> \$255 member	<input type="checkbox"/> \$510 non-member
CD/Written Materials	<input type="checkbox"/> \$275 member	<input type="checkbox"/> \$550 non-member

**CBA Web Seminar -- PART II: LIEN PERFECTION**

**Friday, January 29, 2010 - (Seminar code: SW2-1032)**

Web Seminar/Materials (live hookup)	<input type="checkbox"/> \$255 member	<input type="checkbox"/> \$510 non-member
CD/Written Materials	<input type="checkbox"/> \$275 member	<input type="checkbox"/> \$550 non-member

**CBA Web Seminar -- PART III: REVIEWING COLLATERAL FILES**

**Friday, February 5, 2010 - (Seminar code: SW2-1032)**

Web Seminar/Materials (live hookup)	<input type="checkbox"/> \$255 member	<input type="checkbox"/> \$510 non-member
CD/Written Materials	<input type="checkbox"/> \$275 member	<input type="checkbox"/> \$550 non-member

**METHOD OF PAYMENT (check one):**

**Check made payable to: Bankers Ed**

Discover Card                       MasterCard                       Visa                       AMEX

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Security Code (3 or 4 digits on back of card) \_\_\_\_\_

Signature \_\_\_\_\_ Amount \$ \_\_\_\_\_

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

**\*\*\*Registrations must be sent to Bankers Ed\*\*\***  
(Seminar code: SW2-1032)