



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

2010 – 60

April 9, 2010

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

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

RE: CBA Web Seminars -- Two-Part Presentation: Basics Of Real Estate Loan Documentation
Presentation I – Tuesday, May 4, 2010
Presentation II – Friday, May 7, 2010

This web seminar provides a comprehensive overview of essential real estate loan documentation requirements, regulatory compliance issues, sound loan administration issues and best practices. All necessary real estate loan documents and requirements will be discussed with a focus on their purpose, use, timing and legal aspects. Key points of concern from both a legal and credit viewpoint will be discussed. Bankers new to real estate lending and bankers with years of experience will find the program beneficial, either as a source of new knowledge and understanding or as a refresher.

SEMINAR HIGHLIGHTS:

- Notes and deeds of trust mortgage: placing effective liens on real estate
- Legal descriptions of real estate
- Appraisals and appraisal regulations
- Purchase agreement/earnest money contracts
- Surveys
- Title commitments and title insurance policies
- Federal Regulations: RESPA, Flood Disaster Protection Act, environmental risk, HMDA, etc.
- Closing documentation
- Essential loan administration issues, loan agreements and construction lending monitoring requirements

Note: This program is presented as a single four-hour seminar divided into two sessions. Your registration covers your web seminar hookup or web seminar replay purchase fee for both the May 4th & 7th broadcasts along with the corresponding written materials.

AUDIENCE

Loan officers, loan assistants/secretaries, loan operations personnel, loan review personnel, compliance and audit personnel or any banker wishing to enhance his/her knowledge and understanding of the “hows” and “whys” of real estate secured lending. **CE Applied:** 2.5 hours towards the CLBB/CPB/CRCM designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

SPEAKER

Bob Ullom, seminar leader, veteran banker and nationally known banking educator, brings the benefit of experiencing the problems, issues and solutions of thousands of bankers to this lively program. Bob emphasizes a practical, "real world" approach in his many seminars using a dynamic, humorous teaching style. Bob provides financial education to more than 12,000 bankers yearly in over 38 states. Prior to forming R.V. Ullom & Company, he served as founding president of two fast-growing, sound and profitable start-up banks, and he brings 20 years of bank lending and lending leadership experience to this seminar.

WHAT IS A WEB SEMINAR?

A web seminar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. 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.

Free 30-Day Replay - 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.

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.

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.

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 and e-checks 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

TWO PART PRESENTATION:

BASICS OF REAL ESTATE LOAN DOCUMENTATION

Part I - - Tuesday, May 4, 2010

2:30 p.m. - 4:30 p.m. (EST)

Part II - - Friday, May 7, 2010

2:30 p.m. - 4:30 p.m. (EST)

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 _____

THREE WAYS TO REGISTER FOR CBA WEB SEMINARS:

Prior to April 27th

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/>.

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

CBA WEB SEMINAR -- ANALYZING BUSINESS STRENGTH & PERFORMANCE

Tuesday, May 4, 2010 & Friday, May 7, 2010- (Seminar code: SW2-1118)

Note: This program is presented as a **single four-hour seminar divided into two sessions.** Your registration fee covers your web seminar hookups or on-demand web seminar for both the May 4th and May 7th broadcasts along with the corresponding written materials.

Web Seminar/Materials (live hookup) \$475 member \$950 non-member

On-Demand Web Seminar/Materials \$515 member \$1,030 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 888-262-7701 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com or 860-677-5060.

*****Registrations must be sent to Bankers Ed*****