



# GENERAL BULLETIN

CONNECTICUT  
BANKERS  
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SENT TO:

2010 – 73

April 26, 2010

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CLO, CRO,  
& Loan Specialists

**RE: CBA Web Seminar – SBA 504 Loans - The Commercial Financing Option That Works**  
**Thursday, May 20, 2010 -- 2:30 p.m. - 4:30 p.m.**

This web seminar will provide you with the overview, opportunities, and benefits of the SBA 504 Loan Program as a finance option for your small business client. In tight economic times, commercial loan requests can be a harder sell to your board, loan committee, or even regulators. Learn how to reduce your commercial risk, reserve your small business client's working capital, get CRE credits, and stimulate the economy by partnering with a Certified Development Company (CDC) on SBA 504 Loans. The SBA 504 Loan Program is a partnership loan between you - the lender - and a CDC. It is designed to aid entrepreneurs in their small business' expansion, renovation, construction, or acquisition. The SBA portion of the total project costs are financed on a 20-year note with a low, fixed interest rate. Utilizing the SBA 504 Loan Program is beneficial to the lender, as well as the borrower.

## **HIGHLIGHTS**

During this web seminar, we will discuss the following:

- The ideal SBA 504 loan
- Best practices for a quick approval and closing
- Program benefits and enhancements to bring in new clients
- New 504 target audiences
- Recent loan / case study examples

## **WHY PARTICIPATE?**

This web seminar will provide you with the overview, opportunities, and benefits of the SBA 504 Loan Program as a finance option for your small business client. Together, we will explicate the approval and closing processes. We will provide a look behind the scenes of streamlining the process; share insight into what the SBA is looking for when approving loans; and offer tips to aid you with a timely and simplistic loan funding. CDC staff will provide case studies, sales insight, and program benefits to enhance your business development abilities and maximize your SBA 504 strategies.

## **AUDIENCE**

Senior lenders and bank officers, commercial loan officers, business development officers, branch managers, credit analysts, loan review and compliance officers. **CE Applied:** 2.5 hours towards the CRCM/CLBB/CCSR designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

## SPEAKERS

**Amy Cooper**, a seasoned Business Development Officer for Capital Certified Development Corporation, administers the SBA's 504 Loan Program in the San Antonio and South Texas region. Amy has been in the commercial real estate finance industry for the past 11 years, working in all phases of a commercial loan transaction, with direct involvement coordinating brokers, borrowers, sellers, title companies, appraisers, contractors, and documentation staff.

**Harry Leach** has been the Houston Regional Manager for Capital Certified Development Corporation for over a decade. He works with borrowers, lenders, and SBA offices to finance owner occupied real estate and equipment. Prior to joining Capital CDC, Harry was a community banker in Houston for 27 years, working in commercial lending, information services, and credit administration.

## 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

### **SBA 504 LOANS**

Thursday, May 20, 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 May 13<sup>th</sup>**

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 – SBA 504 LOANS**

**Thursday, May 20, 2010** - (Seminar code: SW2-1274)

Web Seminar/Materials (live hookup)  \$255 member  \$510 non-member

On-Demand Web Seminar/Materials  \$275 member  \$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 888-262-7701 or Kathy Parks at the Connecticut Bankers Association parks@ctbank.com at 860-677-5060.

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

(Seminar code: SW2-1274)