



## CONFERENCE AGENDA

Session(s) are subject to change. All meeting rooms are on the Lobby Level of the hotel. For more info, visit our website at [www.TNLendersConference.com](http://www.TNLendersConference.com).

★ Indicates a session available during multiple timeslots.

Wednesday, September 12 <sup>th</sup>			
2:00– 5:00 pm	Exhibitor Check-In & Setup	Exhibitors may check-in to collect their materials and setup booths during this time	Plantation Lobby
2:00 – 7:00 pm	Attendee Check-In & Registration	Attendees may pick up your conference materials (name badges are required for entrance to Welcome Reception)	Plantation Lobby
5:30 – 7:00 pm	Welcome Reception	Network with fellow attendees while we kickoff the conference with our welcome reception, sponsored by Capital Growth Solutions. Reception includes food and drinks and is included with conference registration and guest registration. Bring your exhibitor card to collect stickers for a chance to win prizes! <i>*Badges required for entrance, so check in with us first*</i>	Plantation Lobby

Thursday, September 13 <sup>th</sup>			
7:30 – 8:30 am	Breakfast with Exhibitors	Join us for a breakfast buffet (food buffets located in the exhibit hall with seating in general session room/Hermitage Ballroom). <i>Bring your exhibitor card!</i>	Plantation Lobby
8:30 – 9:30 am	Conference Welcome & SBA Keynote	Conference Welcome with a brief word from our Diamond Sponsor, Capital Growth Solutions.  SBA Keynote – Hear the latest from SBA Associate Administrator, William Manger.	Hermitage Ballroom
9:45 – 10:45 am	Breakout Sessions	1502 Reporting & Dashboard Portal ★ Business Valuation Case Studies 504 Lending – From Startup to Refinance New Info – IRA/401(k) as Equity Injection/P.C. Liquidity  <i>See session descriptions on page 3.</i>	Evergreen Oaklands Tulip Grove E Tulip Grove F
10:45 – 11:15	Break with Exhibitors	Bring your exhibitor card to collect stickers for a chance to win!	Plantation Lobby

Thursday, September 13 <sup>th</sup>			
11:15 – 12:15 pm	Breakout Sessions	Servicing the SBA Loan Closing Attorney Panel SBA Liquidations: Preserving the Guaranty Etran & SBA One  <i>See session descriptions on page 3.</i>	Evergreen Oaklands Tulip Grove E Tulip Grove F
12:30 – 2:00 pm	Keynote Luncheon		Hermitage Ballroom
2:15 – 3:30 pm	Breakout Sessions	1502 Reporting & Dashboard Portal ★ Building a Sustainable SBA Lending Program 504 Training for CDCs – Part I SOP 50-10-5 (J) Updates  <i>See session descriptions on page 3.</i>	Evergreen Oaklands Tulip Grove E Tulip Grove F
3:30 – 3:45 pm	Break with Exhibitors	Bring your exhibitor card to collect stickers for a chance to win!	Plantation Lobby
3:45 – 4:45 pm	Breakout Sessions	Construction Risk Management: Do's & Don'ts Lender Panel: Ask us Anything Underwriting the SBA Loan the Right Way 504 Training for CDCs – Part II  <i>See session descriptions on page 3.</i>	Evergreen Oaklands Tulip Grove E Tulip Grove F
6:00 – 8:30 pm (buses depart at 5:20 pm)	Offsite Reception at Top Golf	Join us for this fun, offsite event at <i>Top Golf Nashville</i> for great food, drinks, and networking. Badges and ticket (inside your badge) are required for entry.  <i>Bus transportation from the hotel will be provided from the transportation lobby outside the exhibitor hall. Boarding begins at 5:00 with buses departing at 5:20 pm.</i>	Top Golf Nashville (buses board outside Plantation lobby/exhibit hall area)

Friday, September 14 <sup>th</sup>			
7:30 – 8:30 am	Breakfast with Exhibitors	Join us for a breakfast buffet (food buffets located in the exhibit hall with seating in general session room/Hermitage Ballroom). <i>Don't forget to turn in your exhibitor card by 8:30 am at the Registration Desk for a chance to win a FREE \$500 gift card.</i>	Plantation Lobby
8:30 – 11:00 am	Closing Session	<i>SBA Hot Topics with Dianna Seaborn</i> Learn the latest from Dianna Seaborn, Director OFA, US SBA and Linda Reilly, Chief 504 Program Branch, US SBA, and get all your questions answered.  <i>Grand Prize Drawing to be conducted at the end of this morning's session so turn in your exhibitor card by 8:30 am to the registration desk!</i>	Hermitage Ballroom
9:00 – 12:00 pm	Exhibitor Breakdown		Plantation Lobby

## Breakout Session Descriptions

Session Name	Description
<b>1502 Reporting &amp; Dashboard Portal:</b>	<p>Victor Cruz with Colson Services will take lenders through the 1502 report and show them how the 1502 Dashboard can be their new best friend.</p> <p>Speaker(s): <i>Victor Cruz, Colson Services</i></p>
<b>504 Lending: From Startup to Refinance</b>	<p>The 504 program continues to expand. In this session, Linda Reilly, SBA's 504 Policy and Program Chief, and a team of Tennessee's Certified Development Corporation leaders will help lenders to understand and fully utilize SBA's fixed asset program.</p> <p>Speaker(s): <i>Linda Reilly, US SBA</i> <i>Eddie Fitzgerald, South Central TN Business Development Corp.</i> <i>Tom Wallace, IDS</i> <i>Mike Ohlman, Brightbridge, Inc.</i></p>
<b>504 Training for CDCs</b>	<p>Linda Reilly, SBA's 504 Policy and Program Chief, will provide a specific breakout session for all CDC personnel. This is an opportunity to not only expand your knowledge base but also to provide feedback to SBA on what works and doesn't work in the 504 loan process.</p> <p>Speaker(s): <i>Linda Reilly, US SBA</i></p>
<b>Building a Sustainable SBA Lending Program</b>	<p>There is a distinct difference between making SBA loans and being an SBA Lender. Tim Terry, SBA Advisors and Chuck Evans, Capital Growth Solutions, will show lenders how to set up and sustain a specialized SBA unit.</p> <p>Speaker(s): <i>Tim Terry, SBA Advisors</i> <i>Chuck Evans, Capital Growth Solutions</i></p>
<b>Business Valuation Case Studies</b>	<p>With business valuations required on all loans with large goodwill components, it is important that the lender understand exactly what they need and what to look for when they get it. Industry experts Neal Patel, Reliant Business Valuations, and Steve Mize, GCF Valuations, will walk lenders through a series of case studies to properly value the business and preserve the guaranty.</p> <p>Speaker(s): <i>Neal Patel, Reliant Business Valuation</i> <i>Darren Mize, GCF Valuation</i></p>
<b>Closing Attorney Panel</b>	<p>A good SBA closing attorney will not only close your loan but they will also provide a backstop and sounding board on many closing related and guaranty preservation issues. Brad (Simpson, Davis, Pickren, Seydel &amp; Sneed, LLP), Ethan Smith (Starfield and Smith) and Nick Jellum (Anastasi Jellum P.A.) have seen it all in their many years of closing SBA loans. They will share their knowledge and the best practices that they have seen in working with a variety of SBA lenders.</p> <p>Speaker(s): <i>Brad Simpson, Davis, Pickren, Seydel &amp; Sneed, LLP</i> <i>Nick Jellum, Anastasi Jellum, P.A.</i> <i>Ethan Smith or Jessica Conn, Starfield &amp; Smith, PC</i></p>
<b>Construction Risk Management: Do's and Don'ts</b>	<p>There is no riskier loan than a construction loan and that risk is compounded when financing is provided using an SBA loan. Joey Bonin, Partners Engineering, will show lenders how to best protect the bank during construction while also preserving the SBA guaranty.</p>

Session Name	Description
	<p>Speaker(s): <i>Joey Bonin, Partner Engineering &amp; Science</i></p>
<b>Etran for 7(a) and 504</b>	<p>E-Tran is SBA's user-friendly system banks can use to both originate and service SBA loans. Lenders have the ability to view the status of their loans post-origination (maturity date, loan payments, etc) as well as make simple loan modifications. E-Tran has a built-in guaranty fee calculator to save lenders time and instant validation provides comfort that there are no errors in data entry. Sheri McConville, Information Technology Specialist with SBA's Office of Capital Access, will lead lenders through the system and discuss how and when SBA One will replace Etran.</p> <p>Speaker(s): <i>Sheri McConville, US SBA</i></p>
<b>Lender Panel: Ask Us Anything</b>	<p>Whether you have been making SBA loans for 2 years or 20 years, there are questions that come up daily that you haven't seen before. This is your opportunity to ask a panel consisting of a community bank lender, a regional lender and a national lender the SBA process and eligibility questions that keep you up at night or to simply refine your best practices.</p> <p>Speaker(s): <i>TBD</i></p>
<b>New Info—IRA/401(k) as Equity Injection</b>	<p>The IRS has given a gift to America's small business owners by allowing them to tap into their primary source of capital—their 401(k) and retirement plans. Larry Carnell with Benetrends Financial will walk through the very specific IRS and SBA requirements necessary to launch a small business utilizing retirement funds.</p> <p>Speaker(s): <i>Larry Carnell, Benetrends Financial</i></p>
<b>SBA Liquidations: Preserving the Guaranty</b>	<p>Vanessa Piccioni, Director of the National Guaranty Purchase Center, will help lenders to identify and address the underwriting and closing items that are critical to preserving the SBA guaranty in a liquidation scenario.</p> <p>Speaker(s): <i>Vanessa Piccioni, US SBA</i></p>
<b>Servicing the SBA Loan</b>	<p>The SBA lending process isn't over when the loan is closed; in fact it is just the beginning! Therefore, it is critical that the lender service its SBA loan portfolio using the guidance provided in the SBA Servicing Matrix and SOP 50-57-2. Sarah Hawkins, SBA Little Rock Servicing Center, will walk lenders through the post-closing actions that require SBA approval, notification or simply a memo to the file.</p> <p>Speaker(s): <i>Sarah Hawkins, US SBA Little Rock</i></p>
<b>SOP 50-10-5(J) Updates</b>	<p>The SOP has changed dramatically over the past ten years and even moreso in recent years. Dianna Seaborn, SBA's Director of the Office of Financial Assistance will lead lenders through the most recent SOP changes regarding SBA's flagship 7(a) program.</p> <p>Speaker(s): <i>Dianna Seaborn, US SBA</i></p>
<b>Underwriting the SBA Loan the Right Way</b>	<p>Consistency is the key to addressing all required eligibility items for an SBA loan. Therefore, it is important that the SBA lender develop and deploy an SBA specific template and approach to every deal. Ray Chiamulera with Radar Lender Services will walk lenders through the elements of consistent SBA underwriting.</p> <p>Speaker(s): <i>Ray Chiamulera, Radar Lender Services</i></p>

