

WORKSHOPS

SESSION ONE - 9:00 A.M. - 10:00 A.M.

SBA Form 1919

(Elm Creek Amphitheatre)

Take an in-depth review of the Borrower Information Form, SBA Form 1919, to begin the process for 7(a) guaranteed loans, while taking the necessary precautions to mitigate the risk of a borrower defaulting on an SBA loan. *Nick Jellum, President, Anastasi Jellum, P.A.*

Do's and Don'ts for Loan Recovery and Preservation of the SBA Guaranty

(Hennepin Salon III)

Perspectives and recommendations from SBA District Counsel Michelle Chesebro and experienced bank counsel Pete Stein on how to address and collect troubled SBA-guaranteed loans without impairing or losing the SBA Guaranty. *Pete Stein, Attorney, Gislason & Hunter LLP; Michelle Chesebro, District Counsel, Iowa and Minnesota SBA District Offices*

7(a) Loan Servicing

(Arbor Lakes Room)

Workshop for servicing actions for both the beginner and the consummate professional to help protect your guaranty... Q. What do the Doobie Brothers, Scooby Do, and Cheech and Chong have to do with the SBA? Come and find out! *John Gossett, Supervisory Loan Specialist, SBA Fresno Commercial Loan Servicing Center*

SBA 504 Refinance Opportunities

(Lake Huron Room)

This workshop will cover how the SBA 504 Refinance Program can help refinance qualified existing debt and offer cash out options with competitive long-term fixed rates. This is an opportunity for participants to learn about the policies and guidelines of the 504 Debt Refinance Program including project structure examples. *CDC Panel*

True Due Diligence for Lenders: Insights from the Trenches

(Lake Michigan Room)

Enjoy war stories and insights shared from decades of research. Everything from property and corporate related issues, to the elusive UCC will be tackled in this session to assist lenders. *Capitol Lien's Directors Ryan Baker and Mandy Dietz*

SBA Microlender Training (Microlenders Only)

(Lake Superior Room)

Join Dan Upham, Chief, SBA Microenterprise Development Division and Chris Webb, Deputy, for this full day session on all things SBA microlending!

WORKSHOPS

SESSION TWO - 10:15 A.M. - 11:15 A.M.

7(a) Loan Origination, Processing, and Common Screen Outs

(Elm Creek Amphitheatre)

Learn how to navigate the LGPC 7(A) loan submission maze to minimize the time it takes to get your loan guaranty approved and avoid common screen outs. *Bill Reed, Supervisory Loan Specialist, SBA Citrus Heights Loan Guaranty Processing Center*

7(a) Debt Refinancing

(Hennepin Salon III)

Debt refinancing is one of the most common uses of SBA 7(a) loan proceeds, however, there are many nuances to the applicable SBA rules. This session will provide a detailed understanding of the debt refinancing requirements in the current SOP 50 10 5(K). *Nick Jellum, President, Anastasi Jellum, P.A.*

Regulatory Update

(Arbor Lakes Room)

Representatives from the Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, Federal Reserve Bank of Minneapolis, and the National Credit Union Administration will discuss key issues and recent developments in bank supervision regarding small business lending. *Tim Melrose, Credit Risk Specialist, Federal Reserve Bank of Minneapolis; Sally Merrill, Assistant Deputy Comptroller, Office of the Comptroller of the Currency; Kim Myers, Regional Lending Specialist, National Credit Union Administration; Rob Swanhorst, Supervisory Examiner, Federal Deposit Insurance Corporation; Tim Herwig (moderator), District Community Affairs Officer, Office of the Comptroller of the Currency*

Getting More Deals Done Through Partnership and Keep Deposits, Pay it Forward

(Lake Huron Room)

What do you do when a business customer isn't quite ready for the financing you offer? Join leaders from local banks and local and regional Community Development Financial Institutions (CDFIs) to learn how working with a nonprofit business lender helps banks enhance customer satisfaction, improve customer retention, earn CRA credit, and most importantly, get more deals done. *Lee Hall, COO at MCCD, Kinfe Argaw, Credit Manager at CRF; Roger Hamilton, SVP at Bank Cherokee; John Dooley, AVP at Sunrise Banks. Moderator: Judy Jandro, SVP Small Business Lending at CRF*

How to Navigate SBA Environmental Policies

(Lake Michigan Room)

Need help navigating Environmental Policies and Procedures? Learn when a do-it-yourself due diligence questionnaire will likely suffice, when you should bring someone in for more rigorous environmental investigations, and how "mitigating factors" are brought to bear on more complex regulatory or time-critical challenges. *Vieau Associates Inc.'s President, David Vieau, PG and Executive Vice President, Sean Leary*

WORKSHOPS

SESSION THREE - 1:00 P.M. - 2:00 P.M.

OCRM 101—SBA's Lender Oversight Process

(Elm Creek Amphitheatre)

SBA's Office of Credit Risk Management (OCRM) will present on how they identify, monitor, and manage risk at both the portfolio and lender level. The discussion will include an overview of the Lender Portal, Risk Based Reviews, and other frequently used tools, along with best practices on how to identify and self-correct common exceptions routinely identified by OCRM. *Eddie Ledford, Supervisory Financial Analyst, SBA Office of Credit Risk Management*

What's It Worth? Advanced Business Valuations and Acquisitions

(Hennepin Salon III)

Many times, unique and difficult situations arise requiring advanced knowledge of business valuations along with creative deal structures. Attendees will learn about various issues related to valuations, including strategic buyouts and expansions, the treatment of major non-business related cash flow add-backs, valuation methods for special purpose properties, and more. If you finance change of ownership transactions, this is a session you can't miss! *Neal Patel, CBA, CVA, Principal, Reliant Business Valuation*

SBA 504 Loan Program Advantages

(Arbor Lakes Room)

The SBA 504 Loan Program offers fixed asset financing for new or expanding businesses with competitive long-term fixed rates. In this session you'll get an overview of the 504 loan program and loan structure examples. You'll see how the SBA 504 Loan Program can help with lending limit concerns, risk mitigation, portfolio growth, and competitiveness! *CDC Panel*

How to Originate SBA & USDA Loan Opportunities

(Lake Huron Room)

Participants will be given an overview of the SBA 7(a) and USDA markets on both a national and local level. The session will highlight practical application of strategy and process with a focus on key components to identifying geographies and industries to ensure lender success; the five-step process for understanding loan eligibility to ensure timely credit decisions; and the most effective ways to communicate the benefits of government guaranteed loans to borrowers and referral sources in your network. *Windsor Advantage's Managing Director, Will McClain & VP Andrew Sheaffer*

SBA Express

(Lake Michigan Room)

Learn how to become an SBA Express lender and how having this delegated authority can enhance your ability to assist small businesses. With Express delegation, you can approve loans up to \$350,000 on your own authority, including revolving lines of credit. Already an SBA Express lender? This session will also cover Express eligibility, underwriting, closing and servicing. *Tom Osborne, SBA Minnesota Lender Relations Specialist*

WORKSHOPS

PLENARY SESSION - 2:15 P.M. - 3:15 P.M.

(Elm Creek Amphitheatre)

Connecting the Dots—How Decisions at Origination Impact Guaranty Purchase

Our final training for the day will bring us all together in the amphitheatre for an important topic. Join us to take a look at the big picture with John, Bill, and Nick, as they share and discuss common reasons for guaranty purchase repair and denial, and learn how to properly identify, and address, these issues during underwriting and closing to protect the SBA guaranty.

Guest Experts Include:

John Gossett, Supervisory Loan Specialist, SBA Fresno Commercial Loan Servicing Center

Bill Reed, Supervisory Loan Specialist, SBA Citrus Heights Loan Guaranty Processing Center

Nick Jellum, President, Anastasi Jelllum, P.A.

NETWORKING RECEPTION - 3:30 P.M. - 4:30 P.M.

(Minnesota Ballroom)

As with any training, a key component is getting to know, and learning from, your peers. Join us for the networking reception, hosted by Anastasi Jellum, P.A., in the exhibit hall and enjoy your last chance to talk with today's experts and exhibitors.

