

Southeastern Small Business Lenders Conference 2010

Ritz-Carlton Lodge Reynolds Plantation Greensboro, GA



Detailed Conference Itinerary

Sunday, February 21st:

11:30 AM – 12:30 PM	Golf Tournament Check-In	National Golf Course
1:00 PM – 5:00 PM	Texas Scramble Golf Tournament	National Golf Course
2:00 PM – 6:00 PM	Exhibitor Check-In <i>Exhibitor Hall is located within the prefunction space of the Ritz-Carlton Ballroom. Check in with the registration desk at the end of the Exhibitor Hall for your materials & booth assignment.</i>	Ritz-Carlton Prefunction
4:30 PM – 7:30 PM	Conference Attendee Check-In	Ritz-Carlton Prefunction
6:30 PM – 7:30 PM	Welcome Reception <i>Join us for cocktails, hors d'oeuvres and networking as we kick off our conference. Conference check-in is available during the reception for your convenience; though we encourage check-in prior to the reception to avoid long lines.</i>	Ritz-Carlton Prefunction

Monday, February 22nd:

8:00 AM – 9:00 AM	Breakfast	Ritz-Carlton Ballroom
9:00 AM – 9:30 AM	Conference Welcome, Invocation & Announcements GLQC Board Chair, Rosemarie Drake of CIT Conference Sponsor – Fidelity Bank, Danny Preston	Ritz-Carlton Ballroom
9:40 AM – 11:00 AM	Round Table #1 <i>The Impact of America's Stimulus Packages – from Wall Street to Main Street</i> Discussion will cover the following stimulus programs: Troubled Asset Relief Program (TARP), Term Asset-Backed Securities Loan Facility (TALF), American Recovery and Reinvestment Act (Recovery Act), America's Recovery Capital (ARC) Loan Program, and the proposed Small Business Financing and Investment Act. This roundtable, moderated by Miguel Alandete of GA Resource Capital will focus on the impact of these programs on small business owners and lenders throughout the United States. With the tightened credit markets and the collapse of the SBA secondary market in 2008, financial institutions continue to experience liquidity challenges. Although the Southeast leads the nation in bank closures, our members are active participants in SBA loan programs and work diligently to finance growing small businesses. The panel will discuss both the successes and deficiencies in the stimulus programs, the efforts to offer better options to small businesses that did not receive a bailout, the costs of these programs and their impact on taxpayers, and the future of small business lending. Panelists include Bob Coleman of Coleman Publishing, Judy Canales, M.A., M.P.A., USDA Administrator for Rural Business and Cooperative Programs, Mike Rozman of EdgeWare Analytics, Doug Krentz of CIT, and Terri Denison, SBA GA District Director	Ritz-Carlton Ballroom
11:15 AM – 12:35 PM	Round Table #2 <i>Outlook for the Southeast</i> Discussion will focus on the economic and business outlook for the Southeast, including commercial real estate and the hotel market, as well as the State of Georgia's focus and initiatives for small businesses. In Georgia, the performance of banking organizations has deteriorated significantly over the past several quarters as the region's real estate expansion reversed course. Like their counterparts nationally, Georgia banks have seen a steady rise in provisions for loan losses, which have weighed on bank earnings and capital. Since the turmoil in financial markets emerged more than two years ago, 25 banks in Georgia have failed. Notably, almost all of the banks that have failed in Georgia thus far were located in the metro Atlanta market and had a high percentage of total loans in land acquisition, development, and construction. Most of the lending activities at these failed banks were related to the region's housing boom in the first half of this decade.	Ritz-Carlton Ballroom

The panel, moderated by Tesula Stewart of Fidelity Bank will discuss the current and future outlook for the Southeast as it relates to small businesses and real estate, including the unique challenges and strengths of our region. Panelists include Mary Ellen McClanahan of GA Dept. of Economic Development, Joel Miller of Wall Street Capital Advisors LLC, Peggy Bergof ISHC, The Highland Group Hotel Investment Advisors, Dr. Roger Tutterow of Mercer Univ., Frank Knapp, President CEO of SC Small Business Chamber, and Rick Larson, Director of Sustainable Ventures for The Conservation Fund.

1:00 PM – 2:30 PM

Keynote Lunch:

Ritz-Carlton Ballroom

What do we Know about Top Performers: How to "Coach" Yourself for Success

In the past couple of years we have heard much about the current problems of business, financial institutions, government and consumers. At the same time, we are gaining new insights into what separates top performers from everyone else. In this session Don Lang, Principal for Talent Effects, Inc., will explore some of the factors that distinguish top performers and consider ways to "coach" ourselves and our teams to be more effective and successful in a challenging marketplace.

2:45 PM – 4:00 PM

Round Table #3

Ritz-Carlton Ballroom

Measuring the Financial Crisis - What Happened and What is Ahead

Discussion will focus on financial system oversight, bank failures and FDIC takeovers, and the future of bank regulation and its impact on small business owners and lenders throughout the United States. It is clear that financial challenges remain for banking institutions, both in Georgia and across the United States. In particular, some large regional and community banking firms that have built up large concentrations in commercial real estate loans will be particularly affected by emerging conditions in real estate markets

The roundtable, moderated by Charles Green of Sunrise Bank of Atlanta, will review loan defaults, bank closures in 2009 and possible 2010 closures, as well as cost of capital for banks and portfolio management. Panelists include Joe Waites, Partner of Minerva Consulting Bryan Cohen, President of Quantum NTL Bank, Brian Bowling of Federal Reserve Bank of Atlanta, Tim Hubby, Atlanta Assistant Regional Director, Bank Exams for FDIC, and Jenell Clark, SBA Office of Inspector General - Investigations Division

4:15 PM – 5:00 PM

General Session

Ritz-Carlton Ballroom

Federal Reserve Bank of Atlanta

Brian Bowling, an assistant vice president in the Supervision and Regulation Division at the Federal Reserve Bank of Atlanta will conduct this session, sharing the primary focus for the Federal Reserve in 2010 and discussing access to capital for banks. Time will be allotted toward the end of this session for audience questions.

6:30 PM – 7:30 PM

Exhibitor Cocktail Hour

Ritz-Carlton Prefunction

Join us for an open bar beer & wine cocktail reception, sponsored by our Exhibitors. Attire is Cosmopolitan or Business Casual.

7:30 PM – 9:30 PM

SBA & GLQC Awards Dinner

Ritz-Carlton Ballroom

Join us as we celebrate our industry accomplishments. Terri Denison, SBA GA District Director, will present the SBA Awards for 7(a) loans—most loans, most dollars 504—most loans, most dollars, Pacesetter Awards, and 504 Third Party Lending—most Loans, most dollars Tim Souther, GLQC Vice Chair, and Rosemarie Drake, GLQC Board Chair, will present the GLQC Awards for 'Visionary', 'Friend of GLQC', 'Volunteer of the Year' and 'Time & Talent Appreciation'. Attire is Cosmopolitan or Business Casual.

Tuesday, February 23rd:

8:00 AM – 9:00 AM

Breakfast

Ritz-Carlton Ballroom

9:00 AM – 9:45 AM

Breakout Session 1

Reynolds

Fraud in Lending - How Well do you Know your Borrower?

Special Agent Jenell Clark of SBA/OIG Investigations relates recent cases of franchise fraud and express loan fraud and offers tips to lenders on prudent lending practices to prevent occurrences in the future.

Starling

Intro to the 7(a) Program for Banks New to SBA Lending

George Hogue of SBA will detail steps in processing a CLP loan request (what's in the initial package, change letters, the closing process, determining eligibility), and Sherry Kinard of One Georgia Bank will explain what it takes to become a PLP lender and the challenges incurred in applying for PLP status and for SBA Express Lender status.

Osprey

Loan Underwriting and Credit Quality

Tesula Stewart, V.P. Fidelity Bank SBA Dept will lead this session on conventional methods of credit analysis, spread sheet programs, global and business cash flow models, credit scoring and risk rating. Now more than ever, prudent lenders need to make sure their underwriting and credit analysis is using the methods SBA wants to see.

10:00 AM – 10:45 AM

Breakout Session 2

Reynolds

SOP 50-10: Updates and New Opportunities

Jane Butler, formerly long time assistant finance director of SBA and now the lead education instructor for NAGGL, will discuss highlights and recent changes to the SBA program, including PLP Eligibility Checklist from the SOP with provisions added re certifications and requirements that must be met for the higher guarantee percentages for Recovery Act loans, clarification of eligibility language for passive businesses that must derive 50% or more of its income from shorter term transients, adding a requirement for a new business valuation when refinancing a seller note if the business valuation is more than 36 months old or does not meet SBA requirements and the requirement of a 25% equity injection when the purchase price of the business has more than \$500,000 of intangible assets and much more.

Starling

The Future of the Secondary Market

Jeff Mann will lead a panel of secondary market experts that will advise you how to make your SBA department very profitable by selling your loans. First a brief analysis of what happened last year, why there was no secondary market, how it has come back and what should happen this year. The panel includes Brad Walden of Coastal Securities, Ty Roberts from Zions, Mike Rozman of Edgware Analytics and Mark Atwill from SunTrust. The panel will discuss opportunities in 7(a) sales, to include fixed rate pricing and the possible impact of TALF funds on the 504 wholesale market, the best structure for a 7(a) sale, and what the wholesale is currently buying.

Osprey

Hotels Are Different than Real Estate

Bob Hunter, CEO, and Teague Hunter, President of Hunter Realty discuss dealing with both existing and distressed hotel loans/assets as well as making new hotel loans today. These very experienced hotel real estate experts will provide practical and useful insight to guide lenders in considering new loans as well as handling distressed loans.

11:00 AM – 11:45 AM

Breakout Session 3

Reynolds

Loan Closings: 504 & 7(a) Regulations & Closing Updates

Mona Keith, SBA GA Dist Counsel and Barbara Lincoln, attorney with Kitchens Kelly Gaynes, discuss the current information on 504 closing practices and procedures, answer questions on when 912 questionnaires are required and on whom they are required, answer latest information on hazard insurance requirements, suggestions on title insurance and guidance on securing personal property collateral. They will also discuss the revised 7(a) authorization. Prepare to ask questions you have always wanted to know with respect to closing an SBA loan 504 or 7(a).

Starling

Marketing Your SBA Program

Drew Plant of Drew Plant Communications, an award winning communications professional with more than 20 years experience working with businesses and individuals to create communications solutions, will offer new and strategic ways to market your bank/business/SBA department and enhance business development via social media, P.R., networking and other new and innovative ideas. You don't want to miss the opportunity to learn some terrific marketing tips that will help you expand your SBA production and get the word out that your Bank IS LENDING.

Osprey

International Trade Program

Ray Gibeau of Sunbelt U.S. Export Assistance Center will discuss the increase in exports and international trade as a proportion to the economy. Also highlights on the Export Working Capital Program and how more and more PLP lenders are becoming involved. Make sure you know how this program works as exports are one of the leading providers of new jobs.

12:15 PM – 1:30 PM

Keynote Lunch:

Ritz-Carlton Ballroom

Economic & Financial Market Outlook

Joseph Keating, Chief Investment Officer and Head of Private Asset Management at RBC Bank (USA), will discuss the current economy and the outlook for small business banking in 2010 and beyond.

1:45 PM – 2:30 PM**Breakout Session 4**

Reynolds

Portfolio Management & Servicing: Why Guarantys are Being Denied

George Hoag of SBA and Gregg Sherrington of Fidelity Bank lead a session on challenging servicing issues to include: dealing with problem loans; options for workouts with borrowers; what to do when you receive a bankruptcy notice; insurance continuation issues (flood, hazard, life, worker's comp). procedures for submitting a loan for Guaranty Payment, and What if your Guaranty is denied, then what?

Starling

USDA Lending

Mike Thomas, Eddie Douglas and Terry Pickren discuss B&I guaranteed lending as a viable financing alternative for eligible loans, and allow much larger loan size. They will provide an overview of the program and recent developments, as well as guiding participants through the necessary steps in applying for and closing a B&I loan. This program is growing fast, don't be left out, now is the time to find out that it is not as hard as you think to process and close one of these loans. These 3 speakers are experts on the program and can guide you through from start to closing to selling the loan

Osprey

Closing Attorney Panel

Richard Gaalema of Kitchens Kelley Gaynes, Ron Pennington of Davis/ Pickren, Seydel; Carl Franzman of Carl Franzman, PC and Heather Davis of Lawson and Moseley, LLP will be on a panel of attorneys discussing closing an SBA loan. They will discuss various issues including franchise and supply agreements most common problems, and how to address them, how to document the equity injection, insurance what are the requirements for closing and other important aspects. Now is also your chance, you have over \$1,000 worth of billable time here, to ask those questions you always wanted to but were afraid the bill would be too high.

2:45 PM – 3:30 PM**Breakout Session 5**

Reynolds

Changes to Environmental Requirements

Chris Fonzi of Logic Environmental and Mona Keith, SBA District Counsel will spell out SBA's new requirements for lending to environmentally sensitive industries and provide specific documents lenders are required to use. The good news is some of those very stringent store regs have lightened up, slightly, make sure you are on top of the latest rules. They will provide practical observations on what lenders should consider when implementing the new policies.

Starling

The Effect of the ARRA on SBA Audits

Linda Rusche of the SBA Office of Credit Risk Management will discuss on-site risk-based reviews, enhancements to the Lender Portal and its validation, and oversight of the various SBA benefits provided from the American Recovery and Reinvestment Act of 2009.

Osprey

Managing Construction Risks

Marty Henrie of Zions Bank Construction Lending Area will discuss managing your own construction portfolio, as well as the merits of proactive bond alternative construction risk management programs to meet the SOP 50-10 requirements and preserve the guaranty.

3:45 PM – 4:30 PM**Breakout Session 6**

Reynolds

The Future of the Secondary Market

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Starling

SOP 50-10: Updates and New Opportunities

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7:00 PM – 11:00 PM

Mardi Gras Casino Night Dinner

Ritz-Carlton Ballroom

Check in at the registration table to receive your play money, and try your luck at Blackjack, Craps, Texas Hold 'em and more... plus DJ and dancing! Live bidding auction for prizes will begin at 10:00 pm. Mardi Gras themed dress encouraged!

Wednesday, February 24th:

8:00 AM – 9:00 AM

Breakfast

Ritz-Carlton Ballroom

9:00 AM – 11:30 AM

General Session & Awards

Ritz-Carlton Ballroom

- 9:00 General Announcements (Rosemarie Drake, GLQC Board Chair)
- 9:15 NADCO Updates (Ron Reuss, NADCO)
- 10:00 NAGGL Updates (Jane Butler, NAGGL)
- 10:45 GLQC Announcements (Rosemarie Drake, GLQC Board Chair)
- 11:15 Exhibitor Card Drawing Grand Prize, Door Prize, Golf Prizes, Tennis Prizes (Conference-Level Sponsor, Davis, Pickren & Seydell LLP, Terry Pickren)

Thank You to our Conference Sponsors

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EXHIBITORS

- BeneTrends, Inc.
- DRDA, PLLC
- GovGex
- Nationwide Valuations
- US Export Assistance Center

About Georgia Lenders Quality Circle

In July, 2003, thirteen small business lenders gathered to discuss the absence of suitable training, networking, and recognition among the community of small business guaranteed lenders in our District, and the GEORGIA LENDERS QUALITY CIRCLE (GLQC) was created to meet these needs.

The Georgia Lenders Quality Circle is a nonprofit association for banks, nonbank lenders, certified development companies, and other associations, professionals, and service providers that are active in the origination, support, management, and liquidation of government guaranteed small business loans. The association seeks to provide a forum for its membership to exchange ideas, information, and insight with each other, development companies, agency officials, and the associate members in order to strengthen the industry, and promote a better environment in which to operate and prosper.

We invite you to get involved in this association. We have established membership as a means to support our programs, seminars, and networking events. In addition to the Annual Conference, we plan to participate in events during Small Business Week in the Spring. Your membership will help your business and industry.

Officers

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Barbara Lincoln, Kitchens, Kelley & Gaynes P.C.
Richard Lenhardt, Richard Lenhardt, Jr. Inc. (Quick Close)
Jeff Mann, Zions National Real Estate Group

Greensboro Area Dining Recommendations

HUGS

Fine home-made Italian
706-484-4847
Village at Harmony Crossing
103 Harmony Suite 6,
Eatonton, GA 31024

Filet Steak and Seafood

American cuisine; has a bar
706-453-2980
1051 Market Street
Greensboro, GA 30642

Silver Moon

Casual
706-485-5698
1077 Greensboro Rd.
Eatonton, GA 31024

Eenocko

Japanese Steakhouse, sushi, cocktail bar
706-485-7377
Village at Harmony Crossing
Eatonton, GA 31024

Richland Creek

American cuisine – lamb, fish, steak, bar
706-454-1600
1017 Park Place Blvd.
Greensboro, GA 30642