



2012 Southeastern Small Business Lenders Conference

*Breakout & General Session Schedule**

Day	Time	Session Title	Session Description	Head Speaker/ Moderator	Panelists
Monday	Breakfast	Breakfast Keynote and Welcome Address	"What's New in the Lending Environment"	James W. Hammersley	
Monday	8:30-9:25 am	Lender Roundtable - Ask the Experts from SBA and Get Answers!	Get relevant information on the SBA program directly from the source! Experts from the SBA in Washington will answer your questions about the direction of the program, recent changes and the effect on you as a lender.	Patrick Kelley	
Monday	8:30-9:25 am	Lender Oversight Updates	A discussion of enhancements to the Office of Credit Risk management protocols including risk components, onsite review lender selection and loan file checklist.	Marilys Diaz	
Monday	8:30-9:25 am	Franchise Lending Changes and the New Franchise Registry	Are you accustomed to just printing out the franchise name on the Franchise Registry when financing a franchise? This is incorrect. With new guidance in the SOP on franchises that requires you to get much more information from the Franchise Registry, it's critical to learn how to use the site to get the documentation you will need. SBA Senior Franchise Counsel Steve Olear discusses the substantial changes to determining whether a franchise is eligible and listed on the Franchise Registry as outlined in SOP 50 10 5(d), as well as additional requirements for lenders as they review franchise information. Edith Wiseman, VP Client Solutions from FRANdata will reveal information about numerous changes and improvements to the Franchise Registry. This tutorial will show you the enhanced features which will help reduce your credit risk associated with making SBA loans to Franchises as well as new credit risk assessment tools on franchise systems to help you make better credit decisions.	Edith Wiseman	Stephen Olear
Monday	8:30-9:25 am	Powerful REO Marketing & Short Sale Strategies for Commercial Properties and Land	Michael Bull of Bull Realty, Inc. will lead this session demonstrating eight proven marketing strategies to maximize value and short sale success strategies that produce results, followed by Frequently Asked Questions and Q&A session.	Michael Bull	
Monday	9:35-10:30 am	Business Valuations and Handling the Sale of Goodwill	The sale of businesses has undergone a major overhaul within the SOP in recent years. Experts from reputable SBA business valuation companies will offer guidance on current appraisal requirements for loans involving the sale of intangibles.	Neal Patel and Mark Rutledge	

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Monday	9:35-10:30 am	SOP 50-10-5 D Highlights - Changes You Need to Know	SBA released an updated SOP 50-10-% D on October 1, 2011. Several loan eligibility criteria changed or were clarified by SBA including franchise documentation, EPC/OC eligible proceeds, refinancing personal debt and business acquisition financing. SBA lending tends to be a "moving target" and the experienced (and creative) lender knows how to keep their knowledge up to date as these changes happen. Join this session for an interactive discussion on what is new and different for what SBA requires for eligibility compliance.	Karen McHugh	
Monday	9:35- 10:30 am	Updates on International Trade	The International Trade Program has been greatly expanded with the recent SBA grant for State Trade Export Promotion in Georgia. Join Ray Gibeau, Georgia's premier expert on international trade and learn how the three main export loan programs with the 90% guarantee can profitably diversify your loan portfolio.	Ray Gibeau	
Monday	9:35 -10:30 am	Marketing Small Business Loans In the New Economy	Chris Hurn of Mercantile Capital Corp. will offer new and strategic ways to market your bank's SBA department via social media, networking and other innovative methods. This is a great way to get ahead of your competitors in successfully marketing your department and expanding your lending production.	Chris Hurn	
Monday	10:40-11:35 am	Environmental Update and Compliance with SBA Environmental Requirements	Have a gas station loan and trying to determine out to get it closed? Or vacant land that will have new construction? Learn the environmental requirements for all of your real estate collateral. Chris Fonzi of Logic Environmental and Mona Keith, SBA Georgia District Counsel discuss the requirements and the new changes to the SOP including new guidelines for underground storage tanks.	Chris Fonzi	Mona Keith
Monday	10:40- 11:35 am	Secondary Market Developments and 504 Pooling	This session is designed to help you understand the SBA 504 secondary market for first mortgages. We will give you the tools to help you increase your 504 volume by allowing more lenders to participate in the 504 program by connecting the retail lenders to the wholesale lending markets. This will enable lenders to increase their lending capacity, increase their credit box, and widen their choices of rates and terms offered to borrowers. The net effect is to increase lenders' access to capital to expand financing options to small business. We will go over the whole loans sales options through Zions Bank, Morgan Stanley, Low Mod 504 and the SBA 504 First Mortgage Pooling Program.	Ken Rosenthal	Jeff Mann, Jordan Blanchard, Danny Preston, Ty Roberts, Jenny Kirk, Brad Walden, Zach Brewer
Monday	10:40- 11:35 am	Processing and Servicing a B&I Loan	Representatives from the USDA, local participating lenders and a USDA packager will provide insight on how to properly identify potential B&I loans, effectively navigate the application process and discuss the servicing requirements. Discussions will center around the top reasons of why applications are screened out, what steps can be taken early to help expedite the application process and the most common servicing mistakes.	Karen Bryan	Lindy Rogers, Nack Paek, Darren Davis
Monday	10:40- 11:35 am	Debt Refinancing Rules and Guidelines	The 504 refinancing program has been enhanced. The requirements were recently modified significantly so that 504 lenders can take advantage of new guidelines. This session will discuss the new 504 refinancing requirements and provide a summary on use to date/	James Hammersley	
Monday	11:45- 1:20	Keynote Luncheon		Tim Mescon	

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Monday	1:30-2:25 pm	Georgia USDA Update	This session will answer all of your questions regarding current funding levels, current and proposed changes to the B&I program and what actions are being taken to improve the program. Karen Bryan of the GA USDA office will provide details on how the changes will affect the Georgia office. Mike Thomas of Thomas USAF, LLC will explain the efforts being made in Washington, DC to enhance the B&I program.	Karen Bryan	Mike Thomas
Monday	1:30 -2:25 pm	OSOP 5053 Lender Supervision and Enforcement	The workshop will discuss the levels of supervision, grounds and severity of enforcements including secondary market loan sales and reserve account requirements.	Marilys Diaz	
Monday	1:30- 2:25 pm	Handling Tough Underwriting and Eligibility Issues	Underwriting loans is more challenging than ever due to the current economic conditions. Experts from premier SBA lenders will offer insight on the best way to work through tough credit and eligibility issues and satisfying current SBA requirements.	Tesula Stewart	Blake Zumbunnen
Monday	1:30 - 2:25 pm	Ah Ha Moments: Commonly Misunderstood SOP Requirements	No matter how seasoned the SBA lender, there are always those topics and issues that we come upon where we scratch our heads and think "hmm, I didn't know that!" We call those "ah ha" moments that are good to discover and fun to compare notes with others in our field. Topics for discussion including "defining the affiliate business", "the associates rule", "cross collateralization" and "equity requirements".	Karen McHugh	
Monday	2:35-3:30 pm	Issues Faced at the Closing Table	Join experienced SBA closing attorneys as they offer insight on how to avoid the tough issues faced in closing an SBA loan. Topics include the always challenging restrictive covenants associated with gas station loans and the effects of recent changes to the SOP that will affect your closing. The panel has agreed to turn off the billable hour clock during the session to offer up some useful legal advice.	James Ottley, Reid Harbin and Brad Simpson	Mona Keith
Monday	2:35- 3:30 pm	Franchise Lending Changes and the New Franchise Registry	Are you accustomed to just printing out the franchise name on the Franchise Registry when financing a franchise? This is incorrect. With new guidance in the SOP on franchises that requires you to get much more information from the Franchise Registry, it's critical to learn how to use the site to get the documentation you will need. SBA Senior Franchise Counsel Steve Olear discusses the substantial changes to determining whether a franchise is eligible and listed on the Franchise Registry as outlined in SOP 50 10 5(d), as well as additional requirements for lenders as they review franchise information. Edith Wiseman, VP Client Solutions from FRANdata will reveal information about numerous changes and improvements to the Franchise Registry. This tutorial will show you the enhanced features which will help reduce your credit risk associated with making SBA loans to Franchises as well as new credit risk assessment tools on franchise systems to help you make better credit decisions.	Edith Wiseman	Stephen Olear
Monday	2:35 - 3:30 pm	Servicing and Liquidation: Compliance with the Lender Matrix and Collecting the Guaranty on Your Loans Gone Bad	In these challenging economic times, all lenders are facing difficult issues regarding the servicing and liquidations of their loans. Workouts, deferments and foreclosure have become all too familiar terms to lenders. This session will offer instructive	Greg Sherrington	

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Monday	2:35 - 3:30 pm	Working Capital and Contract Caplines	The Capline program is the newest opportunity in SBA lending. SBA has created a vehicle for providing line of credit financing in larger amounts. Please join the program's architect Patrick Kelley and the new Acting Associate Administrator in the Office of Capital Access, Jeanne Hulit as they explain the new products and explain why these programs can be valuable to you in meeting the capital needs of small businesses. .	Patrick Kelley	
Monday	3:45-4:35 pm	Closing Issues from a Lender's Perspective	Closing departments confront a number of obstacles in closing SBA loans. This session will discuss proper documentation of your equity injection, making sure you have the correct environmental documents on file and discuss whether escrows for taxes and insurance are appropriate in this day and age.	Kelly Dozier	Barbara Lincoln
Monday	3:45-4:35 pm	Servicing and Liquidation: Compliance with the Lender Matrix and Collecting the Guaranty on Your Loans Gone Bad	In these challenging economic times, all lenders are facing difficult issues regarding the servicing and liquidations of their loans. Workouts, deferments and foreclosure have become all too familiar terms to lenders. This session will offer instructive	Greg Sherrington	
Monday	3:45-4:35 pm	How Your SBDC Can Work For You	Few lenders or borrowers realize that many communities have local small business development centers that are valuable resources for them in connection in considering a SBA loan. A panel from several small business centers around the state will provide you with useful information for borrowers who have questions about how to apply for a SBA loan and can lead to valuable referrals for lenders.	Drew Tonsmiere	
Monday	3:45-4:35 pm	Update from the Georgia District Office	Meet the people that make up the local District Office and learn about trends and statistics in Georgia that affect your lending practice.	David Perry	Mona Keith, Vianna Harrison, Peter Leppert and Melanie Studdard
Tuesday	8:20-8:40 8:40-9:00 9:00-9:20 9:20-9:45 9:45-10:00 10:00-10:15 10:15-10:45	Tuesday Gen Session – NAGGL Update Tuesday Gen Session – NADCO Update Tuesday Gen Session – Int'l Business Panel Q&A SBA Awards GLQC Board Announcements GLQC Awards/Prizes	Updates from each area will be provided followed by a Q&A panel discussion.	Jane Butler Randy Griffin Ray Gibeau	Karen. McHugh Jim Hammersley David Perry Jon Daly
Tuesday	10:45-11:45	Town Hall		Patrick Kelley	

**Session titles, descriptions, speakers and times are subject to change.*

For questions regarding session content, please contact Richard Gaalema at rgaalema@kkqpc.com or glqc@eventfullyyourz.com.