

2009

lenders' conference

golf registration...

WISCONSIN
BUSINESS DEVELOPMENT
FINANCE CORP.

First 120* people to sign up - Golf FREE including lunch on the course thanks to WBD Finance Corporation!
*(Must also be registered for the conference.)

NOTE: You will be contacted if you are not one of the first 120 golfers to arrange your \$85 payment.

Only one person per form. Please photocopy for additional registrations.

THORNBERRY CREEK Country Club

Wednesday, May 20, 2009

10:00 a.m. Registration

10:30 a.m. Shotgun Start
(Scramble Format)

Fee includes: 18 holes of golf, cart, use of practice facility and range, and lunch on the course.

PRIZES THROUGHOUT THE COURSE!

My foursome will be:

If no foursome indicated, we will assign foursomes randomly.

Send by April 30, 2009 to:

Jules Matsoff/Chuck O'Brien Golf Outing Coordinators
c/o Dorothy Snyder
UWSP Small Business Development Center
2100 Main St, Room 032 Main Bldg.
Stevens Point WI 54481-3897

Questions? Call Jules and Chuck at 414-297-3934 or Dorothy at 715-346-3861 - 800-898-9472

Foursome Contact:

Name _____

Title _____

Name of Bank/Business _____

Business Address _____

City/State/Zip _____

Business Phone _____

FAX _____

conference registration...

Only one person per form. Please photocopy for additional registrations.

Name _____

Title _____

Participants' Bank/Business Name _____

Participants' Bank/Business Address _____

City/State/Zip _____

Business Phone _____

Fax _____ Email _____

Registration Fee:

_____ \$40 Lambeau Reception/Dinner on 5/20

_____ \$250 Conference at Radisson on 5/21

\$ _____ Total Enclosed

Pay and mail golf fee separately. Use golf registration form on left.

Important: Please check the sessions you will attend

	INTRO	GEN	SBA	Adv/RMA
9:50-10:50 a.m.	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
11:00-12:00 a.m.	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
1:30-2:30 p.m.	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
2:45-3:45 p.m.	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4

Four Convenient Ways to Register:

On-line with credit card at www.uwsp.edu/conted/conferences/lenders

FAX: Registration form to 715-346-4045

Phone: 715-346-3861 or 800-898-9472

Mail: Small Business Development Center
UWSP Continuing Education
2100 Main Street, 032 Main Bldg.
Stevens Point, WI 54481

For Mastercard or VISA -- Please charge the following account

Mastercard Visa

Card No. _____

Expiration Date _____

Cardholder's Name (print) _____

Signature _____

Lodging:

To reserve your room, call the Radisson (adjacent to Oneida Casino, across from Austin Straubel Airport) at: 888-201-1718 or 920-494-7300. Mention you are attending the Lenders' Conference. Block rate ends May 1st.

Cancellation Policy:

If cancellation is made by May 1, 2009 the registration fee will be refunded in full. You may send a substitute. After May 1st a \$25 fee will be charged.

The Small Business Development Center is funded in part through a Cooperative Agreement with the U.S. Small Business Administration (SBA). The support given by the SBA through such funding does not constitute any expressed or implied endorsement of any of the co-sponsors' or participants' opinions, products or services. UW-Stevens Point and Continuing Education provide equal opportunities in employment and programming, including Title IX requirements. Please advise at the time of registration if you desire special accommodations. Requests will be kept confidential.



No state tax revenue supported the printing of this document.



402252-Lenders' Conference
UWSP Continuing Education
2100 Main Street
Stevens Point WI 54481-3897
715-346-3838
800-898-9472

Non-Profit
U.S.
Postage
PAID
Stevens Point WI
Permit No 19

2009 lenders' conference

MAY 20-21, 2009

Radisson Hotel & Conference Center
GREEN BAY, WI

experience ...

Lenders' 20th anniversary

expert speakers

innovative break-out sessions

networking opportunities

Thornberry Creek golf (1st 120 golfers registered for conference receive FREE Golf & Lunch) Compliments of WBD

Legendary Lambeau Field with Larry McCarren



✓ 1-800-898-9472 or 715-346-3861 • www.uwsp.edu/conted/conferences/lenders



Wednesday, May 20, 2009



golf...

THORNBERRY CREEK Country Club

www.thornberrycreekcc.net

10:00 a.m. Registration
10:30 a.m. Shotgun Start
(Scramble Format)



Compliments of WBD Finance Corp.

FREE to first 120 golfers who are registered for the conference - includes green fees and lunch! See reverse panel to register - separate from the conference registration.



5:00-10:00 p.m. Reception at Lambeau Field
Legends Clubroom
Sponsored by Associated Bank & Great Lakes Asset Corporation



Catch the shuttle to Lambeau Field at the Radisson Hotel entrance starting at 4:45 p.m.

5:00 p.m. Networking Reception
6:30 p.m. Dinner/Golf Awards
8:00 p.m. Keynote with Larry McCarren

Welcome to Lambeau Field: the crown jewel of the National Football League! After undergoing a dramatic facelift in 2003, Lambeau Field has been transformed from a football stadium that fans could use only 10 days a year to a year-round tourist destination with a host of new amenities and attractions.

Featuring the only true retro-look in the entire league, the glorious tradition and history of the Packers is carried forward in the "like-new" Lambeau Field with its heart -- the original seating bowl -- saved. The Lambeau Field Atrium, located on the stadium's east side, is home to the Packers Pro Shop, Packers Hall of Fame, Curly's Pub, and other Atrium dining, event, entertainment and retail options.



Keynote Address: Larry McCarren

Larry McCarren knows football, and especially the Packers. After playing 12 years as center for the Packers (1973-84) and making Green Bay his home, Larry later turned to television and began sharing his knowledge with viewers.

As the host of Larry McCarren's Locker Room, Larry gets Packers players to open up and show their human side. Larry earned his nickname "The Rock" by playing in 162 consecutive games with the Packers while making two Pro Bowl appearances. You can also listen to Larry's color commentary of the games on the Packers radio network.

Packer football is far from his only expertise. As host of Center Court with Tod Kowalczyk, he goes in depth with the UWGB men's basketball team.

11:00 a.m. - 12:00 p.m. - Session Two

Beginner/Introductory Track:
Guidance on Commercial Loan Servicing

Participants will receive a fast-paced overview of some aspects of the loan servicing center which includes 1502 reporting, guaranty fees, servicing requests and unilateral, delegated authority. Basic parameters for establishing and maintaining your bank's 1502 report will be provided, including common errors and their resolution.

Michelle Serrano, Asst. Center Director for Servicing, SBA-Fresno

General Track:
Let's Make a Deal: Case Studies

This session will explain how to recognize the best alternative for your customer and describe general eligibility from the variety of loan programs presented by All the Players.

Moderated by Rich Diemer and Dave Kircher, WBD Finance Corp.

SBA Track:
What's New in SOP 50-10 (5a)?

Jane Butler (NAGGL) reviews details of the new policy on good-will financing in SOP 50-10 5(A), and explains the exception outlined in Notice 5000-1096 for submitting loans that exceed current policy limits.

Jane Butler, NAGGL

Advanced/RMA Track:
Appraising the Appraisal: Reviewing Appraisals in a Distressed Market

Problem loans; partially built residential subdivisions; partially built and sold condominium developments; partially built and sold land developments; extended marketing and sellout periods; increasing vacancy and cap rates; decreasing rents and values. How can appraisals be relied upon with virtually no available market data? What exactly is an "as is" value in today's market? How can the appraisals be reviewed to assure reliability and credibility? What are the regulators looking for in your banks' appraisal function? Covered are those topics, as well as the critical areas of the appraisal that need special scrutiny in a declining market, and appraisal review "best practices."

Richard Sorenson, MAI, Appraisal Management Consultants

12:00-1:30 p.m. **SBA Lenders Awards Luncheon**

Sponsored by M&I Bank



1:30 p.m. - 2:30 p.m. - Session Three

Beginner/Introductory Track:
SBA Small/Rural Lender Advantage Initiatives

Small/Rural Lender Advantage (S/RLA) is part of a broader SBA initiative to promote the economic development of local communities, particularly those facing the challenges of population loss, economic dislocation, high unemployment, etc. This initiative is part of the Agency's 7(a) loan guaranty program and is designed to encourage small community/rural lenders to partner with SBA by simplifying and streamlining the Agency's loan application process and procedures, particularly for smaller SBA loans.

Becky Freund, SBA Loan Specialist

General Track:
Utilizing SBA 7(a) and 504 Secondary Markets

Gain a big picture overview of how the SBA 7(a) and 504 secondary markets work. This includes: who the buyers are, what drives the prices and loan premiums received, what fees go to which parties, credit fundamentals, process and other basics. You'll also learn the 'nuts and bolts' of the sale process, including the pre-sale issues, the actual sale process, and the post-sale issues. Increase your ability to close more real estate transactions, generate fee income, increase liquidity, acquire deposits, and reduce risk.

Jane Butler, NAGGL and James Fliss, Zions Bank

SBA Track:

Submitting Acceptable Purchase Packages

This session shows you the steps to a more acceptable purchase package submission. We'll guide you through the tab system for submitting packages and cover the most common errors and omissions that can hamper an acceptable package.

John Miller, SBA Office of Financial Assistance

Advanced/RMA Track:
Managing Credit Risk with an Effective Loan Review Program

Now more than ever, understanding the risk in your loan portfolio is a top priority for financial institutions. Management, shareholders and regulators alike are taking a harder look at how loans are underwritten, closed and managed. In this session learn how to derive the best results from a third party loan review to include targeting loan types, relationships and lenders to spot weaknesses; identifying collateral shortfalls to reduce loss exposure; stress testing your Allowance for Loan Loss Reserve; and risk rating your loans and reviewing policy compliance to properly identify risk.

Mark Taber, Wind River Financial Inc.

2:30 p.m. **Break**

Sponsored by Zions Bank



2:45 p.m. - 3:45 p.m. - Session Four

Beginner/Introductory Track:
504 at a Glance

The SBA 504 Loan Program offers fixed asset financing for new or expanding businesses. This loan also provides a fixed rate for a 10 or 20 year term and borrower injection of only 10 to 20 percent. The session will include an overview of the program and an update on the recent changes.

Cindy Esterling, Great Lakes Asset Corp. and Larry Schwenn, WBD Finance Corp.

General Track:
Changes in SBA Environmental Procedure and other Environmental Due Diligence Considerations

Why Perform Environmental Due Diligence? - Get an overview of how this industry has evolved and why it is necessary. We will review changes to SBA Environmental Procedures and look at case studies. Walk through the SBA Environmental Process and Environmental Due Diligence Process. Learn how to decipher an environmental report - what is it telling me and what is important for me to know?

Bruce Meisner, Robert E. Lee & Associates, Inc.

SBA Track:
Liquidation Procedures

A specialist from SBA's Office of Financial Assistance will walk you through the steps to understand the loan liquidation procedures. Included will be information on delegated authority, servicing actions, collateral disposition, and SBA Guarantee purchase and denials.

John Miller, SBA Office of Financial Assistance

Advanced/RMA Track:
Accurate Loan Documentation and Closing

Does the mention of an SBA loan closing sound intimidating? With a focus on transitional documentation, see the similarities of an SBA closing to a non-guaranteed loan. This session will provide a quick review of SBA nuances with a practical approach how to systematically prepare and maintain loan documents for your general portfolio.

Marlo Evans and Lisa Driggs, M&I Bank

2009

lenders' conference

MAY 20-21, 2009

Radisson Hotel & Conference Center

Thursday, May 21, 2009 - Full Conference

7:00 a.m. **Registration & Coffee**

Sponsored by Business Lending Partners



8:30 a.m. **Welcome to Green Bay**

Jeff Mirkes, Downtown Green Bay Inc.

Opening Remarks

Eric Ness, SBA District Director

8:45 a.m. **Keynote Address: State of the Industry - What's New?**

Jane Butler NAGGL



Keynote Address: Jane Butler

Jane Butler joined the NAGGL staff as part-time Executive Vice President, Lender Relations in October 2007, responsible for lender relations, education and custom training, as well as sharing her extensive expertise in SBA lending programs and regulations with members. Butler is also a multi-faceted instructor for NAGGL, teaching many standard, advanced and featured courses. As the former SBA Associate Administrator, Office of Financial Assistance, she was responsible for administration of SBA's commercial loan programs including the 7(a) program, the CDC program, and the Microenterprise Development Program. In October 2001, Butler received the Presidential Meritorious Executive Award which recognizes leaders who consistently demonstrate strength, integrity, industry and a relentless commitment to excellence in public service.

9:50 a.m.-10:50 a.m. - Session One

Beginner/Introductory Track:
SBA 7(a) and Express Lending Programs

Participants will be provided with an overview of these two SBA loan programs, how the features of each program benefit borrowers, best practices that lenders should follow when leveraging the programs, and recent changes made by the SBA to the general eligibility and underwriting requirements of each program that impact both borrowers and lenders.

Jeffrey Sheffler and Becky Schneider, Associated Bank

General Track:
All the Players: Panel Discussion

Join representatives from the Department of Commerce, WEDA, SCORE, SBDC, USDA, and Business Lending Partners as they showcase their programs in a short presentation and Q&A session.

Moderated by Rich Diemer and Dave Kircher, WBD Finance Corp.

SBA Track:
SBA Lender Reviews and Lender Oversight

The SBA's Office of Credit Risk Management mission includes maximizing the efficiency of SBA's lending programs by effectively managing program risk, monitoring lender performance and enforcing lending program requirements. OCRM will explain SBA's Lender Portal, Off-site Monitoring, On-site Risk-Based Reviews, and provide an update on oversight regulation.

Linda Rusche, Chief-SBA Review Branch, Kansas City

Advanced/RMA Track:
Regulatory Update on Lending Issues

A panel of State and Federal Bank Regulators will discuss timely lending issues relating to banks and thrift institutions. Panel of Regulators includes: John Hinkel, State of Wisconsin Department of Financial Institutions, Joe Meinhardt, Assistant Deputy Comptroller for the OCC in charge of the Milwaukee/Iron Mountain District Office; Jeff Bonham, Field Manager for the Office of Thrift Supervision for Wisconsin.

Sessions	Beginning Track	General Track	SBA Track	RMA Advanced Track
One 9:50 to 10:50	SBA7(a) and Express Lending Programs (Jeff Sheffler and Becky Schneider)	All the Players -- Panel (Rich Diemer, Dave Kircher Moderators)	SBA Lender Reviews and Lender Oversight (Linda Rusche)	Regulatory Update on Lending Issues (Panel: DFI, OCC, OTS)
Two 11:00 to 12:00	Guidance on Commercial Loan Servicing (Michelle Seranno)	Let's Make a Deal -- Case Studies (Rich Diemer, Dave Kircher)	What's New in SOP 50-10(5a)? (Jane Butler)	Appraising the Appraisal (Richard Sorenson)
Three 1:30 to 2:30	SBA Small/Rural Lender Advantage Initiatives (Becky Freund)	Utilizing SBA 7(a) and 504 Secondary Markets (Jane Butler and James Fliss)	Submitting Acceptable Purchase Packages (John Miller)	Managing Credit Risk with an Effective Loan Review Program (Mark Taber)
Four 2:45 to 3:45	504 at a Glance (Cindy Esterling & Larry Schwenn)	Changes to SBA Environmental Regulations (Bruce Meisner)	Liquidation Procedures (John Miller)	Accurate Loan Documentation and Closing (Marlo Evans & Lisa Driggs)