

LENDING: SBA 7A BASICS ~ BOOTCAMP FOR BUSINESS LENDERS

FACILITATED BY JOANNE THOMPSON

DENVER
THURSDAY, SEPTEMBER 16, 2010
9:00 a.m. to 4:00 p.m.
Sterner Training Center, 1009 Grant Street

When you think of SBA guaranteed lending, what comes to mind? Mounds of paperwork; government red tape; a long, confusing process? In fact, SBA lending programs provide:

- ◆ Important flexibility allowing you to retain good customers and develop new ones
- ◆ A surefire way to protect the bank's assets
- ◆ A sound alternative to commercial real estate lending
- ◆ A government insurance policy for your commercial loan portfolio

In this class you will learn the basics of SBA 7a guaranteed lending and how to apply that knowledge to help your small business customers and your bank. Concepts will be reinforced with case studies and hands-on practice.

TOPICS COVERED:

- ◆ General program parameters such as loan limits, interest rate options, and collateral requirements
- ◆ Loan terms and structures available under the 7a program
- ◆ Eligibility requirements for SBA loans
- ◆ Steps in the SBA approval process
- ◆ How to identify opportunities among your customers and prospects
- ◆ Refinancing existing business debt - a win/win for you and your borrower
- ◆ Business acquisition financing
- ◆ Underwriting an SBA 7a loan, including the basic components and depth of analysis required
- ◆ Common mistakes that can result in a denial of the SBA guarantee

TOOLS you'll walk away with include:

TRAINING MANUAL TEMPLATES JOB AIDES CHECKLISTS

WHO SHOULD ATTEND?

Mid-level and senior banking officers, branch managers, bank supervisors, and other bank administrative personnel will benefit from attending this **NEW** program.

JOANNE THOMPSON is the

owner of SBA OneSource, LLC, a comprehensive 7a SBA lending consulting and loan processing firm serving financial institutions that are committed to community-based small businesses.

Joanne is an instructor for the National Association of Government Guaranteed Lenders and does public and in-house training for banks across the country. She delivers courses via in-house training and webinars.

Prior to becoming an entrepreneur, she was Senior Vice President, Commercial Lending, for Wachovia Bank in Atlanta, Georgia. She made a variety of business loans, including SBA, asset based and conventional unsecured.

\$300* Member Early / \$325* Member Regular

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

REGISTRATION FORM (Course #N6381-A1-CBA)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

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Company _____

Street Address _____

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*Authorized Signature for Billing _____

Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

Card # _____ Exp. Date _____

Cardholder's Name _____ Signature _____

REGISTRATION GUIDELINE:

*REGISTER by **SEPTEMBER 2, 2010** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER SEPTEMBER 2nd, ALTHOUGH A SUBSTITUTE MAY ATEND. Cancellations received in writing prior to September 2nd will be subject to a \$75 withdrawal fee. (Non-member \$600/\$625)