

2013 SBA Minnesota Lenders' Conference

Thursday, September 5, 2013

Schedule

8:00 a.m.	Exhibits Open
8:30 a.m.	Registration
9:00 a.m.	Welcome Remarks
9:30 a.m.	Session One
11:00 a.m.	Session Two
12:00 p.m.	Lunch & Awards
1:45 p.m.	Session Three
3:15 p.m.	Session Four
4:30 p.m.	Exhibits Close

****SCHEDULE SUBJECT TO CHANGE****

9:30-10:30 a.m. Session One

Workshop A

E-Tran Origination

Learn how SBA's E-Tran Origination system will help you to leverage internet technology and reduce the turnaround time on your loan guaranty request. 7(a) loan program lenders can now submit all loans through E-Tran Origination. The LGPC will walk you through this intuitive, user friendly system. You can run reports, calculate guaranty fees, originate and service your loans easily through E-Tran.

Heather Fern-Luzzi, Senior Analyst

Standard 7a Loan Guarantee Processing Center (LGPC)

Workshop B

SBA Lender Oversight

The Office of Credit Risk Management (OCRM) is responsible for the oversight of SBA lenders. OCRM's mission is to maximize the efficiency of SBA's lending programs by effectively managing program risk, monitoring lender performance and enforcing lending program requirements. This session will focus on the on-site Risk-Based Review, lender portal, off-site monitoring, and enforcement.

Andrea Giles, Office of Credit Risk Management

Workshop C

SBA Environmental Due Diligence 101

This session will include an overview of SBA's environmental due diligence requirements; provide an explanation of the different types of environmental investigation reports, common issues to look out for while completing the Environmental Questionnaire, and a Q&A session.

Marshall Stancliff – Partner Engineering and Science, Inc.

Steven Kitzke – Partner Engineering and Science, Inc.

Workshop D

Effective Credit Enhancements Outside of the SBA

While SBA Loan programs are the most widely used credit enhancements; there are other effective options available through various Economic Development Organizations that can help you finance your customer needs. These alternative programs often fill niches and meet needs that SBA or the Lender cannot. Panel members from NDC, Entrepreneur Fund, and SWIF will provide an overview of the programs that are available.

Brian Singer, Neighborhood Development Center

Michael Lattery, Entrepreneur Fund

Scott Marquardt, Southwest Initiative Foundation

Workshop E

Closing and Servicing of SBA Loans (SOP 50 57)

Now that you have an SBA loan number, what's next? This session provides the lender with guidance on closing, disbursing, and servicing 7(a) loans in compliance with SBA requirements. It provides tools the lender can use and points out what lenders should be looking for at the time of closing to avoid problems later. We will cover FAQs on the basics of paying your Guaranty Fee; where to send additional documentation; how to submit a loan modification request to the CLSC; which SBA forms are required and how to complete them.

Michelle Serrano, Assistant Center Director for Servicing SBA Commercial Loan Service Center (CLSC)

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

Workshop A

SOP 50 10 SBA Update

We've all heard the phrase: "Knowledge is Power". When it comes to SBA lending, unfortunately, the opposite also holds true: "Ignorance Can Be Debilitating"! Don't wait until it's too late to be "in the know". Join this session to learn how SBA's proposed changes to SOP 50 10 may impact how you underwrite, test for loan eligibility, document, close, and fund your SBA 7(a) loans beginning October 1, 2013. Late breaking updates are sure to be a part of the presentation as SBA finalizes its changes later this year.

Jeff Sheffler, Associated Bank

John Kimball, Central Bank

Workshop B

Regulatory Update

Federal and state bank regulators will discuss current issues affecting banks and thrift institutions. Representatives from OCC, FDIC and Federal Reserves will cover topics such as problem loan workouts, appraisals, loan-to-value considerations, credit concentrations and other issues from a regulatory perspective

Paul Ginger (moderator), District Community Affairs Officer, Office of the Comptroller of the Currency

Rob Swanhorst, Supervisory Examiner, Federal Deposit Insurance Corporation

Tim Melrose, Senior Examiner, Federal Reserve Bank of Minneapolis

Thomas Tott, Assistant Deputy Comptroller, Office of the Comptroller of the Currency

Workshop C

Secondary Market: Increase profitability and liquidity for your bank!

Learn the basics of selling SBA guaranteed loans on the secondary market. Understand loan pricing, loan mechanics, and proper documentation.

Brad Crawford, Banc-Serve Partners LLC

Workshop D

UCC Lien Perfection and Priorities

Failure to properly perfect a required lien in collateral may result in a full or partial denial of on an SBA guaranty. This session increases your understanding of Article 9 of the Uniform Commercial Code, and provides guidance on the requirements of security interest creation, perfection and priority. Also, we will discuss pertinent recent changes to the UCC filing requirements.

Nicholas C. Jellum, Anastasi/Jellum

Workshop E

504 Loan

The SBA 504 Loan Program offers fixed asset financing for new or expanding businesses. In this session you'll get an overview of the 504 loan program, updates on the debt refinancing, and loan structure examples.

Minnesota CDC's

12:00-1:30 p.m. Lunch with SBA. Lender Awards

Keynote Speaker – Laura Kalambokidis,
Minnesota State Economist

1:45-2:45 p.m. Session Three

Workshop A

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Workshop C

Colson Services 1502 Reporting

Are you having problems on reporting your SBA loans to Colson Services? This session will cover 1502 Reporting topics such as the processing cycle, special handling, loans exceptions and discrepancies.

Chris Anthony, Colson Services

Workshop D

Franchises

With over 8000 franchisee-owned businesses and over 100 franchisors headquartered in Minnesota, there a large opportunity for Minnesota Lenders in the franchise marketplace. Join us to learn the

- New Step by Step process for SBA franchise eligibility on the Franchise Registry

- Where to find franchise benchmarks to compare against your borrower

In the first half of this workshop, we will review the Franchise Registry's SBA eligibility process.

In the second half* we will review a Minnesota franchisor's Bank Credit Report (BCR) to fully understand

- How the franchisor operates, the historical performance of the franchised units (an average P&L)

- Support that is provided to franchisees

- How the franchisor compares to others in their industry

*This portion will require participants to sign an NDA

Edith Wiseman, VP, Client Solutions of FRANData

Workshop E

Internal Revenue Service (IRS)

USDA- Rural Development

Here at the IRS, we know you are not a federal tax expert and you don't want to become one. The purpose of this workshop is to give you some tips and tools that you can pass on to your clients. Topics will include: 1) Work Opportunity Tax Credit: How employers can get a tax benefit for hiring qualified veterans. 2) How to avoid identity theft. How ID theft victims can get help. 3) Employee vs. Independent Contractor 4) IRS Resources for Entrepreneurs: A handy guide for lenders to give to clients.

Small Business Loans are crucial to start ups and existing small businesses by providing access to capital. Come learn how these loans can be leveraged with USDA Rural Development Guaranteed Loan Programs. You will get an overview of the Business & Industry, Rural Energy for America and Community Facilities Guarantee Loan Programs and see how utilizing these programs can expand your opportunities for access to capital

Karen Brehmer, IRS

Paul Dornfeld, USDA-Rural Development

3:15-4:15 p.m. Session Four

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Andrea Giles, OCRM

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Chris Anthony, Colson Services

Workshop D

Guarantee Purchase

This session will review the 10 tabs used when completing a Purchase Package and the best practices to follow in completing the tabs. The instructor will walk you through the steps to make this process a snap.

SBA National Guaranty Purchase Center (NGPC)

Workshop E

Exporting

Learn more about the SBA Export Financing Programs: The SBA has financing programs that can assist small companies in finding new overseas buyers, provide working capital to fill overseas contracts and provide capital expansion financing (in the U.S.) that helps small companies increase production as overseas demand for product increases.

The Ex-Im Bank presentation will focus on three areas of export finance: (1) Pre-Export finance; export working capital guarantees and direct loans from the Ex-Im Bank. (2) Export Credit Insurance and (3) Buyer financing; loans from U.S. lenders to international buyers guaranteed by the Ex-Im Bank.

Carlos Sosa, Regional Trade Finance Manager, Office of

International Trade (OIT)

Denis Griffin, Director, Export-Import Bank

