



# Understanding Commercial Loan Documents

A web-based seminar

Wednesday, May 3, 2017, 2:30 pm - 4:30 pm (EST)

### Program Content:

This webinar was developed by a lawyer who has been teaching loan documentation for more than 25 years. Taught at a basic level (for bankers, not lawyers), the instructor will lead participants through all sections of the various required loan documents.

The purpose is to create a deeper understanding of why certain documents are required plus the significance of various sections and verbose language (often referred to as "boilerplate"). Being able to explain document content will add much to customer relationships.

### Covered Topics:

- Promissory Note: The note is enforceable against the borrower! Review of each section for content, purpose, rights of all parties and scope of language
- Security Agreement: The security agreement is enforceable against collateral. Review of each section for content, purpose, rights of all parties, representations and warranties, plus enforceability
- UCC-1: The instructions (on back of form) contain important information on how to correctly prepare this critically important form. Correct or exact legal names, organization types and collateral description language are key issues
- Guaranty: A guarantor gives up many rights and grants the bank many rights. Bankers need to understand the distinction between an individual guarantor and a business entity guarantor and the details of what the guarantor is agreeing to do.

### Who Should Attend:

Lenders, loan assistants, loan operations personnel, credit analysts and personnel involved in loan review, internal audit and compliance.

### Presenter:

Robin Russell has practiced law for 29 years and is licensed in Texas, New York and Massachusetts. She is a fellow in the American College of Bankruptcy and of the American Law Institute. She combines a depth of experience in bankruptcy restructuring and litigation with financial transactions.

She has represented corporate debtors, independent directors, liquidating trustees, bondholders, unsecured creditors' committees, bank groups, private equity funds, landlords, trade creditors and bidders for estate assets in Chapter 11 and Chapter 7 bankruptcy proceedings. She has also represented banks, institutional lenders and corporate borrowers in commercial loan transactions and debt restructurings.

Robin is the principal author of Thomson Reuters' Texas Practice Guides for both Creditors' Rights and Financial Transactions and the Texas Bankers Association's Texas Secured Lending Guide, Texas Problem Loan Guide, Texas Real Estate Lending Guide and Texas Account Documentation Guide. She is a frequent speaker on banking, bankruptcy and financial restructuring related topics and has served as a Chapter 7 Trustee.

Robin received her LL.M. in Banking Law from Boston University and her J.D. from Baylor University where she was Editor-in-Chief of the Baylor Law Review and the highest ranking graduate in her class. She clerked for the Texas Supreme Court before beginning her legal career.

### Cancellation Policy:

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