

LOAN STRUCTURE, DOCUMENTATION, AND COMPLIANCE TRAINING: A COMPREHENSIVE APPROACH

Online Seminar

SEPTEMBER 30, 2026 | 9 am - 3 pm

Attend this proactive webinar and receive a thorough overview of commercial lending requirements from a "loan" structure, documentation, and compliance perspective.

Basic "business" structure will be presented along with loan "structure" and loan "support." Additionally, "commercial" lending issues relative to loan documentation will be reviewed. "Loan pricing" and "monitoring" will also be covered along with a review of current compliance issues.

The webinar will be summarized through a comprehensive case study.

Course Objectives

- Review Basic "business" Structure: C Corporations to LLC's
- Explore the Six (6) Elements of Loan Structure: Loan Purpose, Sources of Repayment, Adequate Amount, Appropriate Term, Adequate Support, Framework for Monitoring
- Summarize the Four (4) Elements of Loan Support: Collateral, Guaranties, Business Loan Agreements, Subordination Agreements
- Highlight "commercial" Loan Documentation issues including promissory notes, security agreements, and guaranties along with the use of the BSA Loan Rating, Collateral Rating, and C&I Borrower Rating Matrixes
- Discuss Loan Pricing and Monitoring Issues
- Review current compliance issues: Equal Credit Opportunity Act (Reg B), Bank Secrecy Act (BSA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act, and UCC Article 9
- Analyze comprehensive Loan Structure/Documentation/Compliance Case Study

Audience

Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers

About the Instructor

David L. Osburn, MBA, CCRA

Osburn & Associates, LLC

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/ contract CFO and work as a bank commercial lender including the position of vice president/ senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.

Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management



Schedule

| | |
|------------|------------------|
| 8:45 a.m. | Zoom Login |
| 9 a.m. | Seminar begins |
| Noon | Lunch |
| 12:30 p.m. | Seminar resumes |
| 3 p.m. | Seminar adjourns |

CPE Continuing Education

CPE will be granted to registered attendees upon request.

Specialized Knowledge – 6 credits

Instructional Delivery Method:
Group Live

Prerequisites: Advance knowledge of bank practices.

Program Level: Advanced

Advanced Preparation: None

Virtual Live Format

Attendees will need internet access and a standard web browsers to join this video and web conferencing. Attendees will receive an email with a link to join the virtual seminar, handouts and any additional information a few days before the event.

A personal Zoom account is not necessary. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the zoom app on a smart device.
- Internet access
- Audio on computer or a phone line

REGISTRATION INFORMATION

Member Fee\$340

Each Additional.....\$300

Non Member Fee per person.....\$1360

Remember that this registration is per person only, multiple people in the same room attending the program is discouraged. The only exception is when all the registrants have enrolled separately and each registrant has paid their own individual registration fee.

Cancellation/Refunds: Full refunds will be granted for cancellations received by MBA at least 5 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted 2 days prior to the seminar. Substitutions are always permitted.

Fee includes presentation slides.

WAYS TO REGISTER

☎ Call the MBA at (573) 636-8151

✉ Mail completed form and registration fees to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

🌐 mobankers.com

REGISTRATION REQUEST | LOAN STRUCTURE, DOCUMENTATION, AND COMPLIANCE TRAINING Online Seminar - Sept. 30

BILL TO

Bank _____

Address _____

City/State/ZIP _____

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NAME OF ATTENDEES

Name _____

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Method of Payment

Member Fee.....\$340 # _____ \$ _____

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Non-member Fee.....\$1360 # _____ \$ _____

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☐ Invoice the bank.

☐ Credit Card Payment* **(Please type)**

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