

What Bankers Need to Know About Repossessions

WEBINAR – ON DEMAND WEB LINK – FREE CD ROM

Tuesday, October 27, 2009

12 - 1:30 pm PT
1 - 2:30 pm MT
2 - 3:30 pm CT
3 - 4:30 pm ET

There's not a banker in the business that enjoys the subject of repossessions. However, repossessions are necessary in certain situations. Making a mistake in the repossession process can result in the bank losing its right to go against the debtor for a deficiency and can also cause substantial damages to the bank. This session explains all aspects of the repossession process, starting with the decision to foreclose on collateral and ending with selling collateral at a private or public sale. The proper steps a bank should take (and the pitfalls to avoid) will be examined. This session will focus on the basics, but will also serve as a good refresher for those who do not frequently deal with this issue.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- Requirements of UCC Article 9
- Right-to-cure notices
- Conducting self-help repossession
- Requirements for the notice of sale
- Aspects of a “commercially reasonable” sale
- How to obtain a deficiency judgment
- What if the debtor files bankruptcy?

WHO SHOULD ATTEND?

This informative session will be useful to loan officers at all levels, loan operations personnel, credit administration personnel, and others involved in the collection process.

MEET THE PRESENTER

**Elizabeth Fast, JD, CPA,
Spencer Fane Britt & Brown, LLP**



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