

# Lending to Small Businesses

WEBINAR – ON DEMAND WEB LINK & FREE CD ROM

**Thursday, April 22, 2010**

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

Lending to small businesses can be tricky. Many small business owners need additional assistance from their banker to understand the lending process. Further, the bank is often faced with a small business owner who confuses the legal distinction between his personal and business operations. This webinar will cover the basics of what every bank needs to know to responsibly lend to small businesses. We will not focus on the Small Business Administration's programs, but we will review the two most-common SBA guaranteed loan programs. This webinar is designed to improve your small business lending skills in general, and to make you more knowledgeable about the two most-common SBA guaranteed loan programs.

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



## HIGHLIGHTS

- Explanation of the various business entity borrowers (sole proprietorship, general partnership, limited partnership, corporation, and limited liability company)
- Documentation required to lend to each entity
- How the Equal Credit Opportunity Act and Reg B apply to small business loans
- Review of proper documentation for loans secured by real estate, inventory, accounts receivable, machinery, furniture, fixtures, and equipment
- How to ensure that the bank obtains a first-priority security interest in collateral
- Discussion of risks associated with commingling business and personal funds
- Overview of the SBA's 7(a) and 504 guaranteed loan programs

## **WHO SHOULD ATTEND?**

This informative session is designed for all personnel involved in small business lending, especially loan officers, loan operations personnel, credit analysts, compliance officers, attorneys, and managers.

### **MEET THE PRESENTER**

**Elizabeth Fast, JD & CPA,  
Bankers Choice**



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