



Back to school

AMERICA WEST SUMMIT COURSE DESCRIPTIONS

This annual West Coast summit will focus on training for all levels of SBA lending, including those interested in getting their feet wet in the SBA lending space. Experience cost effective, practical training for your entire team from respected industry experts. The agenda will include workshops and sessions on basic, intermediate and management material for 7(a) and 504 lenders, lender service providers and credit unions.

- **RELEVANT FACTORS TO CONSIDER WHEN UNDERWRITING YOUR SBA LOAN**
- **CASH FLOW & FINANCIAL ANALYSIS**
- **PRESERVING THE GUARANTY IN ORIGINATION**
- **SERVICING & THE 1502 REPORT: HOW TO STAY IN BALANCE WITH COLSON**
- **THE RISKS INSIDE & OUT OF BUSINESS ACQUISITIONS**
- **THIRD PARTY REPORTS**
- **LOAN STRUCTURING, AFFILIATIONS, PROPOSED RULES & PROHIBITIVE FEES, LOAN AGENTS**
- **LOAN DEFAULTS, WORKOUTS, & LIQUIDATIONS IN A RECESSION**
- **LET'S MAKE A DEAL**
- **LENDER OVERSIGHT**
- **LSP's "TO BE OR NOT TO BE?"**
- **SBA LENDING: BUILDING THE RIGHT TEAM**
- **CLOSING DUE DILIGENCE - IS IT AN ART OR A SCIENCE?**
- **CONSTRUCTION FUNDING "DON'T BREAK THE BANK."**

* Please note that this is not a complete list of courses and courses are subject to change prior to the 2019 summit. For more information about the summit, please visit www.americawestconference.com or call EventfullyYourz at 844.887.6477



Relevant Factors to Consider When Underwriting Your SBA Loan

This session focuses on best in practice techniques for underwriting 7(a) and 504 SBA loans. Effectively underwriting SBA loans is the bedrock of any SBA program and portfolio. Learning how to underwrite according to the SOP, refining current processes, and identifying risk is key to lending success. This class will provide a great overview and dive into the details of useful ways to underwrite SBA Loans.

Cash Flow & Analysis

Money on the mind is the theme of this interactive session. Financial Analysis is an important facet to fully understanding a potential client's strengths, weaknesses, opportunities, threats, and risks specific to 7(a) and 504 lending. This discussion is a detailed case study of financial analysis and will outline best practices to satisfy the SBA's SOP. Bring your calculator!

Preserve The Guaranty in Origination

Each SBA loan is unique. The terms, conditions and deal structure do not always fit neatly within the SOP. Determining SBA eligibility and staying within the regulations is not always easy to navigate, but by following a few simple rules, the chances of preserving the SBA Guaranty grow exponentially! Don't miss this interactive workshop and a chance to dive deep on learning the most crucial rules to follow when originating SBA loans. Join us to share your real life examples from the wild world of SBA Lending and get answers to your toughest origination questions from a panel of SBA experts.

Servicing & The 1502 Report: How to Stay in Balance With Colson

1502 Reporting is a challenge for lenders working on legacy systems. This is often a manual process and requires a lot of work on Loan Operations and Accounting. This class will emphasize the best way to keep your loan in balance with Colson and requirements to do so, while demonstrating best in practice procedures to balance your 7(a) portfolios with Colson.

The Risks inside and out of Business Acquisitions

SBA financing and supporting business acquisitions go hand in hand. Recent changes make the program more popular but lenders have questions on appropriate levels of goodwill, down payment requirements and how to navigate some of these issues and remain competitive. Utilizing 7(a) and 504 programs can help you appropriately fund and set the new business up for success.

Third Party Reports

Third party reports are an important part of the SBA process. Who to use and when are questions asked and we have the answers. An efficient process is contingent upon working with good vendors and those that understand the importance of efficiency in SBA Lending.

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Loan Structuring, Affiliations, Proposed Rules and Prohibitive Fees, Loan Agents

A really good SBA loan must be structured properly to fully understand the other requirements you must complete. Affiliation and control concepts will be taught along with up to date information on fees, fees, and more fees. Utilization of loan agents/brokers can be done easily in a compliant manner using risk mitigating concepts. Also see what SBA has changed in the new rules promulgated into the CFR. So, set your loan up correctly, and get off on the right foot with this very informative workshop discussing many of the hot topics of the day. Missing this workshop could end up costing you!

Loan Defaults, Workouts, & Liquidations in a Recession

SBA loan defaults can happen to the best SBA lenders. But it's those lenders with the best plans for workout and liquidation that end up without a repair or denial of their SBA Guaranty. Attend this workshop if you want: (i) an action plan to implement when your Borrower defaults, (ii) tips on drafting a workout that helps your Borrower and protects the SBA Guaranty and (iii) strategies for maximizing the likelihood of payment in full of the SBA Guaranty.

Let's Make a Deal

This session is designed to give you the tools to increase 7(a) and 504 Volume from various perspectives of marketing and sales. Let's Make A Deal is a class designed to help you learn the SBA lending business model. We discuss ways to effectively market the SBA Programs to different audiences, target the most appropriate referral sources for the individual lenders, discuss strategies for competing loan programs and list some specific tools of the trade for take aways.

Lender Oversight

SBA Lender oversight has migrated in the last decade from simple loan file compliance, to SBA loan and lender predictive scoring, and now to prudent SBA lender management of SBA portfolio risk mitigation activities for both 7(a) and 504 lending. SBA expects its lenders and CDCs to measure and know their risk areas while conducting proactive management of all SBA loans. Understanding and using available SBA lender oversight tools is a critical piece of successful lender and CDC participation. These tools include predictive scoring, PARRIS, and SMART portfolio metrics, and the Lender Risk Ratings. Several foundational elements are also required to build confidence with the Agency. This very important workshop will guide you to adequately prepare for an SBA OCRM review or regulatory exam. Make sure you are prepared and definitely, SMART in PARRIS.

LSPs "To be or not to be?"

LSPs and Lender Oversight are some of the 2019 buzz words in SBA lending and LSP's and Agents are being scrutinized as part of this oversight. Record levels of SBA lending coupled with a shortage of specialized staff has created a real need for outsourced services. Lenders must know processing, closing and servicing even if they outsource so this session will provide you with a roadmap to utilize some or all of these services with the goal of eventually bringing some or all these tasks in house. Learn what to look for, how to compliment your process and how to manage your process with vendors. Best practices in communication, internal and external controls and training will be discussed. More importantly, a focus on vendor management and oversight will be reviewed in great detail to insure you are meeting SBA, State and Federal Regulators requirements.

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SBA Lending: Building the Right Team

Your employees are the framework of your house. Whether or not your "house" is a new build or a renovation, you must have a team that works cohesively from the basement to the attic. This session will give you the tools to understand the roles and responsibilities of a dynamic team and how to choose the right people for success and efficiency.

Closing Due Diligence- Is it an Art or Science?

The SBA leaves it to a Lender to close 7(a) and 504 loans prudently and allows a Lender to perform due diligence in an appropriate manner to verify lien positions and to ensure that borrowers comply with appropriate laws and regulations. Join industry experts in a discussion with case studies on how to perform the appropriate due diligence in loan closings. Through case studies and role playing join industry experts in an interactive session involving complex transactions with an emphasis on getting deals through the closing process while complying with SOP requirements, various scenarios, a discussion of local closing procedures and prudent closing practices.

Construction Funding "Don't break the bank."

This class will outline the best in industry practices for mitigating the risk of construction loans. Our team of professionals will guide you through the steps of getting a loan from the due diligence to completely funded within budget. Please bring your hard hats and pencils for this class.

REGISTER FOR THE SUMMIT OR LEARN MORE

REGISTRATION: <https://eventfullyyourz.wufoo.com/forms/america-west-2019/>

WEBSITE: <https://americawestconference.com>

CONFERENCE QUESTIONS

For questions related to sponsorship or the conference in general, please contact us by email at AmericaWest@eventfullyyourz.com or by phone at **844.887.6477** and our event team will be happy to help.

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