

AUGUST 26-28

2019

Music City

Small Business Lenders Conference

NASHVILLE, TN ★ LOEWS VANDERBILT HOTEL



CONFERENCE AGENDA

MON. 8.26

		Location	Details
2:00 – 5:00 PM	Exhibitor Check-In	Symphony Foyer	Exhibitors should check in to receive your materials before setting up your booth.
2:00 – 7:00 PM	Attendee Check-In	Symphony Foyer	The Registration desk is open for check-in, questions and information.
5:30 – 7:00 PM	Welcome Reception	Symphony Ballroom	Join us for a Welcome Reception in our Exhibit Hall sponsored by our Platinum Sponsors – included for all attendees and paid guests.

TUE. 8.27

		Location	Details
7:30 – 4:00 PM	Registration Desk Open	Symphony Foyer	The Registration desk is open for check-in, questions and information.
7:30 – 8:30 AM	Breakfast	Symphony Ballroom	Breakfast buffet is open in our Exhibit Hall
8:30 – 10:00 AM	Welcome Session	Symphony Ballroom	Tennessee District Director, LaTanya Channel will open our morning session, sponsored by our Diamond sponsors, Capital Growth Solutions and Acclivity Financial . David Glaccum, Associate Administrator, SBA Office of International Trade, will also present.
10:00 – 10:30 AM	Networking Break	Symphony Ballroom	Bring your exhibitor card to network and enjoy refreshments before your first workshop.

TUE. 8.27

		Location	Details
10:30 – 11:45 AM	Breakout Sessions	Blackbird Studio Lyric Sound Emporium Southern Grand	OCRM update SBA Liquidation – Hot Topics SBA Submission Best Practices Business Valuation Cases
12:00 – 1:30 PM	Keynote Luncheon	Symphony Ballroom	Nashville Predators PREDSident and CEO, Sean Henry , will deliver our keynote address. Don't miss this lunch sponsored by our Diamond sponsors, Capital Growth Solutions and Acclivity Financial .
1:45 – 3:00 PM	Breakout Sessions	Blackbird Studio Lyric Sound Emporium Southern Grand Ocean Way	CDC Panel for Banks Affiliation Traps & Complex Ownership Structures Construction Done Right The SBA Team - Staffing and Marketing Your 401(k): An Untapped Pool of Capital
3:15 – 3:45 PM	Networking Break	Symphony Ballroom	Bring your exhibitor card to network and enjoy refreshments before your next workshop.
4:00 – 5:00 PM	Breakout Sessions	Blackbird Studio Lyric Sound Emporium	CDC Roundtable (CDC Personnel only) Lender Panel: Ask Us Anything Environmental Trepidation, Traps and Timing
5:30 – 8:00 PM	Mix & Mingle Reception	Mason Bar	Join us for an Evening Reception in the Mason Bar, Lobby level. Sponsored by our Diamond Sponsors, Capital Growth Solutions and Acclivity Financial . Included for all attendees and paid guests.

WED. 8.28

		Location	Details
7:30 – 2:00 PM	Registration Desk Open	Symphony Foyer	The Registration desk is open for check-in, questions and information.
7:30 – 8:30 AM	Breakfast	Symphony Ballroom	Breakfast buffet is open in our Exhibit Hall
8:45 – 10:00 AM	Breakout Sessions	Blackbird Studio Lyric Sound Emporium Southern Grand	The Perfect Credit Memorandum SBA Liquidation – Hot Topics (Repeat Session) SBA Closing Attorney Panel USDA Lending Programs

WED. 8.28

		Location	Details
10:15 – 10:45 AM	Networking Break	Symphony Ballroom	Bring your exhibitor card to network and enjoy refreshments before your next workshop.
10:45 – 12:00 PM	Breakout Sessions	Blackbird Studio Lyric Sound Emporium Southern Ground	Using the Secondary Market Effectively Servicing the SBA Loan Capital Access Technology Updates It's on the internet, so it must be true, right? Using Public Information Effectively
12:00 – 1:45 PM	Closing Lunch	Symphony Ballroom	Enjoy lunch while hearing about all the recent 7(a) SOP Changes with Nick Jellum, Anastasi Jellum, and Linda Reilly, US SBA.
1:45 – 2:00 PM	Dessert with Exhibitors	Symphony Ballroom	Join our Exhibitors for a yummy sendoff before our final session.
2:00 – 3:00 PM	Closing Session Part II	Symphony Ballroom	Participate in a discussion on the recent 504 SOP Changes with Linda Reilly, US SBA Chief, 504 Loan Program, and David Higgs, US SBA District Counsel, and stay for Prize Giveaways.

BREAKOUT SESSIONS

	Day/Time	Speakers
Affiliation Traps & Complex Ownership Structures Hosted by Jessica Conn, a seasoned SBA closing attorney with Starfield & Smith, PC, this session will look at who or what entities MUST guarantee a loan, and which entities must be used in determining basic eligibility, a major reason for denial at the Loan Guaranty Processing Center. An excellent look for all lenders in determining control and affiliation.	TUESDAY 1:45-3:00 pm	Jessica Conn, Starfield & Smith, PC
Business Valuation Cases Join Rohul Patel and Darren Mize in an enlightening journey through the world of business valuations. Understand the nuances involved in a business valuation, as well as the “basics” every lender should be gathering to establish the underlying value of a business acquisition. Real world examples will be given.	TUESDAY 10:30-11:45 am	Rohul Patel, Reliant Business Valuation Darren Mize, GCF Valuation
Capital Access Technology Updates SBA's Office of Performance and Systems Management (OPSM) will present exciting updates on 7(a) and 504 systems used by lenders and CDCs. Attendees will learn of	WEDNESDAY 10:45-12:00 pm	Sheri McConville, US SBA Office of Capital Access, CAFS Peter Janson, Guidehouse, LLP

	Day/Time	Speakers
<p>important changes to ETRAN from the new SOP 50 10 5(K); details on plans for the Fiscal Transfer Agent transition; news on Lender Receivables; enhancements and best practices for using Lender Match; and progress on the 504 Modernization and Enhancements;. Attendance is encouraged for those seeking to learn the benefits and helpful tips when using SBA's evolving technology resources. This session will be led by SBA's Sheri McConville and she will be supported by Peter Janson and Carson Pigg. Sheri is a Supervisory Program Analyst for Capital Access Financial Systems (CAFS) and the systems operations deputy in OCA. Sheri provides oversight for CAFS, which includes ETRAN, CLS, GPTS, and PIMS. Peter is a lead manager for the Central Servicing Agent and oversees the 504 servicing team and functions. Peter will provide updates on changes to the 504 program processes and technical enhancements. Carson is a modernization analyst who is supporting SBA on 504 Modernization implementations. Carson will share exciting news on the Corporate Governance modernization.</p>		Carson Pigg, Guidehouse, LLP
<p>CDC Panel for Banks Another session being carried over from last year due to its popularity. Detailed explanations of how the programs works, its recent modifications per the new SOP, and how to effectively coordinate long-term fixed rate financing for your lending customers.</p>	TUESDAY 1:45-3:00 pm	Linda Reilly, U.S. Small Business Administration Amanda Giner, Mid-Cumberland Area Development Corp. Eddie Fitzgerald, South Central Tennessee Development Mike Ohlman, Brightbridge, Inc. Debbie Sudhoff, Areawide Development Corporation
<p>CDC Roundtable (CDC Personnel only) Geared specifically for CDC personnel, this is a great chance to meet with SBA officials on the Program, the Process and the People; all with one goal of delivering a first class 504 program to its member banks.</p>	TUESDAY 4:00-5:00 pm	Linda Reilly, U.S. Small Business Administration
<p>Construction Done Right Grab your hard hat and tool box! Let's talk about how to make the construction process a walk in the park. From GC qualifications to site inspections and environmental issues. We will discuss how to keep these projects moving while keeping your guarantee in tack!</p>	TUESDAY 1:45-3:00 pm	Joey Bonin, Partner Engineering & Science, Inc.
<p>Environmental Trepidation, Traps and Timing We have a panel of the top environmental experts ready to discuss how to best maneuver the environmental process on your SBA loans. From Gas Stations to manufacturing...our panel has seen it all. Come ready to ask them questions!</p>	TUESDAY 4:00-5:00 pm	Chris Fonzi, Logic Environmental Howard Horwitz, Trileaf Environmental
<p>It's on the internet, so it must be true, right? Using Public Information Effectively</p>	WEDNESDAY 10:45-12:00 PM	Tom Wallace, IDS Corp.

	Day/Time	Speakers
While you can't believe everything you read on line, you can certainly use the internet to help uncover both the positives and potential pitfalls of a borrower, its principals and its location. Tom Wallace with IDS Corp will help you to build a process that systematically uses this tool to both understand more about your clients and to give you the necessary red-flag questions to ask. And most of the information is free!		
<p>Lender Panel: Ask Us Anything</p> <p>One of our most popular breakout sessions at last year's conference was the Lender Panel. On this panel, you will find a group of lenders that have truly been through the trenches! It will consist of a community bank lender, a regional lender, a national lender and an LPS. This panel will answer questions on everything from originations to liquidations and will openly share their best practices learned through years of experience. Don't miss this opportunity to broaden your stable of industry resources.</p>	<p>TUESDAY 4:00-5:00 pm</p>	<p>Billy Bowers, Acclivity Financial Anthony Daniels, US Bank Marty Ferguson, First Business Bank Brian Carlson, SBA Complete</p>
<p>OCRM update</p> <p>Lender oversight continues to be the hottest topic on SBA's radar. In this session Paul Kirwin, Financial Analyst, SBA's Office of Credit Risk Management, will provide a deep-dive update on OCRM's focus and recent findings. Don't miss this opportunity to tighten down your processes and to better prepare for you next SBA audit.</p>	<p>TUESDAY 10:30-11:45 am</p>	<p>Paul Kirwin, Financial Analyst, Office of Credit Risk Management, US SBA</p>
<p>SBA Closing Attorney Panel</p> <p>If you have been in SBA very long, you will agree that a great SBA closing attorney will quickly become your closest friend. Brad Simpson (Davis, Pickren, Seydel & Sneed, LLP), Jessica Conn (Starfield and Smith) and Nick Jellum (Anastasi Jellum P.A.) have seen it all in their many years of closing SBA loans. They will share their knowledge and the best practices that they have seen in working with a variety of SBA lenders.</p>	<p>WEDNESDAY 8:45-10:00 am</p>	<p>Nick Jellum, Anastasi Jellum, PA Brad Simpson, Davis, Pickren, Seydel & Sneed, LLP Jessica Conn, Starfield & Smith, PC</p>
<p>SBA Liquidation – Hot Topics</p> <p>Looking for pointers on your ten-tab packages, want to know how to document all the steps in the liquidation process? Understanding the SBA SOP rules for ensuring the viability of your guaranty is important to all 7a lenders. You will not want to miss this session!</p>	<p>TUESDAY 10:30-11:45 am</p> <p>WEDNESDAY 8:45-10:00 am</p>	<p>Neil Miller, Deputy Director of the National Guaranty Loan Purchase Center, US SBA</p>
<p>SBA Submission Best Practices</p> <p>It all starts with a good loan package! Get pointers from veteran SBA lenders on pitfalls and best practices they have learned throughout their careers.</p>	<p>TUESDAY 10:30-11:45 am</p>	<p>Curtis Lee, SBA Standard 7(a) Loan Guaranty Processing Center</p>

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<p>Servicing the SBA Loan</p> <p>The SBA lending process isn't over when the loan is closed; in fact it is just the beginning! Therefore, it is critical that the lender service its SBA loan portfolio using the guidance provided in the SBA Servicing Matrix and SOP 50-57-2. Sarah Hawkins, SBA Little Rock Servicing Center, will walk lenders through the post-closing actions that require SBA approval, notification or simply a memo to the file.</p>	<p>WEDNESDAY 10:45-12:00 pm</p>	<p>Sarah Hawkins, <i>Deputy Director, US SBA – Little Rock Servicing Center</i> Debbie Moyers, <i>Stone Bank</i></p>
<p>The Perfect Credit Memorandum</p> <p>An SBA credit memorandum should be consistent and easily read by any third party that picks it up. In this session, Ray Chiamulera, Radar Lender Services, will show you how to create a template that accomplishes both.</p>	<p>WEDNESDAY 8:45-10:00 am</p>	<p>Ray Chiamulera, <i>Radar Lender Services</i></p>
<p>The SBA Team - Staffing and Marketing</p> <p>A fundamental session geared towards those lenders either starting a SBA program, or those with an established programs looking to attract more loan volume. Chuck Evans and Tim Terry have 50+ years of experience in the 504 and 7a industry and will share their insights of how to establish an efficient department to meet your institutions lending goals.</p>	<p>TUESDAY 1:45-3:00 pm</p>	<p>Chuck Evans, <i>Capital Growth Solutions</i> Tim Terry, <i>SBA Advisors</i></p>
<p>USDA Lending Programs</p> <p>Adia Holland from the USDA State Office in Nashville, will lead lenders through the USDA guarantied lending programs that are available to them. USDA's guidelines differ from SBA's and can thus be a great addition to a banker's quiver of products.</p>	<p>WEDNESDAY 8:45-10:00 am</p>	<p>Adia Holland, <i>USDA</i></p>
<p>Using the Secondary Market Effectively</p> <p>There are many reasons that a bank should consider selling their loans---capital, liquidity, concentrations and many other objectives. Michell Shadix, Raymond James, and Karen Bean, Signature Securities, will show you how to utilize SBA's strong secondary market to meet your bank's lending goals.</p>	<p>WEDNESDAY 10:45-12:00 pm</p>	<p>Michelle Shadix, <i>Raymond James</i> Karen Bean, <i>Signature Securities</i></p>
<p>Your 401(k): An Untapped Pool of Capital</p> <p>The IRS knows that a borrower's largest source of equity is often found in its owner's 401(k) and retirement plan. In this session, Larry Carnell with Benetrends Financial and Monty Walker, with Walker Advisory, will walk through the very specific IRS and SBA requirements necessary to successfully launch a small business utilizing retirement funds.</p>	<p>TUESDAY 1:45-3:00 pm</p>	<p>Larry Carnell, <i>Benetrends</i> Monty Walker, <i>Walker Advisory</i></p>