

2025 LOAN DOCUMENTATION & COMPLIANCE

***Check the location you plan to attend.

☐ Tulsa, November 13 ☐ OKC, November 14

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by 10/31: \$290

Regular fee after 10/31: \$300

Non-members: \$600

The fee includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be received by Oct. 31 to receive a full refund. A 50-percent refund will be given on all cancellations received by November 7. No refunds will be given on requests received after Nov. 7; however, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

CELL _____

NAME _____

TITLE _____

EMAIL _____

CELL _____

PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

secure e-mail: secure@oba.com

BILL TO ☐ VISA ☐ MASTERCARD ☐ AMEX ☐ DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

SCHEDULE

8:30 a.m. Registration

9 a.m. to 4 p.m. Program



LOCATION

November 13 Tulsa Marriott Southern Hills
1902 E. 71st, Tulsa
918/493-7000

November 14 Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405/424-5252



ACCOMMODATIONS

Oklahoma City
Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700 Option 0
Ask for OBA rate of \$122,
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$152
Made to order breakfast, Self parking \$14/day

Tulsa
Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000

Ask for the OBA corporate rate of \$159-\$189.



QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janis@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations. a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



2025 Loan Structure Documentation & Compliance



NOVEMBER 13/ TULSA
NOVEMBER 14/ OKC



TULSA



OKC



COURSE DESCRIPTION

Attend this proactive seminar 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 seminar will be summarized through a comprehensive case study.

WHO SHOULD ATTEND

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

REGISTRATION

To qualify for the early bird fee of \$290, you must register by October 31. The fee after October 31 is \$300. Non-member fee is \$600. The fee is per person; instruction, materials, breaks, and lunch are provided.

COURSE OVERVIEW

- 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

SPEAKER

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues.

Mr. Osburn’s Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 19 years as a Business Trainer/Contract CFO and 16 years 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. Mr. Osburn has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada.

He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School.

Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).