

MARCH 21

2017

Webinar

Guaranties in the Lending World

Tuesday, March 21
10:00 – 11:30 a.m.



WHO SHOULD ATTEND?

- Commercial loan officers
- Note department staff
- Private bankers
- Credit administrators
- Auditors

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

Lenders frequently structure commercial loans to include guaranties by third parties with a personal or financial interest in the borrower. Yet, lenders are often unaware of the emerging complexity of the law concerning guaranties and third-party pledges. Since the financial crisis of 2008, lenders have encountered strong opposition to their efforts to collect on guaranties. Guarantors have challenged the enforceability of guaranties under a number of theories, the most popular being the sham guaranty argument. To minimize the effect of these challenges, it is important that lenders have a clear and comprehensive understanding of the functions and elements of a guaranty, as well as the potential defenses to enforcement of a guaranty, all of which are essential to the proper negotiation of guaranty obligations.

Join us for this informative Webinar as we discuss the use of guaranties in the lending world. This Webinar will include a discussion on the various types and uses of a guaranty and the elements of a guaranty, with a focus on the importance of the waivers by the guarantor and ways of preventing a sham guaranty.

HIGHLIGHTS

- What is a guaranty
- Types of guaranties used by lenders
- Elements of a guaranty
- Waivers of suretyship rights and defenses
- Avoiding the sham guaranty



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March 21, 2017 Webinar — Guaranties in the Lending World

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Live Webinar <u>AND</u> CD-ROM	\$460.00 (BCG Members)
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REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation three business days before the Webinar.

If you have not established an online event registration account, please contact Sylvia Rosas at 800-742-3600 or email her at info@bankerscompliancegroup.com to obtain a username and password.

PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

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CANCELLATION

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ACCREDITATION

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education. **SPECIAL NOTICE:** To receive MCLE credit, attorneys will need to download the MCLE forms posted on the conference website and note the two verification codes that will be announced during the Webinar.