

NOVEMBER 16

2017

Webinar

Due Diligence: Documenting Your Borrowers

Thursday, November 16
10:00 a.m. – 12:00 p.m.

*Presented by Mark Aldrich,
Principal of Aldrich & Bonnefin*



WHO SHOULD ATTEND?

- Loan officers
- Documentation specialists
- In-house attorneys
- Compliance officers
- New accounts personnel

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

With all the different types of business entities, lenders have challenges in properly identifying their borrowers and understanding their legal structures. Customer Identification Program (CIP) rules impose specific regulatory requirements for identifying borrowers. In addition, the new Beneficial Ownership Rule will apply. Failure to identify a borrower properly may not only impair the lender's security interest and put the collectability of the entire loan at risk due to UCC Article 9's requirements, but also could result in a compliance violation.

This Webinar will address these issues in a "workshop" format providing checklists for the types of documents that can be obtained from various types of business entities. Note that new accounts personnel would also benefit from this Webinar as these same documentation issues apply to new account customers.

Highlighted areas will include:

- What are the due diligence "best practices" for each type of entity?
- How do Customer Identification Program (CIP) rules affect lending procedures and what are the frequently asked questions?
- What are the due diligence issues that arise under UCC Article 9?
- What are the differences between sole proprietorships, corporations, LLCs and partnerships?
- What about the impact of the new Beneficial Ownership Rule?
- Best Practices Checklists



SPEAKER: Mark E. Aldrich, Esq., a principal of Aldrich & Bonnefin, is the head of the firm's Corporate Practice Group. Mr. Aldrich has over 30 years of speaking experience and has been a panelist and lecturer for the Bankers' Compliance Group, California Bankers Association and other trade groups. Mr. Aldrich is former Chairman of the Financial Institutions Committee of the Business Law Section of the California State Bar.

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REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://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 two business days before the Webinar.

If you have not established an online event registration account, please contact Nina Gomez 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 **2.0 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.