

WBD Training Offerings and Tentative Timeline for 2019



Fundamentals of SBA 7(a) Lending (Spring, Fall 19)

The objective of this two-day, in-person training is to provide a fundamental understanding of the SBA 7(a) Loan Program. Important topics not to be missed include:

- Benefits of SBA Lending
- Acceptable Processing Methods
- Specific Eligibility Requirements
- Eligible Use of Proceeds, including Debt Refinance & Change of Ownership
- Program Terms, Rates & Fees
- Underwriting Requirements
- Application Submission Methods & Process
- Understanding the Authorization
- Loan Closing & Disbursement
- Loan Servicing

Attendees receive a comprehensive & highly beneficial electronic resource guide for future quick reference.

This course is suitable for employees of financial institutions involved in SBA lending or that are planning to become involved in SBA lending. Employees who will benefit from attending are those involved in delivering SBA loans, especially loan officers, portfolio managers, credit analysts, loan documentation specialists, loan processors, loan closers, and credit administration. Additionally, attorneys, accountants, and economic development professionals would come away with a better understanding of how the SBA 7(a) loan program would benefit their clients.

SBA Credit Underwriting (Spring, Fall 19)

The objective of this two-day, in-person training is to provide in-depth instruction on how to perform compliant SBA credit underwriting for five of SBA's loan programs. The Model for successfully completing SBA credit underwriting includes discussion of:

- Pre-screening Requests
- Business & Management Assessment
- Avoiding Incomplete Credit Memos
- Addressing Derogatory Personal Credit and/or Criminal History
- Income Statement & Balance Sheet Analysis (historical & pro-forma), including Affiliates
- Analyzing Business, Global & Personal Cash Flow
- Assessing Collateral, including Life Insurance
- Properly Underwriting Debt Refinance & Change of Ownership Projects
- Understanding the Impact of Lending to "Franchises"

Specific guidance on how to approach and apply The Model for the General 7(a), 7(a) Small, Express, CAPLine, and 504 loans programs will be covered. Case studies will be used to emphasize the practical application of the concepts & requirements that are discussed. Attendees receive a comprehensive & highly beneficial electronic resource guide for future quick reference.

This course is recommended for employees of financial institutions who have responsibility for conducting the credit underwriting function for their institution's SBA loans, especially loan officers, portfolio managers, credit analysts, and credit administration. Attendees should have conventional commercial underwriting experience and a basic understanding of financial statements & tax returns, as this course will not address basic accounting or financial statement/tax return analysis. This course is recommended for individuals with limited exposure to SBA lending who are ready to fully understand SBA's credit underwriting requirements and for those with years of SBA lending experience who are ready for a "refresher" on SBA's current underwriting requirements.

SBA Application Processing (Spring, Fall 19)

The objective of this one-day, in-person training is to provide in-depth instruction on how to efficiently & accurately process an SBA loan application. This course will cover the following topics:

- Loan Approval Drives the Process
- Tips and “Trips” in Completing SBA Application Forms
- Top Reasons for Screen-outs
- Responding Confidently & Calmly to Screen-outs
- Assembling the 10-Tab Application
- Working in E-Tran and SBA One
- Post-Authorization Modifications

Attendees receive a comprehensive & highly beneficial electronic resource guide for future quick reference.

This course is recommended for employees of financial institutions who have responsibility for preparing the SBA loan application and submitting it to SBA, especially portfolio managers, credit analysts, loan documentation specialists, loan processors, and loan closers.

SBA Loan Closing (Summer 19)

The objective of this one-day, in-person training is to provide in-depth instruction on how to efficiently & accurately close and disburse an SBA loan. This course will cover the following topics:

- Importance of the Authorization in Closing
- Required Forms by SBA Program
- Properly Documenting:
 - Note, Guaranty & Collateral
 - Use of Proceeds
 - Insurance
 - Equity Injection and Use of Proceeds
 - Tax, Lien & Judgment Searches
 - Collateral & Lien Perfections
- Peculiarities of Construction Financing
- Top Reasons for Guaranty Repairs & Denials...and How to Avoid Them!

Attendees receive a comprehensive & highly beneficial electronic resource guide for future quick reference.

This course is recommended for employees of financial institutions who have responsibility for preparing SBA loan closing documentation, especially portfolio managers, loan documentation specialists, loan processors, and loan closers. Additionally, attorneys involved in advising financial institutions about their SBA loan portfolio and/or who are preparing loan closing documentation may benefit from a deeper understanding of the “special handling” required by the Federal government for SBA guaranteed loans.

SBA Loan Servicing (Fall 19)

The objective of this one-day, in-person training is to provide in-depth instruction on how to service the lending institution’s SBA portfolio in an SBA compliant manner. This course will cover the following topics:

- Reporting SBA Loans to the Credit Bureau
- 1502 Reporting & Trouble-shooting
- Important Loan Servicing Resources
- Avoiding Lender Preference
- Loan Modifications & Template
- Common Servicing Requests
- Complex Servicing Requests
- Loan Servicing Best Practices
- Top Reasons for Guaranty Repairs & Denials...and How to Avoid Them!

Attendees receive a comprehensive & highly beneficial electronic resource guide for future quick reference.

This course is recommended for employees of financial institutions who have responsibility for conducting loan servicing on SBA guaranteed loans, especially credit analysts, portfolio managers, loan documentation specialists, loan processors, loan closers, and credit administration. Additionally, attorneys involved in advising financial institutions about their SBA loan portfolio may benefit from a deeper understanding of the “special handling” required by the Federal government for SBA guaranteed loans.