



**Workouts, Loan Enforcement & Bankruptcy for Ag Loans**  
**Tuesdays, November 1, 8 and 15, 2016**  
**9:00 – 10:30am – via live stream**

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The **IBC** is pleased to partner with **Shapiro Biegling Barber Otteson** to present this not-to-be-missed three-part series. Although you may not be experiencing any of these situations today it is always best to be prepared for when it may happen.

**Tuesday, November 1, 2016**

**Initial Considerations for Troubled Loans; Voluntary Workouts**

1. Loan Review.
  - a. Assess adequacy of loan documentation and perfection.
  - b. Identify the information needed if loan is to be enforced.
  - c. Review key loan provisions.
  - d. Assess lender performance.
  - e. Assess borrower.
2. Assess borrower's overall circumstances.
  - a. Other creditors?
  - b. Senior liens, such as tax liens?
  - c. Are there critical vendors needed for operations?
  - d. Identify reasons for problem performance.
3. Enforce Loan or Voluntary Workout of the Loan?
  - a. Pre-Negotiation Agreements
  - b. Resolve inadequacies, fix problems, shore up the collateral/bank's position if possible.
  - c. Protect & preserve collateral.
  - d. Setoff
  - e. Forbearance Agreement
  - f. Conveyance in lieu of foreclosure
  - g. Suing for a money judgment
4. Lender Liability Considerations

**Tuesday, November 8, 2016**

**Enforcement: Foreclosures & Receiverships**

1. Real Estate Foreclosures
2. Personal Property Foreclosures
3. Receiverships

**Tuesday, November 15, 2016**

**Bankruptcy Considerations**

## Workshop Presenters

**Duncan Barber** - Mr. Barber has an extensive creditor rights, insolvency, and financial-restructuring practice. He deals with all aspects of businesses in financial distress. He has advised a broad range of clients at the “front end” of deals in structuring business formations and other contractual undertakings with a view toward mitigating the risks of financial distress and enforcement of rights.

**Lisa Shimel** - Lisa Shimel is a partner with the firm and has more than 30 years of experience in transactions and litigation in commercial, real estate, and lending matters. Her practice areas include banking, lending, and financial institutions, real estate, business operations and transactions, bankruptcy and creditor’s rights, and litigation.

**L. Victoria Shupe** – Victoria’s practice includes real estate, commercial and lending transactions. She bring many years of experience handling transactions and litigating a wide range of real estate, oil and gas, commercial and contract disputes.

**John Leininger** – John is a key member of the firm’s bankruptcy, creditor’s rights and litigation practice areas. He focuses on core bankruptcy matters, bankruptcy litigation and general civil litigation.

## Who Should Attend

Ag lenders, loan workout specialists, presidents, directors, loan documentation specialists, relationship managers, branch managers, and anyone looking to learn more about ag loan workouts and bankruptcy.

## Pricing

\$400 for NGBL and IBC Education Program Members                      \$500 for IBC Members

\$650 for IBC Non-Members

Pricing is per location not per bank. Registration deadline is: Friday, October 28, 2016.

## Live Streaming

Live streaming transmits live video and sound over the Internet (like watching a YouTube video). You will be able to watch and listen to the presenters as they present the materials. Attendees will receive information and handouts prior to the sessions to follow along. You are able to ask questions.

## Refund and Cancellation Policy

Written cancellation must be received in the IBC office by Friday, October 28, 2016, and will be subject to a \$50 cancellation fee. NO REFUNDS will be granted after Friday, October 28, 2016; however, a substitute may attend. The IBC reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBC you will be notified by either phone or email. Prepaid registration fees will be refunded.

## Contact

For questions, concerns, requests contact Maelynn Lewis at [mlewis@ibcbanks.org](mailto:mlewis@ibcbanks.org) or 303.832.2000.



### REGISTRATION FORM Workouts, Loan Enforcement & Bankruptcy for Ag Loans

Tuesdays, November 1, 8 and 15, 2016, 9 – 10:30am

Name	_____
Title	_____
Organization	_____
Organization Address	_____
City, State, Zip	_____
Business Phone	_____
Business Fax	_____
E-mail Address	_____

- IBC Education Participant  
 Bill my organization  
 Payment enclosed

**FAX TO:** (303) 832-2040  
**MAIL TO:** IBC  
600 Grant Street, Suite 640  
Denver, CO 80203

Please call Maelynn if you have any questions at 303.832.2000 or e-mail at [mlewis@ibcbanks.org](mailto:mlewis@ibcbanks.org).