

GENERAL SESSIONS & LUNCHEONS

Opening General Session: The Future is Here

Wednesday, May 3

8:30-10:00 am

Regency Ballroom



NAGGL chief executive **Tony Wilkinson** welcomes attendees and guests to NAGGL’s 33rd SBA Lending Technical Conference and highlights the important themes for the next two days. The SBA 7(a) program continues to bridge the very real gap left when conventional loans are unavailable to small business borrowers; but, it is also a federal credit program that is subject to congressional oversight and scrutiny—and it is a given that effective lender oversight is an ongoing need to safeguard program integrity. We applaud SBA as it increases agency efficiency and effectiveness through streamlining program requirements and investing in technology.



The Honorable Linda McMahon, 25th Administrator of the United States Small Business Administration, delivers the **Keynote Address** at her first NAGGL event. The association, its directors and the entire membership are excited to hear from the agency’s new leader, whose experience as an entrepreneur and business executive have uniquely positioned her to grasp the challenges and opportunities that exist in starting, building, and growing a business. She is a strong advocate for women in leadership roles in both the private and public sector, as well as a passionate advocate for small businesses across the nation.

What’s New in the Office of Capital Access

Next, we are very pleased to welcome another new face to his first NAGGL conference, SBA’s newly appointed Associate Administrator for the Office of Capital Access, **Bill Manger**, along with some of his team. Our partners from OCA will share current news about recent organizational and program changes-- and let us know what to anticipate for the rest of FY 2017!



Luncheon



Wednesday, May 3

Noon-1:00 pm

Regency Ballroom

Enjoy the story of **I-70 Wrecker Service & Garage** located in Cumby, Indiana, a woman-owned business whose success was fueled by a 7(a) loan. Entrepreneur **Karey Sims-Crone** shares her experience in accessing credit to start and grow her business.

NAGGL Government Relations News

Thursday, May 4

8:30-9:45 am

Regency Ballroom



Get the latest news from the Hill as NAGGL’s government relations team of **Tony Wilkinson**, **Kristen Granchelli** and **Larry Conley**, map out the economic, budgetary, and congressional environment in which NAGGL and all 7(a) participants are working under the new Administration.



Legislative Luncheon

Thursday, May 4

11:30 am-1:15 pm

Regency Ballroom

NAGGL is pleased to welcome or welcome back several congressional staff from both the Senate and House Small Business Committees to participate in a moderated discussion of news and views from the 115th Congress. Joining Tony Wilkinson and Kristen Granchelli are: **Renée Bender** and **Kevin Wheeler** (from the Senate Committee) and **Justin Pelletier** (from the House Committee).

Closing Roundtable: Give Input on the ‘Wickedest’ SOP 50 10 Issues

Thursday, May 4

3:00-4:15 pm

Regency E/F

SBA’s Office of Financial Assistance is undertaking a rewrite of the SOP 50 10 to simplify and provide greater clarification on some of the toughest 7(a) policy issues, such as lending to EPC/OC structured entities, CAPLines structures and servicing requirements, policies on agents and lender service providers and fees. OFA Director **Dianna Seaborn** has asked for lender input on the areas where greater guidance is needed—don’t miss this opportunity to share your feedback. NAGGL’s **Jane Butler** moderates a discussion between SBA, the association and the audience. **Cece Mitchell** (Zions) and **Lynn Ozer** (Fulton Bank) represent the lender perspective.

SESSIONS OFFERED ONCE

Interactive Discussion: Why & When to Use the 504 Secondary Market

Wednesday, May 3

10:30-11:45 am

Studio One (3rd Floor)

Join this session to get educated on the top reasons why and examine scenarios in which lenders should consider using the 504 Secondary Market, including how to calculate a premium. A robust discussion among experts **Colin Carter** (Zions), **Matt Hunt** (AVANA Capital), **Ken Rosenthal** (CDC Capital Markets) and facilitated by **Howard Anderson** will leave you with a better understanding of this specialized market.

Interactive Discussion: The Latest from the 7(a) Secondary Market

Wednesday, May 3

1:15-2:30 pm

Regency E/F

Facilitator **Bob Judge** (GLS) is joined by SBA’s Chief of the Secondary Market Division, **John Wade**, CFA, and broker-dealer participants **JP Bennett** (Signature Securities), **Craig Cline** (FTN Financial), **Jennifer Coltharp** (Hanover Securities) and **Andy Saslawsky** (SunTrust Robinson Humphrey) to explore the current state of the 7(a) Secondary Market, while **Christopher Anthony** (BNY Mellon/Colson Services) provides expertise on the servicing aspects of sold loans.



REPEATED SESSIONS

“Wicked Hard” Policy Issues

Wednesday, May 3	10:30-11:45 am	Regency E/F
Thursday, May 4	10:15-11:30 am	Regency E/F

With the publication of SOP 50 10 5(I) and follow-on changes, SBA’s Director of the Office of Financial Assistance, Dianna Seaborn, wants to ensure lenders get major policies right, including the process for determining franchisee eligibility and the streamlined 912 process. Other ‘wicked hard’ issues to be reviewed include meeting and documenting the ‘no credit available elsewhere’ test and a reminder of SOP requirements for the elements that must be included in a lender’s SBA Note.

Preparing for Your PARRiS Review & Understanding Common Review Findings

Wednesday, May 3	10:30-11:45 am	Network
Thursday, May 4	1:30-2:45 pm	Network

OCRM Director **Linda Rusche** provides a refresher on how to prepare for and what to expect from a PARRiS analytical or full lender oversight review—what documents you’ll be asked to provide and submission guidelines. She then discusses the most recent data on common findings from reviews. **Kelley Groth** (Banner Bank) provides input based on ‘real-life’ review experience and offers tips from a lender’s perspective.

Meeting the Prudent Liquidation Deadline—And More!

Wednesday, May 3	10:30-11:45 am	Discovery (3 rd Floor)
Wednesday, May 3	1:15-2:30 pm	Discovery (3 rd Floor)

Director of the NGPC **Vanessa Piccioni** clarifies the looming prudent liquidation deadline, including an explanation of the procedure to follow to request an extension when circumstances don’t allow you to meet the deadline. **John Moshier** (ReadyCap Lending) and **Ashley Horner** (Summit Bank) join to share proactive steps that lenders should be taking now to assure that a guaranty is never lost because of a missed deadline.

Legal Risks Faced by Lenders

Wednesday, May 3	1:15-2:30 pm	Network
Thursday, May 4	10:15-11:30 am	Network

Lenders face legal risks every day when financing SBA loans. Prudent lenders know that they must follow program requirements while providing excellent service to their customers. But in responding to customers’ needs, lenders can inadvertently expose their institutions to “lender liability” claims. From drafting borrower documents to failing to update commitment letters and credit memos, lenders place themselves at risk needlessly. Learn from attorneys **Nick Jellum** (Anastasi Jellum) and **Kimberly Rayer** (Starfield & Smith) how to eliminate many of these risks while retaining a compliant, customer-oriented operation.



Peer-to-Peer Discussion: Portfolio Monitoring Best Practices

Wednesday, May 3	1:15-2:30 pm	Studio One (3 rd Floor)
Thursday, May 4	1:30-2:45 pm	Studio One (3 rd Floor)

SBA requires lenders to monitor each 7(a) loan in their portfolios to assure that no changes have occurred that impact the loan *and* to verify the borrower’s ongoing creditworthiness. SOP 50 57 2 provides suggestions for ways to accomplish this mandatory monitoring (collecting financial information from the borrower and other sources, making site visits or phone calls, gathering borrower verification that insurance policies and lien filings remain in effect, etc.). Plus, SOP 51 00 requires lenders to risk rate their 7(a) portfolios on an annual basis. Join your peers for robust discussion and to share best practices related to managing your 7(a) portfolio.

SBA One: What’s New, What’s Coming

Wednesday, May 3	3:00-4:15 pm	Regency E/F
Thursday, May 4	1:30-2:45 pm	Regency E/F

SBA One, the agency’s online loan origination solution, has come a long way since its introduction; new features and functionality are introduced regularly based on an aggressive development schedule. **Steve Kucharski**, Director of SBA’s Office of Performance and Systems Management, and **Genevieve Sansom**, Bank of NY, review recent updates and tips for working within the system, share FAQ, explain the progress on integration with third-party software providers and look ahead to the soon-to-launch guaranty purchase features.

Handling Common Servicing Actions

Wednesday, May 3	3:00-4:15 pm	Network
Thursday, May 4	1:30-2:45 pm	Discovery (3 rd Fl)

SBA 7(a) lenders are required to service their portfolios using the policies in SOP 50 57 2 *and* in a diligent, commercially reasonable manner. **Mike Shepherd** (JPMorgan) and **Rachel Zippwald** (NAGGL) walk through examples of common servicing actions, including those that impact the collateral securing a loan, and discuss the steps that responsible 7(a) lenders must take to meet SBA requirements and carefully document servicing actions to protect the guaranty.

Preserve Your Guaranty: Don’t Make These Mistakes

Wednesday, May 3	3:00-4:15 pm	Studio One (3 rd Floor)
Thursday, May 4	10:15-11:30 am	Studio One (3 rd Floor)

NGPC Director **Vanessa Piccioni** and lender **Roxann Burns** (Crossroads Small Business Solutions) use case studies as object lessons, illustrating common lender mistakes that can cause guaranty repairs or denials, including eligibility issues like insufficient affiliation analysis and failure to carefully monitor changes in use of proceeds; refinancing ineligible debts; lien positions problems; improper disbursements—and more!

Using the Lender Portal: It’s a Great Tool!

Wednesday, May 3	3:00-4:15 pm	Discovery (3 rd Floor)
Thursday, May 4	10:15-11:30 am	Discovery (3 rd Floor)

First, learn how to gain access the SBA Lender Portal to view the wealth of performance data made available to lenders. Next, get lenders’ perspectives on interpreting the data and especially understanding WHY it’s such a great tool for portfolio management, to communicate with YOUR internal credit risk team (or board of directors), and to stay on top of what SBA sees in your portfolio so there are no surprises come oversight review time.

