

# W.P.A.S.G.L.

## Western Pennsylvania Association of SBA-Guaranteed Lenders

### Small Business Lending Conference

#### Lenders Quality Circle

Seven Springs Mountain Resort, Champion, Pennsylvania  
April 10, 11 & 12, 2013

The Western PA Association of SBA-Guaranteed Lenders (WPASGL) invites all lenders and resource partners to return to the mountains for **Quality Circle 2013**. This year's event will offer programs of interest to novice and experienced SBA lenders, as well as non-lending resource partners and service providers.

#### NEW THIS YEAR!!!!

- **How Do You Get Started in SBA Lending? – A Primer for Community Banks & Credit Unions** – This year's conference will kickoff on Wednesday afternoon with a session including SBA Pittsburgh District Office Representatives and experienced local SBA lenders who will demystify the SBA lending process and share resources and contacts to help you and your institution get started effectively in SBA lending.
- **Understanding Commercial Real Estate Appraisals** – Get insight on how commercial real estate is appraised, the different approaches to value, trends in capitalization rates, and the latest regulations affecting appraisals and the lenders who use them.
- **Cliff Diving – What Are the Tax Implications for Small Business Post “Fiscal Cliff”?** – An experienced CPA will discuss the tax consequences for small business from recent government policy changes and what does the tax environment look like going forward?
- **Mechanics Liens and Other Common Title Insurance Pitfalls** – Learn about recent changes to the law as it concerns mechanics' liens and their potential impact on construction lending. A discussion of other common title exceptions and available endorsements to protect the lender will also be addressed.
- **Beyond the SBA (Alternative Financing Resources)** – Experts from the USDA and Pennsylvania Department of Community & Economic Development will discuss gap financing and loan guaranty programs from the federal and state government
- **Meet the Regulators** – This year's Friday morning general session will include a timely panel discussion of the current Bank regulatory environment with examiners from the FDIC, OCC, PA Department of Banking and SBA's Office of Credit Risk Management.

#### Other Event Highlights include:

- **SBA Small Loan Advantage Program 2.0** - Learn about SBA's newest delivery method to process small SBA loans more quickly and easily than ever using SBA's proprietary small business scoring model.
- **Starfield & Smith Instruction** including SBA Loan Processing SOP & Policy Changes, How Not to Lose your SBA Guaranty, and Navigating the New SBA Loan Servicing & Liquidation SOP 50 57 (just released!)
- **WPASGL Instruction** – SBA Lending 101 & Introduction to SBA 504 Lending
- **Resource Fair** with lots of good information and “goodies”

Overnight accommodations can be made by contacting the resort at (800) 452-2223. Due to the limited number of rooms during the ski season, *early reservations are advised*. Special rates of \$137.00 per person, single occupancy, and \$89 per person, double occupancy, are available by mentioning the “Guaranteed Lenders Conference”.

*Casual dress is suggested and don't forget to attend the conference opening reception with the exhibitors and vendors on Wednesday evening, April 10th.*

# W.P.A.S.G.L.

## Western Pennsylvania Association of SBA-Guaranteed Lenders

Dear Colleague,

In today's uncertain economic and banking climate, we are all looking for ways to mitigate our credit risk and open new avenues for loan growth. With that in mind, I would like to personally invite you to participate in the premier event offered to small business lenders in this region. As in our previous conferences, we anticipate the active participation of nearly 300 lenders and resource partners. This year, we also look forward to enjoying newly renovated facilities and guest accommodations and we know that the food and hospitality will be as inviting and satisfying as past years. Please note that due to some scheduling conflicts at the resort, this year's conference is being held in mid-April rather than our traditional mid-March scheduling history, so we can all hopefully also look forward to some warmer weather this year than in years past.

We are excited about this year's training offerings, and thrilled this year to again include training offered by multiple partners including **Starfield & Smith** [www.starfieldsmith.com](http://www.starfieldsmith.com), our own **WPASGL** board members [www.wpasgl.org](http://www.wpasgl.org), **Hergenroeder, Rega, Ewing & Kennedy** [www.hrslaw.com](http://www.hrslaw.com), **Barone, Murtha, Shonberg & Associates** [www.bmswinc.com](http://www.bmswinc.com), **PA Department of Community & Economic Development** [www.dced.state.pa.us](http://www.dced.state.pa.us), **U.S. Department of Agriculture** [www.usda.gov](http://www.usda.gov), **First American Title Company** [www.firstam.com](http://www.firstam.com), **Grossman, Yanak & Ford** [www.gyf.com](http://www.gyf.com), and many others.

We are also very excited to be cosponsoring with the Risk Management Association (RMA) a Friday morning general session this year entitled "**Meet the Regulators**" which is being presented by a panel of Bank Examiners from the **Federal Deposit Insurance Corporation (FDIC)**, **Office of the Comptroller of the Currency (OCC)**, **PA Department of Banking**, and **Federal Reserve Bank** and will be moderated by **Brent Ciurlino**, **SBA's new Director of the Office of Credit Risk Management** (invited). You won't want to miss this one!

The Resource Fair will provide an opportunity for you to meet many of those service providers who can elevate your lending and banking performance to new levels. The resources will include Certified Development Companies, insurance company representatives, law firms, national SBA lenders, Secondary Market participants and other vendors and resources supporting the SBA and small business lending industry. This year, all conference participants will have the opportunity to kickoff the conference and mingle with these resources in our opening reception on the evening of Weds, April 10<sup>th</sup>, which will again this year be held in our vendor exhibit area.

Finally, at this year's event, the WPASGL will again host the now famous lenders' party in the Matterhorn Lounge with live entertainment on Thursday evening.

Won't you please join us this year for springtime in the mountains? As always, good education, good times and fellowship with the local SBA and small business lending community are the name of the game at Quality Circle!

Warmest regards,

*Rebecca MacBlane*

Chair, Western Pennsylvania Association of SBA-Guaranteed Lenders



## Annual 2013 Quality Circle Registration

Registration and payment must be received by April 1, 2013

Name: \_\_\_\_\_

Institution: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

\*E-mail: \_\_\_\_\_

\*(Needed to confirm registration)

Please check if you are a special guest: \_\_\_\_\_ Board Member \_\_\_\_\_ Speaker \_\_\_\_\_ Exhibitor \_\_\_\_\_ SBA Employee

**Quality Circle Packages** Please check the package that best suits your needs.

\_\_\_\_\_ I will attend all Quality Circle Programs (both days) Registration fee: \$200.00

\_\_\_\_\_ I will attend one day only on Thursday, April 11<sup>th</sup> (one day package) Registration fee: \$150.00

\_\_\_\_\_ I will attend one day only on Friday, April 12<sup>th</sup> (one day package). Registration fee: \$75.00

\_\_\_\_\_ I am an SBA employee and I am not presenting. ( \_\_\_\_\_ one day – fee: \$25) ( \_\_\_\_\_ two days –fee: \$50)

\_\_\_\_\_ I will also attend the WPASGL opening reception on Wed., April 10<sup>th</sup> at 8:00 pm. (No charge)

**NOTE: Please make ALL checks payable to “Western Pa. Assoc. of SBA Guaranteed Lenders”**

\*\*\*\*\***Registrations are not considered received and final until payment is made.**\*\*\*\*\*

**Cancellations – a \$50.00 cancellation fee will be charged. NOTE: No Refunds given after April 1 deadline.**

Please remit registration and payment to: WPASGL, c/o Linda Smith  
62 Waterfront Drive  
Pittsburgh, PA 15222

Payments for Registration can also be made thru PayPal via the WPASGL website at [www.wpasgl.org](http://www.wpasgl.org) Please check this box if you are sending your registration payment thru PayPal \_\_\_\_\_.

Registrations can also be faxed to (412)471-3902 or emailed to [WPASGL@aol.com](mailto:WPASGL@aol.com) (email registration is preferred!)

Questions, contact Linda Smith at (412)480-9985 or by e-mail at [WPASGL@aol.com](mailto:WPASGL@aol.com)

**PLEASE MAKE YOUR ROOM RESERVATIONS IMMEDIATELY. DON'T WAIT OR YOU MAY MISS OUT!  
Room availability only guaranteed until **March 18, 2013!****

**Overnight accommodations can be made by contacting Seven Springs Mountain Resort at (800)452-2223.**

**Please be sure to indicate that you are with the Guaranteed Lenders' conference.** Lodging rates for conference attendees are as follows:

**\$137.00 per person, per night, single occupancy**

**\$89.00 per person, per night, double occupancy**

*Overflow accommodations can be made by contacting the Days Inn Donegal at (724)593-7536, Days Inn Somerset at (814)445-9200 or Log Cabin Motel in Donegal at (724)593-8200.*

**Exhibitors and Vendors**, please contact Dan Sullivan at (724)538-2212 or by email at [dsullivan@thebank.com](mailto:dsullivan@thebank.com) to make arrangements for exhibit space. For-profit exhibit space at the conference is \$600 and includes two conference registrations, and non-profits are \$300 and include one conference registration.

For more conference information as it becomes available, please visit [www.wpasgl.org](http://www.wpasgl.org) or the WPASGL Facebook Page at [www.facebook.com/pages/WPASGL/176069619092339](http://www.facebook.com/pages/WPASGL/176069619092339) . Follow us on Twitter at [www.twitter.com/WPASGL](http://www.twitter.com/WPASGL)

# 18<sup>th</sup> Annual 2013 Quality Circle Registration (Cont.)

## Name of Attendee: \_\_\_\_\_

Specific workshops and breakout sessions will be offered on Thursday, April 11 and Friday, April 12. In line with our skiing theme, our Novice Track workshops will be geared toward new SBA lenders or those experienced SBA lenders who want to brush up on their SBA lending skills. Our intermediate slope will provide information on specific SBA programs that are most often misunderstood and underutilized. Our cross country courses will provide timely topics of interest in small business lending today and covers topics not necessarily related to SBA lending but valuable to all lenders and credit risk professionals. Attendees, however, are not limited to a specific Track and are encouraged to choose any number of breakouts in any and all Tracks. Please note, however, that several sessions are being offered concurrently, so plan your time wisely. Better yet, bring a co-worker to ensure that your institution gets all the information! Please indicate the sessions that you will be attending below:

### WEDNESDAY, APRIL 10

\_\_\_ **5:00pm-6:00pm – How Do You Get Started in SBA Lending? – A Primer for Community Banks & Credit Unions** *Conference kickoff session geared toward new SBA lenders where SBA representatives and experienced SBA lenders will discuss resources to help you and your institution get started effectively in SBA lending.*

\_\_\_ **8:00pm-9:00pm – Conference Opening Reception with Exhibitors** *Mix and mingle with our conference exhibitors and vendors while enjoying light refreshments in a relaxed atmosphere.*

### THURSDAY, APRIL 11

#### Thursday Breakouts (Novice Slope):

\_\_\_ **9:00-10:15 - SBA Lending 101** *Basic discussion of SBA loan program eligibility and underwriting criteria.*  
NOTE: Excellent for new SBA lenders and other economic development professionals. **Instruction provided by WPASGL.**

\_\_\_ **10:45-12:00 - Intro to the SBA 504 Program** *CDC representatives will discuss how to identify projects suitable for financing under the SBA 504 program and how to make 504 an important and successful part of your sales arsenal.*

\_\_\_ **2:00-3:15 – SBA 7(a) Loan Packaging Using SBA's New 10 Tab Application Process**  
*Experienced SBA lenders are familiar with SBA's 10 Tab System for submitting SBA guaranty purchase requests. Well SBA is now using that same concept for non-PLP lenders to submit their regular 7(a) applications to the SBA's Loan Guaranty Processing Center in Citrus Heights. SBA officials will discuss this new application structure and share tips on how you can ensure quick and efficient treatment of your SBA application by the processing center.*

\_\_\_ **3:45-5:00pm SBA Small Loan Advantage 2.0** *SBA officials will discuss SBA's Small Loan Advantage program which was recently enhanced and relaunched as SLA2.0 which makes it quicker and easier than ever to process smaller dollar SBA loans up to \$350,000 using SBA's proprietary credit scoring model.*

#### Thursday Breakouts (Intermediate Slope)

\_\_\_ **9:00-10:15 – SBA Loan Processing SOP & Policy Changes**  
*Industry experts will bring you an update on recent changes in SBA lending. **Instruction provided by Starfield & Smith.***

\_\_\_ **10:45-12:00 – Navigating the New SBA Loan Servicing & Liquidation SOP 50 57**  
*SBA has recently released its new loan servicing and liquidation SOP which becomes effective on March 1<sup>st</sup> and details everything you need to know about managing an SBA loan post closing. An SBA policy expert will show you what's new and share helpful hints for servicing and if necessary liquidating SBA loans in your portfolio. **Instruction provided by Starfield & Smith***

\_\_\_ **2:00- 3:15 - How Not to Lose Your SBA Guaranty**  
*An SBA lending expert will show you how to document your SBA file and steps in underwriting, servicing and collecting your SBA loans to ensure that the integrity of your government guaranty is maintained and that your SBA claims are honored timely and efficiently. **Instruction provided by Starfield & Smith***

\_\_\_ **3:45-5:00 - Effective SBA and Conventional Loan Closings & Documentation**  
*Presented by a leading SBA Closing Attorney who will discuss SBA 7(a), SBA 504, USDA and conventional loan closing documentation requirements, legal issues, and closing procedures to ensure that your SBA guaranties remain intact.*  
NOTE: Excellent for bank documentation and loan review personnel and all individuals involved in the closing process!

#### Thursday Breakouts (Cross-Country)

\_\_\_ **9:00-10:15 – Understanding Commercial Real Estate Appraisals** *A commercial appraiser discusses different approaches to commercial real estate valuation, the latest trends in capitalization rate, and recent regulations affecting the appraisal process.*

\_\_\_ **10:45-12:00 – Beyond the SBA – Alternative Financing Resources**  
*Representatives from PA DCED and USDA will discuss their gap financing and loan guaranty programs available to lenders in the region. Program eligibility, rates and terms will be discussed.*

\_\_\_ **2:00-3:15 – Mechanics Lien and Other Common Title Insurance Pitfalls**  
*A review of the recent changes in mechanics lien laws which are having a profound effect on construction lending will be discussed along with other common title exceptions for lenders to be aware of.*

\_\_\_ **3:45-5:00 – Cliff Diving- What are the Tax Implications for Small Business Post “Fiscal Cliff”?**  
*An experienced tax accountant will discuss the tax consequences for small business of recent government tax policy changes and what the tax environment for small business might look like going forward.*

## 18<sup>th</sup> Annual 2013 Quality Circle Registration (Cont.)

Name of Attendee: \_\_\_\_\_

### FRIDAY, APRIL 12

\_\_\_\_\_ **Friday Breakfast Session**  
**9:30-10:15am**

#### “SBA Conference Recap & Prizes”

Enjoy the famous Seven Springs buffet breakfast on Friday morning while listening to SBA officials and conference speakers offering follow-up comments to issues discussed previously during the conference. Door prizes including a free weekend at the resort for those present will also be presented during the Friday breakfast session.

\_\_\_\_\_ **Friday General Session (co-sponsored with RMA Pittsburgh Chapter)**  
**10:30am-12:00**

#### “Meet the Regulators”

A panel of regulatory and lender oversight experts from the following organizations will hold a panel discussion on current credit trends and prevalent areas of weakness in loan portfolios, along with their recommendations for banks to better weather the current economic storm and banking crisis. The panel will be moderated by SBA’s New Director of the Office of Credit Risk Management, Brent Ciurlino (invited) who will also share SBA’s efforts to modernize and improve its oversight of SBA lenders and their SBA portfolios:

Federal Deposit Insurance Corporation (FDIC)  
Office of the Comptroller of the Currency (OCC)  
Pennsylvania Department of Banking  
Federal Reserve Bank  
SBA Office of Credit Risk Management

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This registration form may be copied for multiple attendees. Once your registration payment is received, you will be sent a final agenda. A tentative agenda (subject to change) is attached. We would greatly appreciate it if you would reply as soon as possible by e-mailing or faxing your reservation form and mailing check(s) or completing PayPal payment by **April 1, 2013** to:

WPASGL, c/o Linda Smith  
62 Waterfront Drive  
Pittsburgh, PA 15222  
Phone: (412)480-9985  
Fax: (412)471-3902  
[WPASGL@aol.com](mailto:WPASGL@aol.com)

*P.S.: A Resource Room will be available for small business resource partners, lender service providers and economic development organizations. Please contact Dan Sullivan of the WPASGL at (724)538-2212 or [dsullivan@thebank.com](mailto:dsullivan@thebank.com) if you would like to display materials in the resource room. Additional information for Exhibitors is also available on the WPASGL website at [www.wpasgl.org](http://www.wpasgl.org). **Pricing: \$600/for-profit exhibitors (includes 2 conference registrations); \$300/non-profit exhibitors (includes 1 conference registration). Please note that tee sponsors from this past fall’s 2012 WPASGL golf outing qualify for a \$100 discount off of the 2013 Quality Circle exhibitor rate.***

*For more information about the conference and other WPASGL activities, please visit our new website at [www.wpasgl.org](http://www.wpasgl.org) and follow us on Facebook and Twitter at W.P.A.S.G.L. Please feel free to share this notice with others in your institution who may be interested in attending the conference or learning more about SBA lending. See you all in the mountains!*

**FINAL AGENDA**  
**2013 Quality Circle**  
**Seven Springs Mountain Resort**  
**April 10, 11 & 12, 2013**

**Wednesday, April 10**

- 5:00pm – 6:00pm      **How Do You Get Started in SBA Lending? – A Primer for Community Banks & Credit Unions** (*Season Room*)
- 8:00pm – 10:00pm      **Conference Opening Reception**  
*Mingle with Exhibitors in the Resource Room!*  
*(Season Room)*

**Thursday, April 11**

- 8:00am- 5:00pm      **Resource Room** (*Seasons Room*)
- 8:00am – 9:00am      **Registration/Refreshments** (*Seasons Room*)
- 9:00am – 10:15am      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)
- 10:15am - 10:45am      **Break/Refreshments** (*Seasons Room*)
- 10:45am – 12:00pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)
- 12:00pm – 2:00pm      **Conference Welcome** (*Convention Hall*)  
*WPASGL Board & SBA Pittsburgh District Office*  
**SBA Western Pennsylvania Lender Awards**  
**Keynote Addresses**  
*Natalia Olson – Ortecho, SBA Regional Administrator*  
*Jeanne Hulit, SBA Headquarters (invited)*
- 2:00pm – 3:15pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)
- 3:15pm - 3:45pm      **Break/Refreshments** (*Seasons Room*)
- 3:45pm – 5:00pm      **Breakout Sessions** (*Sunburst, Snowflake & Wintergreen Rooms*)
- 8:00pm-????      **Lender’s Party (A Quality Circle Tradition!)**  
*(Matterhorn Lounge)*

**Thursday Breakouts**

**Novice**

- 9:00am – 10:15am      **SBA Lending 101**  
*presented by WPASGL*
- 10:45am – 12:00pm      **Intro to the SBA 504 Program**  
*Presented by Western PA CDC’s*
- 2:00pm – 3:15pm      **SBA 7(a) Loan Packaging Using 10 Tab**  
*Presented by Frank Pucci, SBA Loan Guaranty Processing Center*
- 3:45pm – 5:00pm      **SBA Small Loan Advantage 2.0**  
*Presented by Frank Pucci, SBA Loan Guaranty Processing Center (invited)*

**Intermediate**

- 9:00am – 10:15am      **SBA Loan Processing SOP & Policy Changes**  
*Presented by Ethan Smith, Starfield & Smith*
- 10:45am – 12:00pm      **Navigating the New SBA Loan Servicing & Liquidation SOP 50 57**  
*Presented by Ethan Smith, Starfield & Smith*
- 2:00pm – 3:15pm      **How Not to Lose Your SBA Guaranty**  
*Presented by Ethan Smith, Starfield & Smith*
- 3:45pm – 5:00pm      **Effective SBA & Conventional Loan Closings & Documentation**  
*Presented by Scott Kennedy, Hergenroeder, Rega, Ewing & Kennedy, LLC*

**Cross-Country**

- 9:00am – 10:15am      **Understanding Commercial Real Estate Appraisals**  
*Presented by Bill Murtha, Barone, Murtha, Shonberg & Associates*
- 10:45am – 12:00pm      **Beyond the SBA – Alternative Financing Resources**  
*Presented by PA DCED & USDA*
- 2:00pm – 3:15pm      **Mechanics Lien and Other Common Title Insurance Pitfalls**  
*Presented by First American Title Company*
- 3:45pm – 5:00pm      **Cliff Diving – What are the Tax Implications For Small Business Post “Fiscal Cliff”**  
*Presented by Donald Johnston, Grossman, Yanak & Ford.*

**AGENDA**  
**2013 Quality Circle**  
**Seven Springs Mountain Resort**  
**April 10, 11 & 12, 2013**

**Friday, April 12**

- |                  |  |
|------------------|--|
| 8:00am- 12:00    | <b>Resource Room</b> ( <i>Seasons Room</i> )   |
| 9:30am – 10:15am | <b>SBA Breakfast Conference Recap &amp; Prizes</b><br>( <i>Convention Hall</i> )   |
| 10:30am – 12:00  | <b>Meet the Regulators</b><br>( <i>Sunburst Room</i> )<br><i>Presented by:</i><br><i>Federal Deposit Insurance Corporation (FDIC)</i><br><i>Office of the Comptroller of the Currency (OCC)</i><br><i>PA Department of Banking</i><br><i>Federal Reserve Bank</i><br><i>SBA Office of Credit Risk Management</i> |
| 12:00            | <b>Conference Concludes</b>  |