

# BUSINESS LAW BASICS & LENDER LIABILITY

**FACILITATED BY DAVID OSBURN**

**GRAND JUNCTION**  
**THURSDAY, OCTOBER 14, 2010**  
9:00 a.m. to 4:00 p.m.  
Hampton Inn, 205 Main Street

**DENVER**  
**FRIDAY, DECEMBER 17, 2010**  
9:00 a.m. to 4:00 p.m.  
Stern Training Center, 1009 Grant Street

This **NEW** seminar will provide the banker with a basic framework of Business Law including a brief review of the American "judicial process." Emphasis is placed on how the legal system can help/harm the banker including how to avoid a lawsuit through proper "negotiations." A thorough review of "contract law", collection efforts, and the use of "arbitration" and "mediation" are also provided. Additionally, the seminar covers basic "banking" regulations and how they affect the typical business borrower.

This seminar will also cover the concept of Lender Liability including recent industry trends. This portion of the seminar will address some of the technical aspects of this often overlooked subject and also cover the ethical side of lending.

***This seminar is a must for all bankers who want to avoid expensive, unwanted litigation!***

**TOPICS:**

- ◆ Provide overview of ethics and the law
- ◆ Review the negotiation process and the law
- ◆ Discuss the judicial process
- ◆ Explore the nature, characteristics, and status of contracts
- ◆ Review of offer/ acceptance, mutual assent, capacity, and consideration
- ◆ Review collection efforts
- ◆ Discuss the arbitration and mediation processes
- ◆ Provide overview of banking regulations
- ◆ Discuss lender liability and recent industry trends
- ◆ Review technical aspects of lender liability
- ◆ Explore ethical behavior and the role of the commercial lender

**WHO SHOULD ATTEND?**

This **NEW** programs is designed for commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers.

**DAVID OSBURN** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups, and business owners. David's extensive professional background encompasses over 24 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

**\$250\* Member Early / \$275\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

**REGISTRATION FORM** (Course #N3711)

**FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203**

GRAND JUNCTION (10/14/2010-D1)

DENVER (12/17/2010-A1)

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorized Signature for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa/M/C

Card # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name \_\_\_\_\_ Signature \_\_\_\_\_

**REGISTRATION GUIDELINE:**

\*REGISTER by **SEPTEMBER 30, 2010** to receive the "Early" Tuition Rate for the GRAND JUNCTION class; by **DECEMBER 2, 2010** for the DENVER class. **NO REFUNDS WILL BE GIVEN AFTER SEPTEMBER 30th or DECEMBER 2nd, ALTHOUGH A SUBSTITUTE MAY ATTEND.** Cancellations received in writing prior to September 30th or December 2nd will be subject to a \$75 withdrawal fee. (Non-member \$500/\$525)