



# THE LENDER'S ADVANTAGE

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## Give Your Bank the Competitive Edge Sign Up NOW for 2012 Lenders Quality Circle

**ATTENTION COMMERCIAL LOAN OFFICERS!** Want to put your bank on the path to become one of the top small business lenders in West Virginia? Then don't miss this exclusive opportunity to participate in the 2012 **Small Business Lending Conference** at Seven Springs Resort. This is a chance to receive in-depth training on small business lending programs you won't find anywhere in West Virginia. Hosted by the [Western Pennsylvania Association of SBA Guaranteed Lenders \(WPASGL\)](#), the 17<sup>th</sup> Annual SBA Quality Circle Small Business Lending Conference is just a short drive away at Seven Springs.

Set for **March 15 & 16**, the Thursday breakout sessions will offer specialized training in three separate tracts. The **Novice Slope** will feature: **SBA Lending 101, Intro to the SBA 504 Program, Effective SBA and Conventional Loan Closings & Documentation, and E-Tran – SBA Electronic Application Processing & SBA Lender Portal.** The **Intermediate Slope** sessions will feature: **SBA Loan Processing SOP & Policy Changes, SBA Loan Liquidation & Guaranty Purchase, Understanding Business Acquisitions & Valuations, and Debt Refinancing: Options for 7(a) and 504.** For lenders wanting something a bit more advanced, the **Cross Country** sessions will feature: **Understanding Franchise Operations, Lending to Contractors, Can the TaxMan Destroy My Client's Business and My Loan? and The Impact of Healthcare Reform on Small Business.**

Friday will showcase a panel discussion, cosponsored with the Risk Management Association (RMA), entitled **How to Identify the Best C&I Lending Opportunities in Challenging Times.** The panel is made up of experts from: a prominent industry research firm; a Federal Reserve Bank regulator; a senior credit officer from a large multi-regional bank; and a local bank president.

Plan to arrive early as there will be a reception the evening of Wednesday, March 14. The full agenda and registration form is attached and will provide additional details on this unique lenders conference. Please note that rooms at the Resort will only be guaranteed until **Feb. 24** so reserve your space now.

Overnight accommodations can be made by contacting the resort at 800-452-2223. Due to the conference being held during ski season, a limited number of rooms will be available at the special rate of \$134 per person, single occupancy, and \$87 per person, double occupancy. Mention the "**Guaranteed Lenders Conference**" when making your reservation to get these rates.

Questions regarding the conference can be directed to Colleen Molinero at 412-977-7834 or via email at [WPASGL@gmail.com](mailto:WPASGL@gmail.com). You can also visit the WPASGL web site at [www.wpasgl.org](http://www.wpasgl.org) and select the **QC2012** link.

See you March 15-16!