Surf’s Up: Catch a Wave with SBA
Wednesday, October 29 8:30-10:00 am  Grand Ballroom D-G

After NAGGL chief executive Tony Wilkinson officially opens the conference, Regional Administrator Donna Davis welcomes attendees to Region IX, followed by our partners from the Office of Capital Access: Associate Administrator Ann Marie Mehlum and her deputy, Patrick Kelley, who provide a review of 2014 performance and discuss what to expect from the 'Smart, Bold & Accessible' agency in 2015. Then, NAGGL welcomes the new Associate Administrator of Entrepreneurial Development, Tameka Montgomery, to her first NAGGL event as she updates attendees on this important office’s objectives for supporting the nation’s small businesses.

30th Annual Awards Luncheon
Wednesday, October 29 11:45 am-1:00 pm  Grand Ballroom D-G

This important annual ritual is one of NAGGL’s favorites: honoring select people whose accomplishments in education, service to the association and to the industry deserve to be publicly recognized.

World Debut of SBA ONE
Wednesday, October 29 3:00-4:15 pm  Grand Ballroom D-G

It was just about 24 months ago that the industry first heard of SBA’s revolutionary project known as SBA ONE, a systemic transformation for the agency and its lending partners. In conjunction with ongoing simplification of processes and forms, this technological advancement will create a streamlined online lending platform that includes credit scoring and an automated underwriting interface, automation of form generation, e-signatures, and a data and document management system with the goal of making it easier for lenders to make more SBA loans — particularly smaller loans — to Main Street businesses. Join Patrick Kelley and Steve Kucharski (SBA) for the world debut of SBA ONE – right here in Huntington Beach!
Bonfire Chat: Reflections on Financial Markets & Policies
Thursday, October 30 8:30-10:00 am Grand Ballroom D-G

Tony Wilkinson, Tom Cator, and Chris Ledesma (Wells Fargo Small Business Lending) are joined by Edward Mills, vice president and research analyst specializing in financial policy for FBR Capital Markets & Co., for this special “bonfire chat”. Ed’s time as senior policy advisor for banking and finance on the US Senate Committee on Small Business and Entrepreneurship and his deep knowledge of financial markets and the policy affecting them provides him a unique perspective. This wide-ranging conversation touches on the impact of the midterm elections; to understanding key influences on financial policy; to the need to build a foundation for future action in anticipation of potential changes to Congress in the next national election; to a view of Dodd-Frank.

Senate Committee on Small Business & Entrepreneurship
Legislative Luncheon
Thursday, October 30 11:45 am-1:00 pm Grand Ballroom D-G

We are amped to have our partners from the Senate Committee, represented by Jane Campbell, Nick Sutter, Skiffington Holderness and Kristen Granchelli onsite for the Legislative Luncheon. Get to know these key influencers—they make things happen on the Hill for small businesses and the lenders that serve them!

Closing General Session – Back Ashore with OCRM
What to Expect in FY 2015 and Beyond
Thursday, October 30 3:00-4:30 pm Grand Ballroom D-G

Cowabunga! We know that your head is swimming after absorbing two days of information crucial to your success in SBA lending, but don’t miss this critical update from the Office of Credit Risk Management’s (OCRM) new Deputy Director Adrienne Grierson about the updated lender risk ratings, new OCRM responsibilities, the recently awarded contract for onsite reviews, and a reminder about the PARRIS rating factors and oversight protocols created to provide the agency greater protection and lenders increased value.
Supporting Entrepreneurial Development Nationwide

Wednesday, October 29 10:30-11:45 am Salon B

SBA’s Office of Entrepreneurial Development is tasked with marshalling the resources of its private sector partners – SCORE, the SBDCs and the WBCs – to provide a vast array of quality training, counseling and educational opportunities to help small businesses start, grow and succeed. Associate Administrator Tameka Montgomery explores the important role that 7(a) lenders have in assisting ED fulfill its mission by clearly understanding the myriad of services this important office provides to the nation’s small businesses. Lenders Larry Conley (JPMorgan Chase) and Lynn Ozer (Susquehanna Bank) share their tips on guiding borrowers in taking advantage of these services to become more lender-ready.

News & Views from the 7(a) Secondary Market

Panel Discussion

Wednesday, October 29 10:30-11:45 am Salon C

Many 7(a) lenders rely on the robust secondary market to increase their bank’s liquidity and to manage capital ratios. This popular panel discussion, facilitated by David Bartram (Seacoast Commerce Bank) features a boatload of secondary market experts: Bob Judge (Government Loan Solutions), Sylvia Merola (Coastal Securities), Mary Mins (Signature Securities), Peter Monaghan (Raymond James), Andy Saslawsky (SunTrust Robinson Humphrey) and Allen Wright (Cantor Fitzgerald) for a review of and discussion about the current state of the 7(a) Secondary Market. John Wade, SBA’s Chief, Secondary Market lends his expertise to the discussion.

Lender-to-Lender: Common Questions in Construction Lending

Wednesday, October 29 1:15-2:30 pm Huntington South

The national economy continues its upward trajectory and one noticeable result is a mini-boom in the need for 7(a) financing for construction projects. Diane Gallion (The Bancorp Bank) and Julie Fuller Jones (Southwest Bank) cover the special 7(a) requirements related to construction lending, including bridge financing, bonding requirements, monitoring disbursement, post-construction appraisals, and more.

Current Issues Impacting Agents & LSPs

Panel Discussion

Wednesday, October 29 1:15-2:30 pm Salon B

For lenders of all sizes, but particularly for community banks and other lenders new to 7(a), a common business model for participating in SBA lending involves reliance on lender service providers (LSPs), and other agents. But, both lenders and agents often struggle to understand shifting definitions and policy requirements, including what fees are allowed, what terms are...
mandatory in LSP Agreements, etc. Kerri Agée (banc-serv PARTNERS), John Moshier (KeyBank), Paul Reade (Community Bank of Texas) and David Starfield (Starfield & Smith) provide a variety of industry points of view on these issues and offer tips for meeting SBA’s requirements.

**Changes in the Environmental Industry**
Thursday, October 30 10:30-11:45 am  
Salon B

Stephen Reynolds, the SBA’s former Chief Environmental Engineer, along with SBA attorneys Eric Adams (Chairperson, Environmental Appeals Committee) and Steve Olear educate lenders on important changes in the environmental industry and provide ways for lenders to minimize environmental and energy report screen-outs while meeting the requirements of SBA’s SOP 50 10 5. Issues affecting contaminated properties, special use properties, concentrated animal feeding operations, and new ASTM standards for environmental site assessments will be discussed.

**Understanding Alternative Financing Options**
Thursday, October 30 1:15-2:30 pm  
Huntington South

Every 7(a) lender has borrowing prospects that don’t quite fit its internal lending policies: the loan may be too small, the business is too new, the owner not quite experienced enough. Craig Chance (Columbia State Bank), Diane Heyden (Pacific Premier Bank) and Stacey Sanchez (CDC Small Business Finance) provide insights into alternative sources of financing, including microloans, CDFIs and Community Advantage lenders, to help you better assist entrepreneurs who aren’t quite credit ready for traditional 7(a) or 504 loans.

**Lender-to-Lender: Successfully Evaluate & Lend to Franchises**
Thursday, October 30 1:15-2:30 pm  
Salon B

Franchise lending can offer benefits to lenders, as well as a potential ownership fit for veterans and other traditionally underrepresented borrower populations. And, the key to successful franchise lending is the careful evaluation of not only the borrower (franchisee), but also the franchisor and the franchise brand. Join experienced franchise lenders Diane Gallion (The Bancorp Bank) and Cal Regan (Meadows Bank) as they continue the lively dialog on this topic that they started at last May’s conference. SBA Chief Franchise Counsel Steve Olear joins the group as a resource.

**Understanding the 504 Secondary Market**
Thursday, October 30 1:15-2:30 pm  
Salon C

Howard Anderson (Zions National Real Estate), Ken Rosenthal (CDC Capital Markets/Morgan Stanley), Bill Sommer (OneWest Bank) and Vasu Srinivasan (Thomas USAF Group) respond to the questions commonly posed by lenders about the workings of the 504 secondary market, including current conditions, the impact of rate structures on premiums, the mechanics of loan purchase, size limitations on first mortgages, and much more. Ethan Smith (Starfield & Smith) facilitates to make sure your questions are answered.
# Catching Up on 7(a) Policy Changes

**Wednesday, October 29**
10:30-11:45 am  
Huntington North  
**Thursday, October 30**
10:30-11:45 am  
Huntington North  

With four new SOPs taking effect since January, 7(a) participants have had to adjust to a lot of changes. SBA’s policy experts **Linda Rusche** and **Dianna Seaborn**, together with NAGGL Technical Issues Committee Chair, **Sherrill Stockton** (Exchange Bank), cover the intricacies of the major policy changes, including credit and collateral requirements for small and large loans, understanding passive business limitations and more.

## Post-Purchase Lender Responsibilities

**Wednesday, October 29**
10:30-11:45 am  
Huntington South  
**Thursday, October 30**
10:30-11:45 am  
Huntington South  

National Guaranty Purchase Center (NGPC) Director **Vanessa Piccioni** briefly describes updates to the NGPC brand promise for purchase package processing. Then she guides lenders through the critical requirements for wrapping-up a loan, including when and how to get expenses paid and notifying SBA when loans are ready to be charged off. Lender **Kendra Vincenty** (First Financial Bank) joins the discussion to offer in-the-trenches tips.

## Practical Ways to Meet Lender Oversight Expectations

**Wednesday, October 29**
10:30-11:45 am  
Salon A  
**Thursday, October 30**
1:15-2:30 pm  
Salon A  

There’s a lot included in SBA’s lender review process. Office of Credit Risk Management (OCRM) deputy director, **Adrienne Grierson**, shares some of the changes including the new contractor, the new review protocol and the new review checklist. She also identifies the most common review findings and helps lenders to understand what SBA is looking for when it reviews lenders’ practices and their files. SBA’s new contractor responsible for 7(a) onsite risk oversight, **Garcia Ortiz Team**, has been invited to participate. **Lisa Preston** (The Preston Group) shares her perspective based on both her former experience working as an SBA reviewer and her current experience working with lenders who are facing or have been reviewed by SBA.

## Understanding 7(a) Small Loan Credit Scoring

**Wednesday, October 29**
1:15-2:30 pm  
Huntington North  
**Thursday, October 30**
1:15-2:30 pm  
Huntington North  

Effective July 1, SBA began allowing an acceptable credit score to substitute for significant parts of SBA’s traditional credit analysis for loans of $350,000 and under. OFA policymakers **Linda Rusche** and **Dianna Seaborn** demystify SBA’s scoring model, including explaining how the score was derived based on historical 7(a) portfolio performance, and cover what is now expected in the lender’s credit analysis memo. **Cecelia Mitchell** (Zions Bank) provides the lender perspective.
Between Cradle & Grave: Requirements for Monitoring Borrowers
Wednesday, October 29  1:15-2:30 pm  Salon A
Thursday, October 30  10:30-11:45 am  Salon A

John Miller, SBA’s director of Financial Program Operations, provides guidance regarding lender responsibilities during the period between loan disbursement and payment in full or charge off. Among the questions answered: Do I have to make site visits? What do I do when my borrower won’t provide financial statements? Do I have to risk rate my 7(a) portfolio? What must I do to report my borrowers’ loans to credit bureaus? What rules do I follow when releasing collateral? Roxann Burns (Crossroads Small Business Solutions) and Margherita Stutz (Umpqua Bank) share tips and best practices for prudent lending.

Effective Communication: A Business Development Tool
Wednesday, October 29  1:15-2:30 pm  Salon C
Thursday, October 30  10:30-11:45 am  Salon C

Experts Lauren Crawford and Andrea McCarthy from our partner Hamilton Place Strategies (HPS) discuss how effective communication can help NAGGL members attract new customers, improve existing customer satisfaction, and build and strengthen relationships with key stakeholders. HPS provides concrete recommendations on how to build effective internal communications structures, take advantage of external communications best practices and leverage both to increase lender name recognition and 7(a) awareness—which can help develop new business.