

2014 Houston Financial Services Seminar

10.22.14

Borrowers Under Stress - Creative Strategies for Lenders

Risk Mitigation and Loan Recoveries

Content to be presented will address:

The Warning Signs – Recognizing Borrowers Under Stress

Each borrower is different and so are the risks. However, there are often warning signs before a financial covenant breach or other event of default that leads to a workout. This seminar will begin with a discussion of 10 warning signs that a borrower is in distress—or soon will be.

The Wary Lender – Taking Precautions

Once warning signs are detected, it is important for a lender to ask, am I perfected at every step? If not, what does a lender need to do? The panel will discuss the process of following the cash, including addressing perfection and tracing issues.

The Worried Lender – Planning for Next Steps

Does the borrower need to raise more capital? Will the lender foreclose on assets? Will there be a bankruptcy? All these and more will be discussed, including what happens to the cash in bankruptcy, what are the important benchmarks, and what exit alternatives are available.

Who Should Attend:

Financial service professionals including, but not limited to, commercial lenders and in-house counsel.

Date/Time:

4:00 - 5:30 p.m.

Seminar

5:30 - 7:00 p.m.

Networking Reception

The Junior League of Houston

Tea Room

1811 Briar Oaks Lane

Houston, Texas 77027

Complimentary parking available

Continuing Education Credit:

CLE: 1.5 credit hour (TX)