



UCC Article 9 Seminar

September 17, 2019 – Delta Hotels by Marriott, Fargo ND
September 18, 2019 – Ramkota Hotel, Bismarck ND

About the Program

If all borrowers paid back their loans, there would be no need for collateral. Collateral can be real estate and/or personal property of the borrower or grantor. This seminar will teach participants how to properly secure loans with personal property collateral. With experience teaching law students UCC Article 9 Secured Transactions and practicing law focused in loan documentation and enforcement of Article 9 Secured Transactions, NDBA Counsel Tracy Kennedy will guide participants through the categories of collateral and the proper way to attach a bank's interest in that collateral. Participants will also learn the best way to perfect a bank's security interest and understand priority and pitfalls of secured lending. Additionally, consumer, business and agricultural secured lending in North Dakota and the effects of bankruptcy on a secured credit will be discussed in this seminar.



Program Highlights

- What is your collateral, how do you describe it, when does the bank's interest attach to the collateral and how do you perfect the bank's interest in the collateral?
- Who's your Debtor and what's in a name?
- What do you need to know about ag collateral and lending?
- What happens if your Borrower defaults?
- What happens to your collateral when the Debtor files for Bankruptcy?

Seminar Locations

Delta Hotels by Marriott, Fargo

1635 42nd Street SW, Fargo ND 58103

Phone: 701.277.9000

Rooms: Please call hotel directly and ask for "North Dakota Bankers Association."

Ramkota Hotel, Bismarck

800 S Third St, Bismarck ND 58504

Phone: 701.258.7000

Rooms: Please call hotel directly and ask for "North Dakota Bankers Association."

Who Should Attend

This seminar is designed for loan officers, loan review officers, internal auditors, documentation specialists and bank counsel.

Course Materials

Participants will receive a comprehensive seminar manual for a reference tool.

Disclaimer

The information provided in the seminar is for educational purposes and is not legal advice.

Schedule

9:30 – 10:00 am	Registration
10:00 am – 12:00 pm	Program
12:00 – 1:00 pm	Hosted Lunch
1:00 – 4:00 pm	Program continues
4:00 pm	Adjourn

NDBA Registration Form UCC Article 9 Seminar • September 17 & 18, 2019

Registration Information

Register early and save...

	Advance	After 8/28
NDBA Member:	\$225	\$245
Nonmember	\$335	\$355

Mail this form with payment to:

North Dakota Bankers Association

Attn: Registration

PO Box 1438

Bismarck ND 58502

or email to ndba@ndba.com

Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Registrants (first & last name) Choose Location:

Registrant 1. _____ Sept. 17 – Fargo

Reg. 1 Email: _____ Sept. 18 – Bismarck

Reg. 1 Branch location: _____

Registrant 2. _____ Sept. 17 – Fargo

Reg. 2 Email: _____ Sept. 18 – Bismarck

Reg. 2 Branch location: _____

Registrant 3. _____ Sept. 17 – Fargo

Reg. 3 Email: _____ Sept. 18 – Bismarck

Reg. 3 Branch Location: _____

Questions? Call Dorothy Lick at NDBA at 701.223.5303.

Total Due: Please send an invoice.
 Check is enclosed.
 I'd like to pay by credit card. Please contact me.

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About the Presenter



Tracy Kennedy is a principal shareholder at Zimney Foster P.C. in Grand Forks, ND, and counsel for the North Dakota Bankers Association. She has 20 years of experience in banking law, commercial and business law, creditors' rights and agricultural lending and credit transactions.

Tracy also taught subjects such as UCC Article 9 Secured Transactions, UCC Article 2 Sales, Commercial Paper, UCC Article 3 Negotiable Instruments and UCC Article 4 Bank Deposits and Collection at the University of North Dakota School of Law.

Kennedy earned a B.A. Degree from Minot State University in 1994 and obtained her J.D. Degree from the University of North Dakota School of Law in 1999. She loves her role at NDBA and enjoys learning about banking innovation and the future of technology in banking.

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Nonmember	\$335	\$355

Tax Disclaimer

The cost for all meals and breaks at the seminar is \$29. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

Refund Policy

Refund less \$20 will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed any time.

Questions? Call NDBA at
701.223.5303.

