



## GENERAL SESSIONS & LUNCHEONS

### Opening General Session: Welcome to San Diego!

Wednesday, November 14

8:30-10:00 am

Seaport B-E



NAGGL chief executive **Tony Wilkinson** opens the association’s 34th Annual Conference, welcoming 900 attendees. The SBA 7(a) program continues to bridge the gap left when conventional loans are unavailable to creditworthy small business borrowers. We will spend two *very full days* exploring complex topics in 7(a) lending like equity injection, tiered ownership structures, franchises; *and* gathering member input on lending in rural markets, the role of FinTech, and the proposed regulatory changes. We’ll also hear what to expect on The Hill in coming months and get the latest updates from our SBA partners.

**The Honorable Linda McMahon**, 25th Administrator of the United States Small Business Administration and a member of The Cabinet, delivers the **Keynote Address**. The association, its directors and the membership are excited to hear from the agency’s leader, whose experience as an entrepreneur and business executive have uniquely positioned her to grasp the challenges and opportunities that exist in starting, building, and growing a business. She is a strong advocate for women in leadership roles in both the private and public sector, as well as a passionate advocate for small businesses across the nation.



### Updates from SBA Leadership



We welcome back SBA’s Office of Capital Access Associate Administrator **William (Bill) Manger**, who is responsible for SBA’s loan program policy, technology, operations and oversight. Bill provides news from the office on lending results, anticipated program changes and describes OCA’s strategic priorities for the new fiscal year.

We are happy to welcome to his first NAGGL event SBA’s General Counsel **Chris Pilkerton**, who leads more than 50 attorneys at the agency’s headquarters in Washington as they provide legal services including advising, analyzing and interpreting statutes, regulations and other sources of law, and draft legislative, regulatory and other materials. In addition, Chris oversees more than 60 field attorneys across the country.



NAGGL is also pleased to welcome Inspector General **Hannibal “Mike” Ware** to his first NAGGL conference. The Office of the Inspector General provides independent, objective oversight to improve the integrity, accountability, and performance of the SBA and its programs for the benefit of the American people.



**Luncheon – Featured Speaker**

Wednesday, November 14

11:45 am-1:00 pm

Seaport B-E

We look forward to hearing from **Tom Quadman**, who joins us from the US Chamber Center for Capital Markets Competitiveness (CCMC). CCMC advocates legal and regulatory policies for US capital markets to advance the protection of investors, promote capital formation, and ensure US leadership in the financial markets in the 21st century. Tom oversees the Center’s policy operations and works with CCMC staff to create and execute legislative, regulatory, and judicial strategies to reform the financial regulatory system and support policies for efficient capital markets.



**Government Relations News**

Thursday, November 15

9:00-10:30 am

**Seaport A-E**



A view from The Hill from NAGGL’s government relations team of **Tony Wilkinson, Kristen Granchelli** and **Julie Huston**, who discuss recent achievements on The Hill and what to expect once the midterm election is over and we move into 2019. What might new congressional Committees mean to the industry and what might the FY 2020 presidential budget might hold for SBA?

**Awards Luncheon**

Thursday, November 15

12:15-1:15 pm

**Seaport A-E**

We love this annual ritual! NAGGL enjoys honoring our members whose accomplishments in continuing education, service to the association and to the industry deserve public recognition and celebration! We’ll also introduce attendees to the new board of directors.

**Guided Discussion: Engaging and Monitoring Lender Service Providers**

Thursday, November 15

3:00-4:30 pm

Seaport G

Maintaining the integrity of the 7(a) program is essential to the agency, to lenders and to borrowers. One area under heightened scrutiny by SBA is the engagement of agents, particularly Lender Service Providers (LSPs), the individuals and entities that assist lenders with “originating, disbursing, servicing, or liquidating” SBA loans. OFA Director **Dianna Seaborn**, OCRM Director **Susan Streich** and NAGGL experts **Jane Butler** and **Kendra Vincenty** (Florida Capital Bank) discuss current requirements, best practices in hiring and managing LSPs and other agents, and what additional guidance may be appropriate to protect the program.



**SESSIONS OFFERED ONCE**

**Using Wholesale 504 to Serve your Customers**

Wednesday, November 14 10:30-11:45 am Balboa

Have you lost a recent deal because of rate, term, a large loan size, location of collateral, legal lending limit, industry or limited offerings? Learn how utilizing a Wholesale 504 program can help you to meet borrowers varied needs and earn fee income. Benefits include rates fixed for up to 25 years, ‘firsts’ up to \$13 million, a wide range of collateral, nationwide lending, and non-SBA options when appropriate. Join moderator **Scott Bossom** (Columbia Bank) and experts **Shiloh Hall** (CIT SBA Lending), **Ben Reed** (Zions Bank National Real Estate) and **Ken Rosenthal** (CDC Capital Markets) to learn about the competitive benefits of the Wholesale 504.

**News from the 7(a) Secondary Market**

Wednesday, November 14 1:15-2:30 pm Balboa

NAGGL Secondary Market Committee co-chairs **Sylvia Merola** (FTN Financial) and **Cal Regan** (Meadows Bank) facilitate this popular panel discussion among experts **JD Hamblen** (Stifel Nicolaus & Co.), **Matt Monaco** (Hanover Securities), and **Peter Monaghan** (Raymond James) as they discuss current news from the 7(a) Secondary Market, while **Christopher Anthony** (BNY Mellon) answers questions on servicing sold loans questions. SBA Chief of the 7(a) Secondary Market Program **John Wade** shares his insights.

**Hot Topics from the Office of Credit Risk Management**

Wednesday, November 14 3:00-4:15 pm Seaport G/H

OCRM Director **Susan Streich** has several not-to-be-missed hot topics that she wants to share with NAGGL membership. **Lynn Ozer** (Fulton Bank) joins to offer a lender’s insights.

**Roundtable: Lending in Rural Markets**

Wednesday, November 14 3:00-4:15 pm Balboa

SBA has established a FY 2019 goal of increasing rural lending and has provided some administrative fee relief to support this initiative. But, just what constitutes a rural loan and just how can lenders support SBA’s initiative? **Greg Clarkson** (BBVA Compass) and **Karin Bell** (The Bank of Missouri) lead the discussion as we explore best practices for ways to support rural lending, including marketing efforts, utilizing Lender Match, employing automation, and more.





**Insights into Recent Policy Changes and Critical Processing Issues**

Wednesday, November 14	10:30-11:45 am	Seaport G+H
Thursday, November 15	11:00 am-12:15 pm	Seaport G

**Dianna Seaborn** (Director, Office of Financial Assistance) and **Bob Carpenter** (Acting Chief, 7(a) Program Branch) discuss recent program changes, including the new SBA Form 159, **plus** a few other changes expected to be announced *just prior to conference*. **Cece Mitchell** (Zions Bank) joins the conversation for a dialog on some of the existing policy areas that elicit frequent lender questions, possibly including EPC/OC structures, changes of ownership, debt refinancing, etc. [Note: SBA is finalizing the 5(K) version of SOP 50 10 which is slated to take effect on 1/1/2019, but it is now highly unlikely that this revision will be published by conference.]

**SBA’s Electronic Submission Solutions: and SBA One**

Wednesday, November 14	10:30-11:45 am	Gaslamp
Wednesday, November 14	3:00-4:15 pm	Gaslamp

Join SBA Office of Capital Access Director of Performance and Systems **Steve Kucharski** and Senior Financial Systems Manager **Sheri McConville** (SBA), along with **Christopher Anthony** (BNY Mellon), the business project manager for SBA One, for a live look at the newest features and functionality in SBA’s electronic application and servicing packages submission systems, E-Tran and SBA One. A very important part of this session is an interactive dialog with end users and third-party software providers about where SBA should focus its upcoming software development efforts. Come prepared with input!

**Beyond the Process: Complex Franchise Loans**

Wednesday, November 14	1:15-2:30 pm	Seaport A
Thursday, November 15	1:30-2:45 pm	Seaport G

After a quick review of the new, simplified SBA Franchise Directory requirements and processes, SBA Chief Franchise Counsel **Steve Olear** and lender-expert **Diane Gallion** (Radius Bank) discuss some of the more complex situations in franchise and related lending (e.g., gas stations, management agreements, etc.), and lenders’ responsibilities when standard or negotiated addendums are required or when there are additional eligibility conditions imposed by SBA per the “notes” section of the Directory.

**Conducting Effective Site Visits**

Wednesday, November 14	1:15-2:30 pm	Seaport F
Thursday, November 15	11:00 am-12:15 pm	Seaport F

SBA requires that lenders conduct site visits of a business’ premises in a variety of circumstances, plus prudent lending standards often dictate the need for broader internal policies that trigger site visits. But preparing for and conducting a timely, accurate and effective site visit can be elusive. Join lenders **Kent DeHart** (First Utah Bank) and **Rachel Zippwald** (NAGGL) and site inspector experts **Kevin Power** (Collateral Specialists) and **Devin Rushton** (Spectrum Field Services) as they discuss SBA’s requirements and offer best practice tips for creating a consistent site visit process that meets SBA requirements and provides due diligence and risk mitigation.



**Gathering Member Input: Breaking Down the Proposed Regulation**

Wednesday, November 14	1:15-2:30 pm	Seaport G&H
Thursday, November 15	11:00 am-12:15 pm	Seaport H

The SBA Proposed Rule published in the *Federal Register* on September 27 contains *substantial* proposed changes that could potentially impact several areas of the 7(a) program, including how determinations of excess personal liquidity will be made, changes to program fees and affiliation requirements, and putting SBA Express program guidelines into regulation. Join **Jane Butler** and **Tony Wilkinson** (NAGGL) for a quick analysis of the major SBA proposals and the chance to offer your feedback to help us formulate our comments to be submitted to SBA.

**Creating Successful Customer Facing Reps**

Wednesday, November 14	1:15-2:30 pm	Gaslamp
Thursday, November 15	1:30-2:45 pm	Gaslamp

No matter what your business model—and whether you hire on contract for business development services—there are certain best practices that help *any* SBA sales department reach maximum success. Led by experienced managers **Tony Leveque** (Central Bank & Trust) and **Annemarie Murphy** (United Community Bank) this session explores ways to be sure that salespeople know the essentials of 7(a) borrower, business and use of proceeds eligibility; to know *what* detailed information to gather before moving a prospect forward; and how to be equipped to debunk myths about the difficulties of obtaining SBA loans.

**Update from SBA Office of Financial Program Operations (Portfolio Management and the Centers)**

Wednesday, November 14	3:00-4:15 pm	Seaport F
Thursday, November 15	11:00 am-12:15 pm	Gaslamp

National Guaranty Purchase Center Director **Vanessa Piccioni** provides updates on a wide variety of issues related to servicing and liquidation policies and the operations of the processing, servicing and liquidation centers; and seeks YOUR feedback on what policies need to be adjusted to better reflect industry standard practices related to ongoing loan monitoring. **Margherita Stutz** (Umpqua Bank) shares her thoughts/best practices from a lender’s point of view.