



## **The Law of Lending in the Agricultural Sector**

The registration fee is \$725 (1.5 days) – includes: course materials, lunch, and coffee break refreshments.

### **Location and Date:**

Regina, The Atlas Hotel (formerly The Travelodge Hotel)  
September 30 and October 1, 2020

**Day 1** registration begins at 12:45 p.m. and the course runs until 4:30 p.m.

**Day 2** course begins at 8:30 a.m. and runs until 4:30 p.m.

### **Who Should Attend:**

- Credit Union Agricultural Lenders
- Lending Managers

### **Course Description:**

This course is essential to both those who are new Ag lenders and to those more experienced Ag lenders in need of a refresher. The focus is solely on law, processes and documentation of agricultural lending. If you have been uncertain in this area in the past, your questions will be answered!

The course will examine the legal differences between different types of Ag borrowers - how they both authorize and sign documents differently and which documents to use for different types of borrowers. Key provisions of the most common Ag lending documents will be reviewed so you understand fully the rights and powers you have as the lender. In addition, the law specific to Guarantees, Security Agreements and Mortgages in the farm sector will be fully canvassed as will the law applicable to specific types of security like crops, livestock and home quarters. And no course on Ag lending is complete without ensuring every lender has a good understanding of farm exemptions and the impact those exemptions have on your lending and security decisions.

Throughout you will pick up tips on PPR searches and registrations and practical advice on dealing with *Bank Act* interests. You will learn to correctly interpret search results and you will receive guidance on what to do with various search results to better solidify your security and protect the interests of your credit union. Learning would not be complete without some hands on scenario work where you will learn the best practice approach in lending to this sector.

### **Facilitator:**

This course is designed and facilitated by lawyer Pat Quaroni of Olive Waller Zinkhan & Waller, LLP. Pat has been working with SaskCentral and delivering other popular credit union courses, The Lending Security Guide and the Law course as well as Deposit Services and CU Account Opening training course.