



FLAGGL 2017: Conference Agenda

September 13-15th

JW Marriott Orlando Grande Lakes



Tuesday, September 12, 2017

8:30 am to 5:00 pm	Del Lago 3-4	<p>NAGGL Training Class (Day 1): <i>Fundamentals of SBA Credit Underwriting</i></p> <p>This is an optional training for an additional fee for those pre-registered. Uses case studies to walk-through credit underwriting 'the SBA way' and explore ratio analysis, analyzing projections, determining repayment ability, preparing the credit memo, and more. SBA now mandates debt service coverage ratios and the agency's focus on lenders' underwriting practices remains strong. Learn the potential pitfalls that can put your SBA guaranty at risk.</p>
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Wednesday, September 13, 2017

8:30 am to 5:00 pm	Del Lago 3-4	<p>NAGGL Training Class (Day 2): <i>Fundamentals of SBA Credit Underwriting</i></p> <p>This is an optional training for an additional fee for those pre-registered. Uses case studies to walk-through credit underwriting 'the SBA way' and explore ratio analysis, analyzing projections, determining repayment ability, preparing the credit memo, and more. SBA now mandates debt service coverage ratios and the agency's focus on lenders' underwriting practices remains strong. Learn the potential pitfalls that can put your SBA guaranty at risk.</p>
11:00 am – 3:30 pm	Ritz-Carlton Golf Club	<p>Golf Tournament</p> <p>Golf tournament sponsored by GCF Valuation is a traditional scramble with various contests including a hole in one with prizes up to \$5,000. Includes cart, range balls, boxed lunch and 2 drink vouchers.</p>
2:00 pm to 5:00 pm	Mediterranean 6-8 Foyer	<p>Exhibitor Check-In and Setup</p>
2:00 pm to 6:00 pm	Mediterranean 6-8 Foyer	<p>Attendee Check-In</p>
5:30 pm to 7:00 pm	Coquina North Hall	<p>Welcome Reception</p> <p>Join us for a welcome reception with our Exhibitors, sponsored by Sunshine State Economic Development Corporation. Be sure to check in first at our registration desk to grab your badge and bag to collect goodies from our exhibitors. Complimentary beer, wine, soft drinks and hors d'oeuvres. Wear your name badge for entry!</p>

7:30 am to 8:30 am	Coquina North Hall	<p>Breakfast Buffet & Networking</p> <p>Exhibits will be open during breakfast, sponsored by Florida Business Development Corporation. Limited seating is available in our exhibit area with more available in the accompanying general session space.</p>
8:30 am to 9:00 am	Coquina South Hall	<p>Conference Kick-Off & FL District Updates</p> <p>Hear from the Florida districts about the current state of SBA in the State of Florida and join us in recognizing the state and district small business people of the year.</p> <p><i>South Florida District Small Business Person of the Year Award</i></p> <p><i>Jonel Hein, Deputy District Director, Southern District</i></p> <p><i>Paul Morrow, President of South Dade Air Conditioning & Refrigeration, Homestead, FL</i></p> <p><i>South Florida District Update, Vincent J. LoPresti, Assistance District Director</i></p> <p><i>North Florida District Small Business Person of the Year Award</i></p> <p><i>Gil Colon, Deputy District Director, Northern District</i></p> <p><i>Gabriel Ruiz, LTC, USA (Ret), Advanced IT Concepts, Inc., Winter Springs, FL</i></p> <p><i>North Florida District Update, James Van Horn, Lender Relations Specialist</i></p>
9:00 am to 10:15 am	Coquina South Hall	<p>General Session: Update from the Office of the Administrator</p> <p>Hear from various speakers in the office of the Administrator.</p> <p><i>William Manger, U.S. SBA, Associate Administrator</i></p> <p><i>Dianna Seaborn, U.S. SBA, Director OFA</i></p> <p><i>Andrea Giles, U.S. SBA, Office of Credit Risk Management</i></p> <p><i>Susan Streich, U.S. SBA, Director Office of Financial Program Operations</i></p>
10:15 am to 10:45 am	Coquina North Hall	<p>Morning Break & Networking</p> <p>Join us in the exhibit hall for a snack and some networking. Don't forget your exhibit card, and if you need to charge your mobile devices, use our complimentary charging stations, sponsored by Vose Law Firm and our Wi-Fi sponsored by StreetShares.</p>

10:50 am to 11:50 am	Mediterranean 6	<p>Breakout Sessions</p> <p>Management Track: “Critical Success Factors to Growth” <i>Hakim Kassam, BankUnited Small Business Finance</i> <i>Jeff Nager, The Bancorp</i> <i>Rich Bradshaw, United Community Bank</i> Moderator: <i>Rick Von Minden, United Community Bank</i></p>
	Mediterranean 7	<p>Loan Officer/BDO Track: “How to Improve Sales Productivity” <i>Scott Radway, Florida First Capital Finance Corporation, Inc.</i> <i>Ken Rosenthal, CDC Capital Markets</i> <i>Ray Drew, ReadyCap Lending</i> Moderator: <i>Sandra Anderson, Sunshine State Economic Development Corporation</i></p>
	Mediterranean 8	<p>Loan Operations Track: “Data Breaches and Cybersecurity” <i>Matt Froning, SAFE LLC</i> Moderator: <i>Kristen Dickey, Esq., Starfield & Smith, PC</i></p>
12:00 pm to 1:30 pm	Coquina South Hall	<p>Keynote Luncheon: Jerry Ross</p> <p>Join us for lunch, sponsored by Starfield & Smith, PC, and hear from Executive Director of the National Entrepreneur Center, Jerry Ross.</p>
1:30 pm to 2:30 pm	Mediterranean 6	<p>Breakout Sessions</p> <p>Management Track: “Tough Policy Issues/New SOP” <i>Dianna Seaborn, U.S. SBA, Director OFA</i> Moderator: <i>Victor A. Diaz, Esq., Starfield & Smith, PC</i></p>
	Mediterranean 7	<p>Loan Officer/BDO Track: “Common Review Findings – PARRIS Metrics” <i>Andrea Giles, U.S. SBA, Office of Credit Risk Management</i> Moderator: <i>Lynn McDaniel, Florida First Capital Finance Corporation, Inc.</i></p>
	Mediterranean 8	<p>Loan Operations Track: “Common Reasons for Screen-outs” <i>Annette May, U.S. SBA, Acting Deputy Director LGPC</i> Moderator: <i>Teressa Galloway, American Momentum Bank</i></p>
2:30 pm to 2:50 pm	Coquina North Hall	<p>Afternoon Break & Networking</p> <p>Join us in the exhibit hall for a snack and some networking. Don’t forget your exhibit card, and if you need to charge your mobile devices, use our complimentary charging stations, sponsored by Vose Law Firm and our Wi-Fi sponsored by StreetShares.</p>

2:50 pm to 3:50 pm

Mediterranean 6

Breakout Sessions

Management Track: "7(a) and 504 Origination Center Performance"

Susan Streich, U.S. SBA, Director Office of Financial Program Operations
Leslie Klam, U.S. SBA, Acting Assistant Center Director for Guaranty Purchases
Moderator: Lynne Singletary, BankUnited Small Business Finance

Mediterranean 7

Loan Officer/BDO Track: "Storytelling – It's all in the Presentation"

Brooke Marks, Sunshine State Economic Development Corporation
Mitch Fogel, Fogel Law Group
Kendra Vincenty, Florida Capital Bank
Moderator: Debbie Petrell, Florida First Capital Finance Corporation, Inc.

Mediterranean 8

Loan Operations Track: "Submitting Loans for Standard Processing"

Annette May, U.S. SBA, Acting Deputy Director LGPC
Moderator: Teresa Galloway, American Momentum Bank

4:00 pm to 5:00 pm

Mediterranean 6

Breakout Sessions

Management Track: "Recruiting and Retaining your Sales Force"

Chuck Evans, PrudentLenders, LLC
Tim Terry, SBA Advisors
Moderator: Vinny Muratore, Stone Bank

Mediterranean 7

Loan Officer/BDO Track: "Structuring and Underwriting Difficult Loans"

Ray Chiamulera, Radar Lender Services
Sandra Anderson, Sunshine State Economic Development Corporation
Moderator: Ray Drew, ReadyCap Lending

Mediterranean 8

Loan Operations Track: "New and Scary Fraud Trends"

Michael Rothman, Esq., Rothman & Tobin, P.A.
Moderator: Victor A. Diaz, Esq., Starfield & Smith, PC

6:30 pm to 8:30 pm

Coquina South Hall

Peace, Love & FLAGGL Dinner & Party sponsored by  

Dinner and drink tickets included (cash bar also available). Get Ready for a "Peace"ful time on Thursday evening as we celebrate the 70s in style...Wear your clogs and hot pants because it's time to boogie! All your favorite records will be spinning, and the only thing we'll be protesting is the night ending. Costume prizes will be awarded to best dressed 70s person or characters (and we love group themes)!

8:00 am to 9:00 am	Coquina North Hall	<p>Breakfast Buffet & Networking</p> <p>Exhibits will be open during breakfast, sponsored this morning by Radar Lender Services. Limited seating is available in our exhibit area with more available in the accompanying general session space.</p>
9:00 am to 9:10 am	Coquina South Hall	<p>General Session: SBA's 7(a) Community Advantage Pilot Loan Update</p> <p><i>Manuel Hidalgo, U.S. SBA, Director, Office of Economic Opportunity</i></p>
9:10 am to 10:15 am	Coquina South Hall	<p>General Session: Update from Trade Associations</p> <p><i>Barbara A. Vohryzek, NADCO</i> <i>Kristen Granchelli, NAGGL</i> <i>Tee Rowe, SBDC</i></p> <p><i>Moderator: Karen McHugh, banc-serv Newtek</i></p>
10:15 am to 10:45 am	Coquina South Hall	<p>Annual Meeting of the Members & Sponsor Recognition</p> <p>Don't forget to turn in your exhibitor card by 10:15 am for a chance to win a \$500 Amex gift card sponsored by StreetShares</p>
10:45 am to 11:45 am	Coquina South Hall	<p>General Session: Concluding Remarks & Open Questions</p> <p>Possible topics may include policy changes, affiliation and franchise issues, lender oversight, credit elsewhere, and the new SOP.</p> <p><i>William Manger, U.S. SBA, Associate Administrator</i> <i>Dianna Seaborn, U.S. SBA, Director OFA</i> <i>Andrea Giles, U.S. SBA, Office of Credit Risk Management</i> <i>Susan Streich, U.S. SBA, Director Office of Financial Program Operations</i> <i>Annette May, U.S. SBA, Acting Deputy Director LGPC</i></p> <p><i>Moderator: Karen McHugh, banc-serv Newtek</i></p>
11:45 am to 12:00 pm	Coquina South Hall	<p>Prize Giveaways</p> <p>Stay until the end to see if you've won our \$500 grand prize sponsored by StreetShares (must be present to win).</p>