

LOAN DOCUMENTATION



GENTEX[®]

TRAINING CENTER



Introduction

The Loan Documentation Training Course prepares credit, legal, and operations professionals to prepare and perfect loan documents that actually protect the bank. A well-structured facility fails if its documentation is incomplete, improperly executed, or unregistered. This course connects credit approval with the legal paperwork that secures it. It covers facility agreements, security documents, guarantees, conditions precedent, and registration formalities. Furthermore, it applies legal drafting standards, verification routines, and post-completion controls. As a result, participants produce documentation that survives scrutiny, enforcement, and audit.

Loan Documentation Course Objectives

- Explain the purpose and structure of loan documentation.
- Identify the core clauses in facility agreements and their commercial effect.
- Prepare security documents including mortgages, pledges, and assignments.
- Assess guarantees, indemnities, and support arrangements.
- Apply conditions precedent and disbursement documentation checklists.
- Verify corporate authority, capacity, and board resolutions.
- Apply registration and perfection requirements for security interests.
- Manage documentation exceptions, waivers, and amendments.
- Apply legal formalities for cross-border and multi-jurisdiction lending.
- Design documentation checklists, registers, and custody controls.

Course Methodology

- Interactive lectures with real loan documentation and enforcement case studies.
- Document review workshops using facility agreement and security templates.
- Conditions precedent and disbursement checklist exercises.

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- Documentation exception and waiver case simulations.
- Structured peer discussion with facilitator feedback on documentation risk.

Who Should Take This Course

- Credit administration and documentation officers.
- Corporate banking credit and relationship managers.
- Legal advisors and in-house counsel in banks.
- Loan operations and disbursement teams.
- Compliance and collateral management staff.
- Internal auditors reviewing credit documentation controls.

Loan Documentation Course Outlines

Day 1: Foundations of Loan Documentation

- Purpose of documentation: rights, remedies, and enforceability.
- Documentation lifecycle from term sheet to discharge.
- Structure of a facility agreement and key commercial terms.
- Conditions precedent, representations, and undertakings.
- Documentation standards, templates, and house style.
- Common documentation failures and their consequences.
- Case study: enforcement blocked by a documentation defect.

Day 2: Facility Agreements and Core Clauses

- Definitions, interpretation, and facility mechanics.
- Conditions precedent, drawdown mechanics, and availability periods.



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- Representations, warranties, and repeating representations.
- Financial and non-financial covenants drafting.
- Events of default, acceleration, and remedies.
- Assignment, transfer, and participation clauses.
- Workshop: reviewing and marking up a facility agreement.

Day 3: Security Documents and Perfection

- Security types: mortgage, charge, pledge, assignment by way of security.
- Fixed versus floating charges and their practical effect.
- Collateral valuation, insurance, and monitoring duties.
- Registration and perfection: land registry, company charges, and asset registers.
- Cross-border security and governing law considerations.
- Release, substitution, and discharge of security.
- Workshop: preparing and verifying a security package.

Day 4: Guarantees, Conditions Precedent, and Disbursement

- Guarantees, indemnities, and letters of comfort compared.
- Surety obligations, waiver of defences, and independent guarantees.
- Corporate authority, capacity, and board resolutions.
- Signing formalities, attestation, and notarisation.
- Conditions precedent checklists and disbursement authorisation.
- Documentation exceptions, waivers, and amendment procedures.
- Workshop: completing a conditions precedent and disbursement file.





Day 5: Documentation Control and Custody

- Documentation registers and collateral management systems.
- Custody, safe keeping, and original document controls.
- Tickler systems for insurance, valuations, and renewals.
- Documentation risk reporting and exception escalation.
- Legal opinions, enforceability checks, and audit readiness.
- Post-completion review and remediation planning.
- Course review, assessment, and action planning.

Conclusion

By successfully completing Loan Documentation, participants will gain a thorough understanding of facility agreements, security documents, guarantees, conditions precedent, registration and perfection, and documentation control. They will also acquire practical skills in document review, security preparation, checklist administration, and custody oversight. In addition, the course prepares them to produce documentation that is complete, enforceable, and audit-ready. Gentex Training Center delivers this programme with a strong focus on applied legal and credit practice and measurable documentation quality improvement.

FAQs for Loan Documentation course

Q1 What is the "Loan Documentation" course about?

It is a five-day programme on preparing and perfecting loan documentation. It covers facility agreements and core clauses, security documents and registration, guarantees and indemnities, conditions precedent and disbursement, cross-border formalities, and documentation control and custody.



Q2 What are the key benefits of the "Loan Documentation" course?

Participants learn to spot documentation defects before disbursement rather than during enforcement. The course reduces legal risk and unenforceable security, cuts documentation exceptions and audit findings, speeds up disbursement, improves covenant and security quality, and strengthens the bank's position if a borrower defaults.

Q3 What skills will I gain from the "Loan Documentation" course?

Participants gain facility agreement review and clause analysis, security document preparation and perfection, conditions precedent, guarantee and disbursement administration, and documentation register, custody and control management. These four skills cover the full documentation lifecycle from drafting to custody.

Q4 What tools, methods, or standards are covered in the "Loan Documentation" course?

The course covers facility agreement structure and clause analysis, conditions precedent and drawdown mechanics, representations and undertakings, financial and non-financial covenants, events of default and acceleration clauses, assignment and participation provisions, mortgage, charge, pledge and assignment by way of security documents, fixed versus floating charge treatment, registration and perfection procedures for land and company charges, collateral valuation and insurance duties, corporate authority and board resolution checks, signing and attestation formalities, guarantees, indemnities and letters of comfort, waiver and amendment procedures, documentation registers and collateral management systems, tickler systems, and legal opinion and enforceability review practices.



Q5 How is the "Loan Documentation" course applied in real-world practice?

Participants apply the methods to live credit files. They review facility agreements, prepare and verify security packages, complete conditions precedent checklists, process waivers and amendments, maintain documentation registers, and prepare files for audit. Many leave with documentation checklists and review templates ready for immediate use.