

Secured Transaction Essentials for Business Lawyers

Business Law Section



Date: Wednesday, April 15, 2026 | 12:30 pm to 4:00 pm

Location OBA Conference Centre
20 Toronto Street, 2nd Floor | Toronto, ON | M5C 2B8



Program Chairs: **Avram Musafija**, EY Law LLP
Hank White, Practical Law Canada

Substantive Hours: This program is eligible for up to **3h 30m**

Back by popular demand, this foundational program delivers essential, practical guidance for navigating secured financing transactions and personal property security law in Ontario.

Whether you are new to the area or looking to reinforce your knowledge, you'll gain clear strategies and insights you can immediately apply in practice. Plus, get the latest update on recent developments and emerging issues to ensure your knowledge is current and practice-ready.

Register now to secure your spot!

12:30pm	Welcome and Opening Remarks	2:30pm	Health Break
12:35pm	Introduction to Secured Loan Transactions David Reynolds, Miller Thomson LLP An overview of secured loan transactions, including types of secured loans and their characteristics	2:40pm	Introduction to Asset-Based Loans <ul style="list-style-type: none"> • What is Asset-Based Lending? • Types of Collateral • Key Negotiation and Documentation Issues
1:10pm	Reviewing and Commenting on Term Sheets, Commitment Letters, and Loan Agreements Alessandro Bozzelli, Cassels Brock & Blackwell LLP Rachel Ventura, Cassels Brock & Blackwell LLP <ul style="list-style-type: none"> • Key provisions from the perspective of the borrower and the lender • Using a Commitment Letter in place of a Loan Agreement 	3:15pm	Enforcing Security Craig Mills, Miller Thomson LLP <ul style="list-style-type: none"> • What constitutes a default? • Cross-collateralization, Cross-defaults • Considerations regarding other creditors • Notice of default and enforcement • Costs and expenses
1:50pm	Taking Effective Security over Personal Property Lydia Salvi, Practical Law Canada <ul style="list-style-type: none"> • Due Diligence: objectives and considerations • Types of Security • <i>Personal Property Security Act</i> and <i>Securities Transfer Act</i> • Perfection financing statements and control • Agreements with other creditors 	3:55pm	Closing Remarks
		4:00pm	Program Concludes

PROGRAM REGISTRATION IS ONLINE www.oba.org/pd

Questions? pd@oba.org