



## Risk Based Reviews

1. Portfolio Performance
2. Management and Operations
3. Credit Administration
4. Compliance



## Portfolio Performance

- Performance Rates
- Risk Rating
- Small Business Predictive Score (SBPS)
- Active Purchases
- Early Defaults
- Industry Concentrations
- Geographic Concentrations



## Management and Operations

- Management of Loan Portfolio
- Credit Policy Manual
- Delegations of Authority
- Loan Committee(s)
- Board
- Operating Plan
- Internal/External Controls



## Credit Administration

- Application
- Underwriting
- Processing
- Pre Closing
- Closing
- Post Closing
- Servicing
- Intensive Servicing
- Liquidation
- Risk Rating System
- Loan Agents/Brokers
- Loan Sales
- Internal Controls



## Compliance

- Eligibility
- Reporting



## Common Pitfalls in Construction Lending

- Borrower Injection
- Site Visits
- Appraiser Certification



It's Critical!



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