

# Contract Commercial Loan Analysis

The Contract Commercial Loan Analysis service of Thurmond, Clower & Associates provides various levels of commercial loan analysis. This service, in effect, permits outsourcing of all or part of your institution's credit analytical function.

The need for this outsourcing can be from one or more reasons.

In some instances loan assets have yet to grow to the level that will support a credit analyst position. This presents a problem in dealing with loan requests that are sufficiently complex to warrant a credit analysis. Our credit analysis can provide professional results without the expense required for a staff analyst.

Some banks have an analytical function, but at times this becomes overloaded due to business volume, unfamiliarity with the potential borrower's business or industry, or temporary employee absences. We can easily supplement the existing staff in these circumstances.

We can also provide detailed assistance in underwriting United States Small Business Administration (SBA) loans. We have lending professionals experienced in both SBA 7(a) guaranteed loans and SBA 504 loans. Preserving the SBA guarantee is critical to a bank's success in SBA lending, and proper underwriting is an important step in accomplishing this.

In addition, we can assist with underwriting and credit analysis in other specialty lending areas such as equipment leasing, asset-based lending, government contract lending, and floor plan lending. We have lending professionals on staff with experience in these types of lending. We look forward to hearing about your needs – [contact us today](#).