

# Loan and Credit Process Review

Thurmond, Clower & Associates designs and executes Loan and Credit Process Reviews aimed at meeting the specific needs of each client. Our experience in Loan and Credit Process Review covers decades of conducting such reviews in institutions of all sizes and organizational structures.

Our on site review includes an in-depth analysis of the creditworthiness of each transaction reviewed with an emphasis on the ability of the borrower to service the obligation, the prospects for a default under the terms of the loan, and the potential of a loss in the event of default. We also compare the risk rating that the institution has assigned to each loan and provide a confirmation of the risk rating or a recommendation for an upgrade or downgrade in accordance with the Bank's loan policy.

The end product of our review is a report designed specifically to meet the needs of that client. The report format is determined from discussions with key management to understand the goals of the institution and after agreeing upon the scope and approach to be taken.

Various levels of reports are available at your option. At a minimum, we provide a printed worksheet for each credit reviewed along with the analysis of the material found in the file of that borrower. A report is provided for any exceptions to your loan policy for each credit reviewed. A list of items needing attention for each credit is also included. Additionally, we believe that timeliness is extremely important and will generally deliver the finished report to you within two weeks after leaving your institution.

We can also report on any credit process issues that we discover and make practical recommendations to address and correct those issues.

Our reviews have passed the scrutiny of the examiners of regulatory agencies in several states and have been well regarded. The Senior Credit Officer at one client bank wrote, "I cannot begin to tell you how pleased the OCC was with your loan review." Clients have also advised us that outside audit groups have been impressed with the quality of our reviews.

We can design the loan review to enhance your revenue growth and cross-selling activities. You can have the opportunity to find new sources of revenue that could possibly cover the expense of the loan review itself.

We would like the opportunity to provide details on how this will fit into a program of Credit Risk Management for your institution. Please [contact us](#) for a no obligation conversation.