

T. GSCHWENDER & ASSOCIATES, INC.

A Credit Risk Management Company

FOR ALL YOUR CREDIT DEPARTMENT NEEDS...

Pre-Funding Due Diligence

- Underwriting Assistance
- Assessment of Borrower's Operations and Accounting Procedures
- Audit Borrower's Accounts Receivables and Inventory
- Environmental Due Diligence
- Appraisal Reviews
- Business Valuations

Loan Portfolio Management

- Credit Risk Assessments
- Commercial and Consumer Portfolio Loan Reviews
- Stress Testing of the Loans
- Review of the Reserve for Loan and Lease Losses Methodology and Adequacy
- Credit Related Training
- Acquisition of Loan Portfolio Due Diligence
- Floor Plan Audits
- Loan Policies and Procedures Development
- Borrowing Base Certificate Verifications

Problem Loan Management

- Quarterly Written Assessment of Problem Loans
- Assist Your Borrowers Improve Operations and Profitability
- Document Collateral Condition
- Monitor Collateral for Environmental Concerns
- Liquidate Collateral
- Remove Problem Loans From Your Balance Sheet

SUPPLEMENT YOUR CREDIT DEPARTMENT WITH OUR HIGHLY EXPERIENCED TEAM!

Underwriters, CPAs, CVA, Appraisers,
Environmental Experts

Former Bank Presidents,
Senior Lenders, Regulators

Workout Personnel, Turnaround
Experts, Loan Brokers

T. Gschwender & Associates, Inc.
311 Montgomery Street, Suite 1
Syracuse, NY 13202
315-701-1293 Phone
315-701-1296 Fax
www.tgschwender-assoc.com

"T. Gschwender & Associates, Inc. has been an excellent partner as we develop our commercial loan portfolio. From doing a comprehensive portfolio review, training our personnel, and doing pre-funding reviews on new loan applications, we have been able to use their expertise to grow and manage our commercial loan portfolio in a safe and sound manner. I highly recommend them."

Tristram Coffin, CEO, Alternatives Federal Credit Union, Ithaca, New York

CONTACT US FOR A FREE CONSULTATION

