



LOAN GRADER™

## Loan Review the Way You Want It

- Predictive Rules-Based Risk Ratings
- Migration Analysis
- ASC 310 & 450 ALLL Calculations
- Stress Testing
- Automatic Collateral Spreading & CLTVs

### The Tool of Choice for Loan Review

Your loan portfolio is your most important asset and you need to protect it with a sound Loan Review Program.

Using **LOAN GRADER** as an integral component of your overall program, you can apply a consistent set of standards to each and every loan in your portfolio.

**LOAN GRADER** reviews 100% of your loans against a comprehensive set of objective and consistent review criteria that dynamically change and adjust over time. As a result, your loan review process is demonstrably consistent and objective. LoanGrader eliminates guesses and assumptions during “pool” analysis. It also provides complete documentation and substantiation for pool factors, supported by actual review history. Fewer items “slip through the cracks.” Your ALLL calculation is accurate and verifiable at the loan level.

Some of the key benefits you’ll enjoy with LoanGrader:

- Predictive risk ratings on every account
- Identification of changes, patterns and trends in financials, credit scores and LTVS
- Proper valuation and cross-allocation of collateral values and CLTV accounting
- Relationship liability ledgers
- Continuous data scrubbing and ongoing monitoring of new data for input errors
- Consistent monitoring and automatic grading of all retail credits using the FFIEC Uniform Retail Credit
- Classification Rules
- Automatic generation of detailed loan review documents in MS Word for any selected loans

*“**LOAN GRADER** is an automated, impartial third party that has become an integral part of our monthly loss calculation and loan review. We’ve cut our loan review activities by 80 percent and do those far more effectively and efficiently now.”*

*Alan Bevington  
Vice President, Loan Operations Manager  
Anchor Bank*



® LOWENSTEIN  
AND ASSOCIATES®, PC



LOANGRADER™

## Another “Pair of Eyes” over Risk Ratings and ALLL

Based on generally accepted accounting principles, LOANGRADER is the data engine and smart-data warehouse that drives internal control over loan review, including ASC 310 and 450 compliance.

LOANGRADER reviews 100% of your loans against a comprehensive set of objective and consistent review criteria to identify problem loans and predict potential impairment under ASC 450.

LOANGRADER Outputs :

- Complete portfolio valuation & risk assessment on one page
- Loans to One Borrower exposure across “foreign” servicing systems
- Stratification of Risk within Loan Pools
- Pool Migration Analysis
- Impaired & Watch Loan Identification
- Detailed Credit and Borrower Review and Analysis
- Technical Exceptions, Loan Alerts and Red Flag items
- Valuation & Analysis of qualitative and quantitative factors within portfolio
- Accumulation & Analysis of portfolio performance and loss history
- User-Defined Reporting with custom sorting and selection filters
- Pre-populated loan review documents in MS Word for expedited external loan review

### It Simply Gets Better With Age

Over time, and with support from Lowenstein and Associates, LOANGRADER incorporates a lender’s specific lending policy and management expertise. LoanGrader becomes an internal control relied upon by the Board and examiners. Management can easily conduct pro-forma analyses using “what-if” scenarios. External audit time and associated costs can be reduced.

#### About Lowenstein and Associates®, PC

##### Intelligent Computer Solutions

Lowenstein and Associates is a licensed CPA firm that develops software to help lenders do their work smarter and faster. When you purchase LOANGRADER, you get the best of both worlds – a top-notch software application supported by certified public accountants. No wonder financial institutions ranging from community credit unions to multi-billion dollar banking companies have counted on Lowenstein for almost 30 years.

©2016 Lowenstein and Associates®, PC

### Contact us for a demo!

#### Lowenstein and Associates®, PC

P.O. Box 98  
309 North Main Street  
Cameron, MO 64429

Phone: 816.632.2263  
Email: [sales@laapc.com](mailto:sales@laapc.com)  
[www.laapc.com](http://www.laapc.com)



LOWENSTEIN  
AND ASSOCIATES®, PC