



CONSTRUCTION
LOANMANAGER®

Complete Control over Construction Loans

- Draw Schedules
- Inspections
- Balancing and Posting
- Full Core Integration

Premier Builder Relationship Management

CONSTRUCTION LOANMANAGER, from Lowenstein and Associates, is a solid foundation on which to build a well-controlled and profitable construction loan portfolio.

CONSTRUCTION LOANMANAGER (CLM) gives you complete control over the construction loan cycle, which allows you to:

- Reduce risk
- Increase efficiency
- Improve service to customers
- Satisfy builders, Board of Directors, lenders and examiners

CLM enables you to control inspections, retainage, change orders, releases, customer equity, participations, requirements and much more. You can create loan- or builder-specific budgets for any type of job or any type of cost. Large or small. You can even track pipeline loans and their fees.

Designed by CPAs, lenders, loan servicers, and accounting personnel, CLM incorporates stringent internal accounting controls to monitor the entire construction servicing and disbursement process. Since its introduction in 1987, CLM has evolved into the most comprehensive yet easy-to-use construction loan servicing system available on the market.

No other system gives you the full range of tools and controls needed to succeed in the construction lending industry.

We've utilized CONSTRUCTION LOAN-MANAGER (CLM) for three years now. This product allows us much more efficiency in month-end reporting, audits, and overall draw monitoring and disbursements. All the information you need is in one database. CLM is very user friendly and has given us the ability to expand our portfolio without having to hire additional FTEs. Lowenstein is the best in my book.

*Patti McNeill
Vice President, Construction Oversight Process
Cadence Bank*



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Increase Efficiency and Profit

CLM makes it possible for one person to oversee hundreds of construction loans. Clients tell us they've realized up to a tenfold increase in productivity!

How is that possible? BLUEPRINTING, that's how. Lowenstein and Associates will configure your CLM system based on a BLUEPRINT of your current construction lending processes and internal controls, along with our best-practices expertise. Our approach brings the construction, loan servicing, accounting, lending, item processing and IT departments together. The result is a complete solution spanning multiple departments within your institution. We ensure a smooth conversion of existing loans, seamless integration to the GL, Deposit and Loan core systems, and a well-oiled machine ready for action on Day One.

With CLM, you'll be able to:

- Simultaneously administer the entire budgeting, disbursement, balancing and posting process for hundreds of active construction loans per processor.
- Continuously analyze budget vs. actual performance during the life of a construction loan.
- Completely control the construction inspection and disbursement process.
- Track retainage and equity requirements.
- Monitor mechanic liens and claims.
- Automatically deduct and post interest payments from an interest reserve.
- Complete 1099-M management as needed.
- Give web access to inspectors and customers for online, real-time access to their accounts.

Other benefits you'll enjoy include:

- Electronic posting to your core processing system
- Accurate builder performance history
- Robust reporting capabilities
- Strong internal controls over Construction Loans

When you make CLM the foundation of your construction loan program, you'll be able to build a bigger, more profitable and better controlled construction loan portfolio ... *without adding staff.*

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 CONSTRUCTION LOANMANAGER, 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.

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Contact us for a demo!

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