

## Madison System<sup>TM</sup> Important Features

### More Information

For more information call  
(781) 639-8171 or visit us at:  
[www.madisonassociatesllc.com](http://www.madisonassociatesllc.com)

*Comprehensive business  
process support*

*Monitor and report on multiple  
types of relationships*

### THE MADISON SYSTEM<sup>TM</sup>

The Madison System<sup>TM</sup> is a comprehensive browser-based application that supports all commercial lending including commercial real estate loans, construction loans, C&I loans, and secured lending. The Madison System<sup>TM</sup> will help increase the efficiency of the loan origination process as well as portfolio risk management and administration, with comprehensive production reports, productivity measures, document preparation, document storage, document templates and many more features.

### SYSTEM FEATURES

**MONITOR LOAN PRODUCTION.** Instantly create reports that measure how loans are progressing through the pipeline. Production reports may be shared online by all authorized personnel, or distributed by e-mail.

**MEASURE ORIGINATION PRODUCTIVITY.** Measure the time require to originate each loan. Eliminate bottlenecks by identifying loans that are taking too long to process. Monitor why loans were lost so you can quickly respond to changing market conditions.

**LOAN REVIEW.** Use the Sample Selector to easily select the loans to review. Quickly review the coverage of the portfolio by loan type, market, collateral type, loan balance and many other criteria. Display loans that have been reviewed, those not yet reviewed, and those with review grade changes. Distribute progress reports to selected officers.

**LOAN RELATIONSHIP VIEW.** For each loan, view contact information for all the important contacts including borrowers, sponsors, guarantors, attorneys, property managers, and many more.

**CUSTOMER RELATIONSHIP VIEW.** For each customer, view their contact information, all their loans, and all their active tickler events.



**Microsoft**  
**CERTIFIED**  
Partner

**MADISON SYSTEM FEATURES, Page 2**

*Extensive, specialized  
functionality*

**RELATIONSHIP GROUPS.** You can define groups of individuals, companies and loans as a “relationship group,” then review reports that show the loans and other activities of those groups. You can create additional groups to monitor lending limits to one borrower, insider loans or any other group desired.

**LOAN LOG.** Log all your notes for each loan in a single location that can be shared by all members of the lending team.

**EXCEL WORKSHEET INTEGRATION.** Easily export data from the Madison System to Excel models where you can perform your own customized analysis. Import the results of the Excel analysis into the System, and then store the spreadsheet for future reference.

**OPERATING STATEMENTS.** Capture and analyze detailed operating statements for each property or other collateral. Use a default chart of accounts for each collateral type, and then modify it as required. Display reports showing multi-year operating statement histories.

**DOCUMENT AND LETTER PREPARATION.** Avoid the need to enter the same data multiple times in many documents. Prepare documents and letters automatically that pull information from the database. Documents may include loan origination applications, letters to customers, loan committee presentations and many other documents.

**DOCUMENT STORAGE.** Store any electronic file in the System such as Excel, Word, PDF, photos and maps. Avoid the need for a separate document management system to store inspection reports, collateral photographs, underwriting analysis, letters, applications, collateral valuations, and many other documents.

**DOCUMENT TEMPLATES.** Store standard departmental templates in the System so that everyone may have access to the most up-to-date version.

*Capture many complexities of  
commercial loan structures*

**MULTI-PROPERTY LOANS.** Record information for each property or other form of collateral that secures a loan, and automatically roll up the information to the loan.

**CROSS-COLLATERALIZED LOANS.** Identify and report on all cross- collateralized loans; display ratios for each loan and the crossed group.

**LOAN COMMITMENTS.** Keep track of each loan commitment and measure the exposure for each loan. Monitor the amount advanced and the amount still available for each commitment.

**MADISON SYSTEM FEATURES, Page 3**

*Comprehensive reporting and analysis*

**LOAN COVENANTS.** Monitor loan covenants and identify loans with covenant violations.

**LOAN POLICY EXCEPTIONS.** Identify and report on all loan policy exceptions according to a client-defined list of policy exception types.

**EXTENSIVE, COMPREHENSIVE REPORTING.** Choose from over a hundred standard reports that provide comprehensive, flexible reporting at the click of a mouse button. For added flexibility, many reports allow users to group, sort and filter report contents.

**AUTOMATIC REPORT DISTRIBUTION.** Automatically distribute reports to officers on a scheduled basis (daily, weekly, monthly) to alert them to important information.

**LOAN FILTERING.** Use powerful loan, collateral or borrower filters to focus on small groups of loans that may be of special interest. For example, you may want to review loans of a particular collateral type, or in particular markets, or with weak performance ratios. Do so quickly and easily with loan filters.

**STRATIFICATION REPORTS.** Use the highly efficient portfolio stratification system to stratify the portfolio on nearly any field including dollar values, dates, or text items (e.g., collateral type or state). For fast reporting, users may select the number of strata to display and the report will automatically create the break points.

**STRESS TEST ANALYSIS.** Stress loans according to your pre-defined parameter values to verify their ability to withstand adverse environments. Estimate defaults, extensions, losses and loan loss reserves. Project losses over a 10-year time horizon based on a sophisticated set of user-specified assumptions.

**MULTIPLE PORTFOLIOS.** Keep track of loan originations for the on-book portfolio, warehouse loans, loans for sale, and many more.

*Convenient access and flexible configuration to the needs of each client*

**ACCESS ANYTIME, ANYWHERE.** The Madison System is a browser-based application that can be accessed anywhere – office, branch offices, customer locations, or home.

**USER ROLES.** Each user is assigned to a role that allows them to access only the parts of the System pertinent to their business needs. Users may be given read or read/write access.

**EXTERNAL WEB SITE LINKS.** The System's home page provides client-managed links to other web sites that are important to the lending process.

**MADISON SYSTEM FEATURES, Page 4**

**USER DEFINED LISTS.** The System includes dozens of user-defined lists such as collateral types, markets, and loan purposes that are configured to the specifications of each client.

**EXTENSIVE COMMENT FIELDS.** Use extensive comment fields to get enormous flexibility in capturing and reporting exactly the information you need to display.

**ENTERPRISE OR DEPARTMENTAL INSTALLATIONS.** This highly flexible System can be implemented as an enterprise solution or as a departmental solution. It can even be implemented for a section of a department. You choose how it can help you best.

**DATA IMPORT FROM OTHER SYSTEMS.** Quickly and efficiently import data from accounting and other systems so you don't have to enter the information manually.

*Data import features*