

Compliance with CRE Concentration Guidelines

Summary

The Madison SystemTM is a comprehensive portfolio risk management and administration system for commercial real estate loans and other commercial loans. The extensive functionality and reporting capabilities provide real-time access to information by all authorized users.

Technology

The Madison SystemTM is a browser-based application that may be hosted on client or third party servers. Eliminate silos of information – share information with all authorized users regardless of location.

System Benefits

The Madison SystemTM will help you more effectively manage your portfolio and easily comply with the CRE Concentration Regulations.

More Information

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

Here's how the Madison System can help you comply with the guidelines on concentrations in real estate lending.

CRE Loan Concentrations

Separately monitor CRE loans that qualify under the guidelines from those that are excluded.

Loan Policy Exceptions

Document each exception, identify authorizing officers, describe the expected and actual remediation.

Loan Covenants and Policy Concentration Limits

Monitor and report on compliance with loan covenants and other loan policy concentration limits.

Portfolio Stress Tests

Apply stress test scenarios to the portfolio and quantify their impact on asset quality, earnings and capital.

Portfolio Stratification Reports

Quickly and efficiently prepare portfolio stratification reports based on virtually any field in the database.

Exposure Reporting

Monitor and report on exposure to individual borrowers and tenants as well as related party exposures.

Collateral Inspection

Record, document and report on each collateral inspection. Quickly identify rating changes.

Loan Risk Rating

Capture and document each historical rating; ticklers will issue reminders when new ratings are due.

Loan Disbursements

Track construction costs against loan disbursements to ensure that they do not exceed actual costs.

Actual Vs Underwritten Performance

Compare actual performance with expected performance when the loan was underwritten.

