

## OUT-SOURCING SOLUTIONS FOR ORIGINATORS AND PURCHASERS OF CONVENTIONAL C&I LOANS

Cortland has expanded its state of the art asset servicing platform to include bank loan servicing for commercial loan portfolios typical of a community or small regional bank, including **SBA** and **USDA** guaranteed loans. Our services are grouped into two primary categories:

**Loan Operations** – These cost effective, back-office services provide administrative support to lenders and asset managers.

- ✓ Internal Reporting (standard and custom)
- ✓ SBA Reporting
- ✓ Invoicing / Payment Posting
- ✓ Generation of Notices (Rate Changes/Late Fees)
- ✓ Production of Payoff Letters
- ✓ Financial & Documentation Tracking
  - Financial Statement Collection/Spreading
  - Compliance Certificates
  - UCC Filings, Tax and Insurance Payments
- ✓ Image Archiving

**Credit Services** – Experienced Cortland personnel perform a portion of the asset management process in order to increase lending capacity and bring consistency to important components of the risk management framework.

- ✓ Covenant and Compliance Testing
- ✓ Analysis of Financials (point-in-time and trends)
- ✓ Collection and Calculations of Ratios and Metrics
- ✓ Early Warning Reporting
- ✓ Collateral and Debt Service Assessments

## ADDITIONAL CONSULTING SERVICES OFFERED INCLUDE:

- Loan Reviews / Stress Testing
- Loan Documentation Audits
- Document Preparation Services
- Credit Underwriting Support
- Work out Support for Special Assets

## ABOUT US:

Cortland provides asset servicing, fund administration, securitization services and operational outsourcing solutions to financial institutions, asset managers and advisors. Headquartered in Chicago, Illinois, Cortland is managed by an industry-recognized group of financial professionals, averaging over 10 years of commercial banking, credit services and capital markets experience. With a wealth of experience and detailed knowledge of complex asset classes and their underlying structures, Cortland specializes in value-added servicing, custody, financial modeling and accounting for bank loans, commercial and residential structured debt, and asset-backed securities.

## TO LEARN MORE, CONTACT:

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