

SERVICE OFFERING

Loan Review

Enlighten Financial provides a **brighter approach** to financial analysis, risk management, and loan review.



Loan Review

- *Experienced professionals*
- *Flexible engagement structure*
- *Essential risk management services*
- *On-site or remote reviews*

Targeted Review

- *Focus on specific areas of the portfolio*
- *Flexibility to manage emerging risks in the portfolio*

Co-Sourced Reviews

- *Provide additional support for internal resources*
- *Work independently or as a part of an internal team*



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risk management

Loan review is a mainstay of internal control of the loan portfolio. Periodic objective reviews of credit risk levels and risk management processes are essential to effective portfolio management.

An effective risk-identification process must respond to not only the obvious indicators of a problem, such as delinquency, but also must recognize more subtle warnings of conditions that may affect the ability of borrowers to repay on a timely basis.

Enlighten provides experienced loan review professionals to help financial institutions manage risk and maintain strong credit administration practices. This experience assists our clients in staying ahead of the ever-changing financial landscape and addressing potential problems early.

dedicated services

Enlighten services are dedicated to credit risk management for financial institutions. We utilize our proprietary review process to efficiently and effectively deliver our services.

strength of the team

Enlighten loan review professionals each bring almost 20 years of commercial banking, credit and credit administration experience to your institution along with the current, real-time experience of working with our clients and the regulatory and other challenges they face. We work as your partner for continuous improvements within your policies and processes.