

SERVICE OFFERING

Commercial Underwriting

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



Credit Underwriting

- *Experienced professionals*
- *Flexible engagement structure*
- *New credit opportunities*
- *Annual reviews*

Service Delivery

- *Remote service delivery*
- *Utilization of our underwriting tools or*
- *Remote access to your underwriting systems*
- *Agreed-upon turn-around times*

Needs Based

- *Long-term solution to enhance your team*
- *Temporary solution to manage seasonal volumes*
- *Provide support for employee turnover*

Co-Sourced Analysis

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



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credit analysis

A clear understanding and analysis of your borrower's financial position is the starting point of a potential long-term relationship.

Our experienced credit professionals cut through the financial statements to identify key drivers and dynamics within the statements to provide a thorough analysis of your borrower's financial strength.

We will identify the strengths and weaknesses of your borrower based upon the financial statements and other information provided. We will provide the insight you need to make an appropriate credit decision and incorporate a relevant credit structure.

dedicated services

Enlighten's professionals are dedicated to credit risk management for financial institutions. We can utilize our proprietary underwriting worksheet or incorporate your existing methodology to efficiently and effectively deliver our services.

strength of the team

Enlighten's credit professionals each bring almost 20 years of commercial banking, credit and credit administration experience to your institution. Each has exposure to hundreds of credit relationships annually to provide breadth and depth to our work.

We work as your partner for effective credit underwriting.