

## SERVICE OFFERING

# Consumer 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*



877-445-4186

[www.enlightenfinancial.com](http://www.enlightenfinancial.com)

## risk management

Consumer loan review is a mainstay of internal control of the loan portfolio. Periodic objective reviews of underwriting, approvals and policy adherence are essential to effective consumer and mortgage lending.

An effective loan review ensures consistent and accurate underwriting in line with policy.

Enlighten provides experienced loan review professionals to help financial institution manage risk and maintain strong underwriting practices.

## dedicated services

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

## strength of the team

Enlighten consumer loan review professionals each bring nearly 20 years of consumer banking 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.