

T. GSCHWENDER & ASSOCIATES, INC.

A Credit Risk Management Company

FOR ALL YOUR CREDIT DEPARTMENT NEEDS...

Pre-Funding Due Diligence

- Underwriting Assistance
- Assessment of Borrower's Operations and Accounting Procedures
- Audit Borrower's Accounts Receivables and Inventory
- Environmental Due Diligence
- Appraisal Reviews
- Business Valuations

Loan Portfolio Management

- Credit Risk Assessments
- Commercial and Consumer Portfolio Loan Reviews
- Stress Testing of the Loans
- Review of the Reserve for Loan and Lease Losses Methodology and Adequacy
- Credit Related Training
- Acquisition of Loan Portfolio Due Diligence
- Floor Plan Audits
- Loan Policies and Procedures Development
- Borrowing Base Certificate Verifications

Problem Loan Management

- Quarterly Written Assessment of Problem Loans
- Assist Your Borrowers Improve Operations and Profitability
- Document Collateral Condition
- Monitor Collateral for Environmental Concerns
- Liquidate Collateral
- Remove Problem Loans From Your Balance Sheet

SUPPLEMENT YOUR CREDIT DEPARTMENT WITH OUR HIGHLY EXPERIENCED TEAM!

Underwriters, CPAs, CVA, Appraisers,
Environmental Experts

Former Bank Presidents,
Senior Lenders, Regulators

Workout Personnel, Turnaround
Experts, Loan Brokers



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"T. Gschwender & Associates is an integral part of our credit risk management team. In addition to reviewing the accuracy of risk ratings of our commercial loans, we rely on them to provide us feedback on best practices in the industry. As a result, our loan portfolios have done extremely well during these challenging times. I highly recommend them."

Gary W. Kavney, President and CEO
Adirondack Bank, Utica, New York

CONTACT US FOR A FREE CONSULTATION