

## PROBLEM LOAN MANAGEMENT

### MANAGE CRITICIZED/CLASSIFIED PORTFOLIOS

The professionals of TGA are experienced in credit workouts, negotiation, bankruptcy proceedings, and loan restructuring. TGA can manage some, or your entire, criticized/classified portfolio (loans risk rated Special Mention, Substandard, Doubtful, and Loss). We will:

- Prepare quarterly written loan action plans documenting the current status of each loan for the credit file;
- Obtain and review interim financial statements;
- Conduct periodic collateral inspections;
- Determine the need for field audits; and
- Assess opportunities to strengthen or increase collateral position.

We will also advise as to when to foreclose on collateral and when to liquidate it. Why use up valuable lender time when it can be better used to develop new business! Let us help you maximize your recovery from distressed credits.

Call us today to see how we can help!

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315.701.1293

### COLLATERAL VALUATION & LIQUIDATION

The importance of clearly understanding equipment values has never been greater than in today's highly volatile market. TGA provides equipment and machinery appraisals, inspections and inventory analysis in all areas of business, equipment, machinery and technical specialties. We take several factors into account when evaluating equipment, including manufacturer, make, model, year of manufacture, accessories, optional equipment, market demand, market availability, obsolescence, current economic conditions, and, of course, machine(s) condition.

Our work complies with IRS definitions and meets or exceeds the standards of the American Society of Appraisers (ASA), the oldest and only multi-disciplinary appraisal organization in the world, and the Uniform Standards of Professional Appraisal Practice (USPAP).

Asset liquidation/management involves choosing a proper technique, market target, and expertise to carry the task to a successful conclusion. TGA views each situation as a unique opportunity. We are committed to helping our customers understand their options and creating positive solutions to today's business needs. Quite often an engineered sale of assets i.e., an orderly liquidation, public auction, or a combination of these approaches are sound, responsible, and commercially reasonable avenues for solving immediate or long term financial needs.

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## FAS 114 IMPAIRMENT ANALYSIS

FAS 114 Impairment Analysis has to be completed on each non-performing loan every quarter in conjunction with the ALLL calculation. This requirement can take up significant amount of credit department's time if it is done properly. In addition, having expertise in-house to complete these reports accurately is not always feasible for a bank.

TGA has developed easy to use Fair Market Value and Net Present Value models to determine the impairment of your collateral based loans and trouble debt restructures (TDRs). In addition, TGA has the experts such as appraisers and accountants that are sometimes necessary in determining impairment amount. Our models insure all "costs to sell" and environmental factors are considered in the calculation. The models are also designed to determine if the loan requires immediate charge-off.

Don't take a chance misstating your ALLL! Having an independent firm calculate the impairments associated with these loans adds significant creditability to the ALLL calculation. Contact us for more information.

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## TURNAROUND EXPERTS

In today's changing and difficult economic climate, every day brings new challenges for businesses of all sizes. TGA Consultants offers skilled specialists to get your borrowers who may be struggling back on the road to profitability at a reasonable fee. By requiring your non-performing loan customers to utilize our turnaround services, you will be helping them while protecting your investment.

We have the professional depth required to not only evaluate the financial and operational issues that adversely affect performance, but also assess the strategic alternatives and develop and execute comprehensive plans to address borrower's business challenges. It's about more than identifying what's wrong; it's about identifying solutions that fix the underlying issues.

Guided by qualities of respect, integrity, professional excellence and leadership, we are dedicated to providing personalized attention and the highest-quality service to meet your borrower's needs. Contact us for more information.

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### ENVIRONMENTAL REMEDIATION

When it comes to environmental remediation, there are many consultants out there who can handle the technical steps to cleaning up a site. TGA has partnered with S&W Redevelopment to provide this service to TGA's banking clients due to S&W's outstanding reputation and success record.

Successful environment remediation requires more than simply completing a list of tasks. When you choose TGA, you're getting the creativity and brainpower required to structure a deal where everyone walks away with a positive solution. You will not only have environmental experts at your side, but former bankers that clearly understand your situation.

S&W Redevelopment buys contaminated sites and self-funds and performs every facet of the Brownfield Cleanup Program, assuring a clean, shovel-ready property in the shortest amount of time, while incurring the lowest overall cost. They understand the importance of maintaining a cost-effective strategy in the process, as they are brownfield property owners themselves. S&Ws consult on brownfields on a turnkey basis, presenting site owners with advice backed by experience on the most efficient method to manage their property. If you have a potential environmental concern, contact TGA to assist you in managing this potential liability.

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### SALE OF PROBLEM LOANS

Loan portfolio sales have become an integral component of credit and cash-flow management for credit grantors of every type. Portfolio sales can help you accomplish a number of critical objectives:

- Reduce concentrations of nonperforming assets;
- Dispose of unprofitable or underperforming product lines;
- Merger and acquisition-related cleanup; and
- Accelerate cash flow and manage staffing levels in servicing and collection areas.

TGA Consultants can provide you the loan sale advisory and portfolio valuation services that fit your particular need. Whether you want to sell a portfolio of loans or just a single problem loan, contact us to see how we can help.

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