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MOTIVATE • BUILD • LEAD



Foremost provider of commercial lending services

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# WHO WE ARE

Member Business Lending (MBL) is a credit union service organization (CUSO) established in 2004 which has built a strong reputation among regulators and credit unions for our Commercial Lending and SBA Lending expertise and efficiencies. MBL's corporate office is located in Utah and provides comprehensive business lending services to credit unions across the nation.

Our mission is to guide our family of credit unions to excellent lending experiences, which in turn allows them to deliver the best products and services to their members. MBL creates a competitive advantage for the lender as it allows the lender to have a back room and support operation which ultimately aids you with reducing expenses while increasing productivity.

Realizing that every business member has a unique need, we can provide services and solutions based on your needs. Time is money and we recognize that your staffing, training and knowledge of commercial lending process is always a moving target. MBL provides a consistent and reliable process which promotes quality and quantitative solutions for building a credit union's business lending portfolio.

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# WHY PARTNER WITH MBL



## **COMMERCIAL LENDING BACK OFFICE**

- » MBL is an extension of your team. Supporting your Commercial lending department to meet your borrower's needs

## **OVERCOMING STAFFING CHANGES**

- » Proper staffing and backup plans are essential to a successful program

## **FACILITATE A GROWING PORTFOLIO**

- » Our streamlined process increases the efficiency of loan production

## **OBTAIN ECONOMIES OF SCALE**

- » A variable cost structure allows you to pay for the services you need

## **REGULATORY COMPLIANCE**

- » Extensive experience guiding our clients through regulatory requirements

## **INNOVATING THE LENDING PROCESS**

- » Continually developing new technologies to help our clients adapt in a competitive market

# LOAN ORIGINATION

## MBL delivers an extensive offering of loan analysis and origination products and services

### UNDERWRITING

- » Credit analysis for all types of conventional and SBA products
- » Designed templates to meet regulatory requirements
- » SBA eligibility review to meet SOP requirements
- » An initial environmental screen is completed on all commercial real estate

### CLOSING

- » All documents are completed in LaserPro
- » Closing documents meet regulations for all 50 states
- » Dedicated license purchased for each institution
- » Document only requests available for non-MBL serviced loans

### PARTICIPATION LOANS

- » Due diligence on participating institutions
- » Full underwriting on participation loan requests
- » Assistance in purchasing and selling participation loans
- » Investor reporting and funds management available
- » Easy matching of buyers and sellers with MBL network of lending institutions
- » Provides an opportunity to diversify and manage your MBL portfolio

### VEHICLE PROGRAM

- » Process business vehicle loans through the SBA Express program
- » SBA loan guaranty of 50%
- » Terms up to 120 months
- » Rates up to Prime plus 6.50%
- » Pre-approval of loan within 24 hours of submission
- » Provides the borrower with lower payments, no down payment, and tax advantages

### APPRAISAL AND ENVIRONMENTAL REPORT REVIEWS

- » Third party review of all appraisal and environmental reports
- » Detailed review of report to determine accuracy and completeness
- » Recommendations provided by MBL on approval/denial of the report
- » Summary review report provided with each review to satisfy regulatory requirements



# SERVICING

Our loan servicing system handles all types of loans with any terms and structures. The system will meet your payment posting, reporting, and tickler needs

## LOAN ACCOUNTING

- » Payment and disbursement tracking for conventional and SBA loans
- » SBA 1502 reporting and exception coordination with Colson Services
- » Monthly billing statements
- » Standard and customized reporting
- » Web-based access and core system connectivity to real-time loan information and processing of payments and disbursements.

## ELECTRONIC FILES

- » Audit ready electronic files available to the lending institution
- » Exception reports sent to lender weekly requesting missing documents
- » Files can be viewed online or shared as a PDF document

## TRACKING

- » UCC filing tracked for lien position and renewal needs.
- » The lending institution is directly notified on any alerts which could affect lien position
- » Insurance is tracked and renewals are requested on an annual basis
- » Property tax monitoring is available on all commercial properties

## ANNUAL REVIEW

- » An annual review is completed on all loans serviced by MBL
- » A report is provided for each loan and included in the electronic loan file
- » MBL can assist with the request for updated financial information each year from the borrower
- » An annual review can be completed for loans not serviced by MBL

## SECONDARY MARKET

- » MBL will market the guaranteed portion of SBA loans
- » A relationship has been established with wide array of investor groups to produce the highest premium
- » Required secondary market documents will be completed by MBL on behalf of the lender
- » Our servicing group will manage requirements between SBA and investor
- » Full-service of reporting requirements provided to SBA and lender



# PORTFOLIO ADMINISTRATION

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**MBL aids in properly managing your commercial portfolio to manage delinquency and meet regulatory requirements**

## **PORTFOLIO REVIEWS**

- » Independent loan review of your commercial portfolio
- » Review loan files for proper underwriting, risk rating, loan documentation, and adherence to institution policy
- » Transfer of loan portfolios to receive full servicing from MBL

## **WORKOUT PLANS**

- » Identify options for restructuring the loan to assist with repayment
- » Review collateral to determine loan coverage
- » Update financial analysis to determine financial condition of the borrower
- » Design a workout plan to present to the borrower
- » Work with the institution to return loan to regular servicing
- » Advise the lender on how to work with attorneys and SBA

## **COLLECTION EFFORTS**

- » Review collateral position and liquidation options
- » Assist in locating borrower and guarantors
- » Contact borrower to determine best source of repayment
- » Assist lender in determining best option for collection and recovery

## **PORTFOLIO REPORTING**

- » Daily data update for servicing portfolio
- » Weekly pipeline report provided on all active loans requests in process
- » Past due and delinquency report to assist with portfolio management
- » Exception reports to assist with managing an audit ready file
- » Portfolio diagnostic report to assist with performance, concentration issues, and delinquency



# TRAINING

MBL provides training and development for all levels of lender personnel involved in commercial and SBA lending

## MONTHLY WEBINARS

- » Delivering general commercial lending information and best practices

## TRAINING CURRICULUMS

- » Course work for all levels of commercial lending experience

## CUSTOMIZED TRAINING

- » Curriculum to meet lender specific needs

## COACHING AND MENTORING

- » Commercial and SBA lending processes





# INFORMATION SYSTEMS

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**MBL to brings its lending partners into a more dynamic and data-driven relationship by using online collaboration tools.**

## **INSTANT ACCESS TO LOAN FILE INFORMATION**

- » Online collaboration tools act as virtual loan files. Dedicated websites for working through the lending process, from origination throughout the life of the loan. They provide instant access to loan file information, and the ability to collaborate on documents within the same virtual space in real-time

## **PROGRAM MONITORING**

- » Keep your finger on the pulse of your commercial loan program. Stay current with industry penetration, portfolio collateralization and production figures, with the use of monthly dashboard reports

## **PORTFOLIO MONITORING**

- » Monitor loan production and loan file integrity with the use of reports specially designed for your program management team

## **TECHNICAL REPORTING**

- » Simple, easy-to-read daily reports aid and assist in proficient and accurate commercial portfolio management. We will provide your technicians with the tools they need to efficiently serve your members