



Problem Loan & Workout Services

After the business loan is closed, periodic risk monitoring is essential to ensure ongoing credit quality. CU Business Group can help with the necessary monitoring and follow-up on the loan. Our risk monitoring service provides a periodic review of the financial health of the business as well as industry and economic conditions that may adversely affect the business. We also ensure your loan file documentation is updated and requirements such as UCC filings and insurance are in place.

Problem Loan Services

CU Business Group can also help with past due loan situations. If identified early, problem situations can often be rectified through proactive steps to re-work the loan and make necessary changes to cash flow. CUBG can assist your credit union with the following action items:

- Updating the analysis of the borrowing entity and guarantors' financial condition
- Reviewing the collateral for an updated valuation
- Identifying options for restructuring the loan to better fit the situation
- Designing a workout plan to present to the borrower
- Advising your credit union in dealings with attorneys and other technical specialists

CUBG's problem loan consulting services are billed on a time and effort basis at \$100 per hour for Member credit unions and \$150 per hour for all other credit unions.

Managing Problem Commercial Real Estate Loans

If the situation deteriorates and the credit union is considering foreclosure or other serious remedies, CU Business Group can also provide technical consulting via its alliance with Wildwood Capital Group.

Wildwood and CUBG can evaluate a single commercial real estate asset or a group of assets. Our team will provide independent assessments of commercial real estate loans and properties to identify possible risks, determine current valuations, and create appropriate exit strategies that maximize value. This service typically begins with an asset review, which includes an analysis and initial recommendations to achieve maximum recovery value. The asset review report consists of the following information:

- Market analysis and comparables
- A performance summary and scenario analysis going forward
- Options and recommendations for maximum recovery
- A telephone conference call to discuss the report and options to proceed

The initial asset review is conducted for a fee of \$1,000 to \$2,500 depending on the size and complexity of asset. Other services include day-to-day oversight of the property and carrying out exit strategies.



The Core Staff

Larry Robbins, SVP/Chief Credit Officer

41 Years Experience



Larry has 41 years in experience in the credit union and banking industries. Positions he has held include senior commercial loan officer, credit administrator, special assets officer and credit analysis training officer. He has extensive background in originating all types of secured and unsecured business lines of credit, term loans, agricultural loans, commercial real estate loans and Small Business Administration (SBA) loans. Larry has in-depth experience as a workout specialist for delinquent and classified credits. Larry leads the commercial loan underwriting group and regularly consults with credit unions on workouts as well as all aspects of business loans.

Brian Rose, SVP/Loan Operations Manager

30 Years Experience



Brian brings over 30 years experience in business lending support services to CU Business Group. His background includes significant experience in loan origination, ongoing servicing and risk monitoring for both conventional business loans and SBA lending. Brian brings specific expertise in loan documentation, loan auditing, portfolio management, collections/workouts, collateral control, and deposit operations. His experiences with GE Capital and Key Bank provided him with extensive training in leadership development and project management. His focus beyond workout assistance includes compliance, documentation and operations of CU Business Group.

Stacie Hill, Principal of Wildwood Capital Group

13 Years Experience



Stacie Hill is a Principal of Wildwood Capital Group, where she leads the firm's Advisory Services group. Stacie specializes in the asset management of office, industrial, retail and multifamily properties. She brings 13 years of real estate experience to the firm and has extensive experience in asset management, acquisition, development, financing and strategic planning. Her prior experience also includes commercial loan portfolio valuation, workouts, acquisitions and note sales.