

# Asset Review

Fortner, Bayens, Levkulich & Garrison, P.C.'s Asset Review services provide you with a full menu of the most extensive review services available, performed by seasoned professionals that will help identify potential concerns in your loan portfolio.

Every member of the Asset Review team has worked in the banking industry or with a regulatory agency. A number have held such positions as chief operating officer, loan officer or internal auditor. The Asset Review staff at Fortner, Bayens, Levkulich & Garrison, P.C., averages nearly 20 years of professional banking experience.

*Dependable  
banking experts  
you can trust.*

## Loan Portfolio Reviews

We select a sample from your loan portfolio designed to encompass credits from the entire spectrum: new and seasoned credits, loans approved by various committees and loans approved at the officer level, current and past due loans, and loans of different types from different locations. This enables us to obtain a fair representation of your portfolio to test general underwriting practices, the accuracy of your loan grading system in light of Board approved policies and regulatory guidance, and the effectiveness of your ongoing credit monitoring programs. Our review will identify loans with noted exceptions to prudent lending standards and your loan policy. We will also consider loan administration issues including adequate cash flow analysis of borrowers and early identification of potential problem credits, as well as regulatory compliance issues associated with the various types of loans reviewed. Finally, we will review your Allowance for Loan and Lease Loss methodology for compliance with regulatory guidance and Generally Accepted Accounting Principles.

## Loan Documentation

A byproduct of our loan review is an assessment of the accuracy and effectiveness of your documentation system. We will review file documentation to ensure that necessary filings are complete and timely. Additionally, we will test file documentation, such as financial statements and tax returns, to ensure these are obtained and reviewed for ongoing credit compliance. Our loan administration review analyzes the operations of the loan department to determine that policies and procedures are adequate to protect the bank from unnecessary loss. We will note inaccuracies in loan boarding and maintenance.

## Due Diligence

We can provide a thorough due diligence review of any potential bank acquisitions, including an assessment of the accuracy and adequacy of the target's Allowance for Loan and Lease Losses.

**FORTNER, BAYENS, LEVKULICH  
■  
& GARRISON, P.C.**

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