



YES Collateral Snapshot™

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Who is Incorporating YES Collateral Snapshot™ Into Their Analysis Process?





BANKS: Use the snapshot to identify risk, prioritize actions, triage portfolio (sell, warehouse, workout). Allows lending officers to distribute loans to workout officers who can recover valuable assets and not “take in” long-term liabilities.

DEBT BUYERS: The snapshot defines primary collateral risk without the cost or time of a Phase I Environmental Site Assessment, Property Condition Assessment or Appraisal. Turn around times in days not weeks and costs a fraction of the price.

GOVERNMENT / RATING AGENCIES: Baseline review of collateral. Help in bucketing various risk profiles – LOW, MEDIUM, HIGH risk of environmental concerns and property condition/security issues.

Nationwide Real Estate Collateral Portfolio Screening Tool

YES rapidly and cost-effectively researches, collects, summarizes, and rates collateral information for:

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Environmental: Desktop review highlighting known and potential liabilities;
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Property Condition / Security: Boots-on-the-ground technical drive-by inspection;
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Valuation: Market place research, identification of appropriate sales, and the application of the data to the site in order to arrive at a market value.
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The Final Product - the YES Collateral Snapshot™: Color-coded, risk-rated spreadsheet calibrated to a client’s tolerance. The snapshot provides risk ratings, cost-to-cure and time-to-cure information. The snapshot can act as a roadmap to a portfolio for those making sales, warehousing, purchasing, and “working out” decisions. The snapshot can lead to decreased legal costs and greater worker productivity by identifying collateral issues before starting foreclosure or purchasing a loan.

YES Collateral Snapshot™ Details

<u>Snapshot Tasks*</u>	<u>Environmental</u>	<u>Property Condition</u>	<u>Security</u>	<u>Valuation</u>
Review existing loan documents	X	X	X	X
Original research - internet/phone base	X	X	X	X
Regulatory database review	X	–	–	–
Comparative values	–	–	–	X
Historic information review	X	–	–	–
Technical drive-by	X	X	X	X
QAQC by experienced professional	X	X	X	X

*If additional information is required for any Snapshot components, then YES can arrange for Environmental Site and Property Condition Assessments, Broker’s Opinion of Value, or a full MAI Appraisal.