



unique to each situation. You can close on deals with confidence not only in the borrower's position, but also that a borrower's systems are streamlined and used consistently. The Collateral Examination Services team, consisting of former bank lending executives and experienced ABL examiners, conducts:

- ▶ Pre-closing Loan Due Diligence
- ▶ Recurring Field Examinations
- ▶ Takeover Examinations
- ▶ System Evaluations
- ▶ Collateral Monitoring – Accounts Receivable, Inventory and Equipment
- ▶ Fraud & Forensic Examinations

### Real World Improvements, Real Growth

For lenders seeking a comprehensive improvement plan, we use your workpapers to devise a detailed examination report offering fact-based changes you can make to improve your lending activities including:

- ▶ Loan Structure
- ▶ Reporting Requirements
- ▶ Collateral Availability
- ▶ Rates of Advance

#### COLLATERAL EXAMINATION SERVICES

# Confidence that Lending is Done Right

When you need confidence in a borrower's collateral and reporting capabilities, Cherry Bekaert's Collateral Examination Services can assist. We guide commercial lenders through detailed examinations that consider the bank, the underwriter and the borrower. Your concerns and point of view are our main considerations, and we can help structure a deal where everyone is satisfied.

Cherry Bekaert offers a team of individuals focused on conducting collateral monitoring and field examination engagements. Our team can work with your existing exam plans or help you develop tailored and customized solutions

We provide these services to clients across a variety of industries including manufacturing and distribution, government contracting, healthcare, transportation and logistics and service-based businesses.

And when your activities extend far beyond lending, our Transaction Advisory and Valuation teams offer a deep reserve of specialized talent ready to guide you whenever needed.

### Available & Accessible to Meet Your Needs

- ▶ Dedicated and seasoned team
- ▶ Accessible even during the traditional audit "Busy Season"
- ▶ Dedicated primary points of contact to provide rapid response
- ▶ Wide array of support services available for all clients
- ▶ Forensic accounting, litigation support, business valuations, and transaction advisory services are available as well as traditional audit and tax services

### Asset Based Lending Experience

Our field examiners have extensive experience in:

- ▶ Survey examinations
- ▶ Problem loans
- ▶ Federal government contract lending and contract review
- ▶ Underwriting
- ▶ Financial analysis

Our goal is to perform effective collateral analysis to assist you in making decisions which strengthen your collateral position.

### About Cherry Bekaert

"Cherry Bekaert" is the brand name under which Cherry Bekaert LLP and Cherry Bekaert Advisory LLC, independently owned entities, provide professional services in an alternative practice structure in accordance with applicable professional standards. Cherry Bekaert LLP is a licensed CPA firm that provides attest services, and Cherry Bekaert Advisory LLC and its subsidiary entities provide tax and advisory services. For more details, visit [cbh.com/disclosure](http://cbh.com/disclosure).

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### Asset Based Lending Services

We have successfully performed hundreds of collateral examinations over the last 25 years in a variety of industries. Our extensive experience allows us to perform efficient and effective due diligence and quickly summarize collateral issues for the lender. Examples of this due diligence are:

- ▶ Pre-Loan Surveys
- ▶ Pre-funding Examinations
- ▶ Inventory Counts and Eligibility Analysis
- ▶ Floor Plan Inspections / Commodities
- ▶ Accounts Receivable Evaluations
- ▶ Written Verification Letters
- ▶ Work Outs and Liquidations

### We Can Guide You Forward



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 **Cherry Bekaert**  
Your Guide Forward