



# AFSVision® for Commercial Real Estate

Commercial Real Estate (CRE) is a data-driven line of business, often with complex loan terms, requiring a solution that can easily and efficiently gather and process all the information needed to manage CRE loans. Such a solution is always important, nearly all financial institutions secure loans with commercial real estate, obviously certain financial institutions more so than others. However, during times of economic stress and uncertainty, careful management of CRE collateral and the risks associated with it are of vital importance to nearly all financial institutions.

AFSVision has the tools to manage the intense data requirements of CRE lending. It is the only complete solution for commercial real estate that offers fully integrated, real-time management and reporting across global markets. The system's digitally enabled, end-to-end supported credit processing captures all the information required to gain the clarity and transparency needed to support regulatory demands, process enforcement, risk management, and collateral control, as well as optimize loan fee and pricing opportunities, all while increasing customer satisfaction and retention. These features are integral components of AFSVision's real-time servicing and risk management engine.

## Value

### Improve Customer Service

- Enhances customer satisfaction by providing information that enables faster decisions, immediate updates, and speeds the response to customer service requests.
- Provides real-time amortization, automatic recalculations, and unlimited billing/unbilling functions.
- Enables flexible repayments, including interest only, irregular schedules, estimated and interim maturities, etc.
- Helps customers determine current and future regulatory capital requirements and employ heightened risk management practices.

### Increase Efficiency

- Unifies all relevant data needed about the loan and collateral to easily process and manage your CRE loans.
- Enables lenders to spend less time on administrative tasks and more time generating more profitable loans while giving management greater visibility and control over the business.

### Mitigate Risk

- Automates the process to capture multiple sets of risk ratings by borrower and deal to determine the approval authorization required and manage capital requirements more effectively.
- Built-in end-to-end integration capabilities enable enhanced CRE data with workflow management customized to reflect and enforce your policies and procedures for loan servicing.
- Captures data to facilitate compliance with multiple legal and agency regulatory requirements.
- Standardizes policies, processes, and procedures across the enterprise for consistency and control.

### Increase Profitability

- Creative and competitive pricing through multiple forms of fixed, variable, and performance-based interest rate capabilities at all levels within a loan/commitment hierarchy.
- Unlimited bank-defined fees that may be charged at all levels within a loan/commitment hierarchy.
- Expedited and automated workflows reduce manual effort at all stages of the credit process.



*Experience, execution, and excellence are reflected in our market leadership, our team's expertise, our technical stability and scalability, and our ability to handle complexity, compliance, and a desire to create sustainable, winning strategies for our customers.*



## Features

- **Data Management**—Captures the information a lending institution needs to make a credit decision and streamlines workflows to ensure loan requests are routed to the right people with the right data.
- **Servicing**—Provides one system of record for all loans, including relationship structure, terms and conditions, currency, transaction history, loan collateral, covenants, and documentation.
- **Collateral Management**—Includes property details, liens, inspections, appraisals, tenant concentrations, multiple insurance policies, escrow and replacement-reserve capabilities, and tax data. Enables detailed tracking of tenant and geographic concentrations and disaster management (flood, hurricane, train derailments, etc.) to ensure correct collateral valuation.
- **Commitment Management**—Provides unlimited levels of commitment for project phases and line items, along with graphical, easy-to-use tools for setting up and servicing complicated credit structures.
- **Portfolio Management**—Pools and values loans for securitization. Automates distribution of required information and documentation to syndication and securitization participants and to regulatory agencies. Executes fund transfers subject to conditions of sale.
- **Loan Administration and Servicing**—Provides real-time, online access to account status at any point in the lending process from origination through loan payoff or asset sale. Includes workflows to control disbursements and draws and exceptions management to monitor covenants and additional types of exceptions at the borrower, loan, collateral, and document levels, as well as credit policy exceptions.
- **Management Information**—Provides on-demand portfolio management reporting and analytic capabilities delivered by AFS via secure web access.
- **Construction Lending Management**—Tracks and manages every aspect of a construction loan portfolio—from tracking commitments, project phases, third-party equity interests to monitoring the construction process and loan/payment cycles. Provides real-time integration with budget tracking systems for end-to-end management.

## Benefits

- Provides the most functionally rich, real-time loan servicing capabilities available today, efficiently supporting and reporting on virtually any type of real estate loan.
- Provides AFSVision's unique multi-balance accounting for fair value accounting, impaired asset monitoring, mark-to-market tracking, contractual, and estimated cashflow tracking.
- Includes complete, integrated collateral management.
- Delivers web-based, real-time, online access to account status for superior customer care.
- Supports portfolio, managerial, and regulatory reporting needs.
- Facilitates integration with multiple external sources of CRE information and services.

To learn more about how AFS can support your Commercial Real Estate line of business and see a demo, email [info@afsvision.com](mailto:info@afsvision.com).



AFS is the global leader in providing commercial lending solutions to top-tier financial institutions. We work with a majority of the world's 50 largest financial institutions to build lending processes based on a straight-through model and on-demand technology and services. We partner with client banks around the world to understand their organization's strategic goals and work proactively to achieve their business, regulatory, and technology objectives.

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