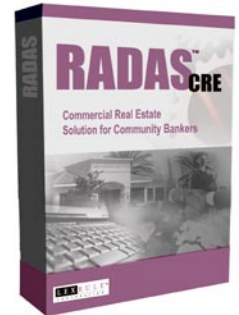


## Commercial Real Estate Solution for Community Banks



RADAS™ CRE enables banks to:

- ▶ **CRE Stress Testing**  
Vacancy rate effect, interest & cap rates impact on LTV, DSC, etc
- ▶ **Establish policy guidelines for overall CRE lending strategy**
- ▶ **Perform market analysis by property types, geographic markets, etc**  
Property, appraisal, environmental, market reports and analysis
- ▶ **Create underwriting standards**  
(i.e., loan terms, pricing, collateral, LTV, property cash flow, DSC for property, etc)  
Create, manage underwriting standards including price, LTV, DSC and synthesize those elements
- ▶ **Monitor exceptions**
- ▶ **Make appraisal review and analysis**  
Create, upload, store and review appraisal and market studies
- ▶ **Create underwriting standards and quality**



RADAS™ CRE is a unique commercial real estate application that offers commercial real estate loan origination, borrower information, guarantor information, and all property-related information included in a consolidated platform.

RADAS™ CRE provides instant reports including loan request summary, subject property rent roll, vacancy rates, historical operating performance, environmental and appraisal reviews, workflow compliance, NCF supportable loans, and NOI supportable loans. In addition, it calculates projections including adjustments to the operating statement and preliminary market information.

“Whether we are purchasing a loan for our own portfolio or helping a client grow by participating in one of our own loan syndications, the RADAS™ Commercial Lending and RADAS™ Loan Participation and Syndication platform has streamlined the underwriting, decision making, and distribution processes, which has resulted in immediate increases in productivity, efficiency, volume, and profitability.”

— Howard F. Pisons  
*Senior Vice President and Senior Credit Officer,  
Community Bankers Bank*