

Is Your CRE Underwriting Process Built on Shaky Foundation?

In your commercial real estate (CRE) underwriting process, you're doing your best to satisfy due diligence. **But there are factors at play that may be missed in your due diligence that could be exposing you to unnecessary risk. Such as...**

Incomplete or inaccurate data on a borrower's application

There are a lot of pieces to verify on the submitted application... **not to mention what they may have failed to disclose:**




State civil litigation


Federal litigation


State tax liens


Federal tax liens


Judgments


Bankruptcies

Unidentified business associations

Even if you're looking at the most current sources, it's not enough if **you're not identifying and vetting every associated party, including:**




Business affiliations


Guarantors


Other connected individuals or jurisdictions

Waiting to conduct due diligence

DO IT EARLY IN YOUR UNDERWRITING PROCESS TO



Have **visibility into the true scope** of due diligence required



Decline applications upfront that don't meet your risk criteria

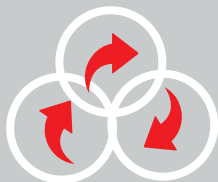


OTHERWISE, THIS CAUSES...

Wasted time, revenue, and resources

Ending a deal halfway through – **which is not uncommon due to discrepancies found during due diligence**

Not going directly to the source for due diligence data



YOUR DUE DILIGENCE NEEDS TO COVER ALL GROUNDS, OR ELSE...

RELYING ON SUBSCRIPTION SERVICES COULD =



Outdated information & missing pending public records

REGULATORY RISK INCREASES

as regulators notice a loosening of underwriting standards¹

Strengthen your due diligence and stay competitive with the insights you need to make informed decisions. **Building a solid CRE underwriting process starts now.**

Learn more at lexisnexisrisk.com/BAR