



COLLATERAL SOLUTIONS



servion
COMMERCIAL
LOAN RESOURCES



COLLATERAL SOLUTIONS

Your Commercial Lending Third-Party Solution

OUR VISION

To simplify the commercial lending third-party process, provide a quality product, exceptional customer service and become an educational resource for our clients.

WHO WE ARE

Our story begins in the fall of 2018 within the confines of a small department and a dream of something bigger. From humble beginnings, our vision was to seamlessly integrate with our clients' service offerings, thereby contributing to their success and growth. Initially comprising two analysts and one coordinator, we have since grown into a comprehensive service provider, fortified by the collective efforts of three dedicated teams.

WHAT WE OFFER

Our comprehensive suite of services encompasses everything from the initial third-party engagement to the review of a completed appraisal or environmental reports, ensuring that we can deliver tailored solutions that meet your unique needs.



NATIONWIDE SERVICE

With a nationwide reach, we forge strong partnerships with our clients and vendors across the country. Our collaborative approach ensures that no matter where you are, we are here to support you every step of the way.

COLLATERAL SOLUTIONS CORE VALUES

At the heart of our spirit lie our core values, those guiding principles that illuminate our path and define our identity.

QUALITY

Quality is not merely a goal but a standard we aspire to, driving us to deliver excellence in all that we undertake.

EXPERTISE

Our expertise reflects our commitment to continuous learning, ensuring we deliver the highest level of proficiency. We have prioritized building a network of experts, recognizing the value of collaboration and diverse perspectives

INNOVATION

Our team values innovation, embracing creative thinking and adaptability to drive continuous growth and progress. Innovation inspires us to challenge convention, explore new possibilities, and develop transformative solutions that shape the future of our industry.

A photograph of several business professionals in suits shaking hands, symbolizing agreement and partnership. The image is partially obscured by a dark blue diagonal overlay in the top right corner.

OUR SERVICES

THIRD PARTY MANAGEMENT

We offer third-party engagement and management services for:

- Appraisals
- Broker Price Opinion
- Phase I Environmental Site Assessment
- Environmental Risk Rating
- Record Search with Risk Assessment (RSRA)
- Phase II Environmental Site Assessment
- Property Condition Assessment
- Site Inspection
- Flood Determination

COLLATERAL AND ENVIRONMENTAL REVIEWS

- Commercial Collateral Review on Appraisals
- Phase I and Phase II Environmental Site Assessment Reviews

EVALUATIONS

- Comprehensive Evaluations
- 2-4 Family Evaluations
- 1 Unit Evaluations (non-owner-occupied, single-family investment properties only).

PORTFOLIO MONITORING

- Site Inspection Reviews
- Collateral Updates

WHICH COLLATERAL REVIEW PRODUCT IS RIGHT FOR YOU?

The Summary Review consists of stress testing the data provided within the three approaches to value, an administrative review, confirmation of regulatory adherence, property location services and research on appraiser licensing and enforcement. This review concentrates only on the data provided within the report.

The Comprehensive Review is a deeper dive that brings in external resources to assist with the analysis. This review looks at the discounted cash flow analysis, regression analysis, gross income multiplier along with confirmation of property zoning and flood zone identification.

PRICING

Pricing is dependent on whether we are providing Full Service or A la Carte services for your commercial lending needs.

	Full Service	A la Carte Service
Flood Certificate	\$14*	\$14*
Appraisal Engagement & Management	-	\$50
Comprehensive Collateral Review	\$450	\$500
Summary Collateral Review	\$300	\$350
Residential Collateral Review	\$200	\$200
Comprehensive Commercial Evaluation	\$450	\$500
2-4 Family Evaluation	\$250	\$300
Single Family Evaluation (non-owner occupied, investment only)	\$200	\$250
Environmental Review	\$300	\$350

*Pass-through fee; subject to change by third-party vendor



For additional information on pricing or other inquiries, please reach out to:

BRIAN MIELKE - VP/NATIONAL SALES DIRECTOR
(612) 270-9091 | BMIELKE@MYSERVION.COM