

FDIC #: _____

LOC #: _____

DATE: _____



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Commercial Real Estate Lending Questionnaire

For the purposes of this application, the term applicant means the parent company or insured and all subsidiaries or joint insureds.

Applicant Bank: _____

Street: _____ City & State: _____ Zip Code: _____

Please provide the following:

1. Has the Board established written guidelines for commercial real estate lending that clearly defines:

- a. Geographic lending areas? Yes No
- b. Acceptable types of properties? Yes No
- c. Appropriate terms and conditions by type of real estate loan? Yes No
- d. Maximum advance as a percentage of appraised value or purchase price? Yes No
- e. Limitations on the number or amount of loans involving any individual borrower or contractor? Yes No
- f. Minimum appraisal standards for real estate mortgages? Yes No
- g. Minimum standards for loan documentation? Yes No

If no to any of the above, please explain:

2. Are loan underwriting standards reviewed at least annually to determine if they are compatible with changing market conditions? Yes No

If no, please explain:

3. Are exceptions to the commercial real estate lending guidelines reported to the Board at least quarterly? Yes No

If no, please explain:

4. Have any concerns been noted regarding the bank's commercial real estate lending risk management? Yes No

If yes, please explain:

5. What percentage of commercial real estate loans are made outside your trade area? _____%

6. What percentage of your commercial real estate loans are generated through brokers? _____%

7. Do management reports include the following items:

a. A recap of new lending by portfolio and type? Yes No

b. A detailed loan performance and asset classification report? Yes No

c. A listing of concentration risks? Yes No

If no to any of the above, please explain:

8. Does the bank maintain a system to ensure that it requests and receives current financial information for commercial borrowers whose loan payment is dependent on business income? Yes No

If no, please explain:

9. Has the bank established an adequate system to maintain loan documentation, including a checklist to ensure that the institution received required documents and they are on file? Yes No

If no, please explain:

10. Are all real estate loan commitments issued in written form? Yes No

If no, please explain:

11. Does the bank investigate the qualifications and reputations of fee appraisers before placing them on the list of approved appraisers? Yes No

If no, please explain: