



Stoplight Solution

ORGANIZE

Organize loan files and create a simplified file management system. This involves collection of legal documents, third party reports, credit memos and operating statements in an electronic format.



COMPILE

Compile information gathered during the due diligence process using relevant documents to build a customized financial model. More than 100 key characteristics of any loan can be accessed within seconds.



CATEGORIZE

Categorize loans into three distinct buckets using the data obtained during the loan file due diligence process.

Green Yellow Red



Performing



Performing, Potential Credit Risks



Non-Performing

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Lighthouse Advisory Services (LAS) is a commercial real estate valuation and consulting firm providing a wide range of services to credit unions in helping to manage credit risk within commercial and member business loan portfolios. Our platform includes:

Portfolio Valuation	ALLL Analysis	Asset Underwriting	Loan Sale Advisory
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The "**Stoplight Solution**" is our proprietary credit model which provides credit unions with detailed information on their commercial and member business loan portfolios for audit and regulatory reviews, investor and participant reports and efficient portfolio and risk management functions.

\$330MM Member Business Loan Portfolio Valuation, July 2010

LAS performed valuation services on a member business loan portfolio for a West Coast credit union. The portfolio consisted of 175 loans located primarily in Southern California, with an outstanding principal balance of approximately \$330 million. LAS provided an independent ALLL analysis in accordance with FAS 114 which was completed within a 30-day period.

\$670MM Secondary Market Portfolio Valuation, July 2010

LAS performed stratification analyses for a Southeast credit union, building a financial model for reporting on a \$370MM portfolio. The portfolio included the following asset types: 300 residential loans (\$190MM); 12,000 auto loans (\$150MM); 50 taxi medallion loans (\$25MM); 200 trucking loans (\$5MM). LAS also provided a detailed assessment of a commercial real estate loan portfolio. The portfolio consisted of 33 mortgage loans located throughout 13 states, with an outstanding principal balance of approximately \$300 million. The loans were purchased in the secondary market through syndication. LAS performed a detailed re-underwriting and cash flow analysis of each asset which was completed within a 45-day period.

\$510MM Commercial Real Estate Loan Portfolio Valuation, October 2009

LAS performed valuation services on a commercial mortgage loan portfolio for a West Coast credit union. The portfolio consisted of 230 commercial and multifamily mortgage loans located throughout 30 states, with an outstanding principal balance of approximately \$510 million. LAS provided an independent ALLL analysis in accordance with FAS 114 and FAS 5 which was completed within a 45-day period.

Client Testimonials

I have had the pleasure of contracting Lighthouse Advisory Services to perform a complete review and evaluation of our commercial real estate portfolio. We looked at several larger firms during our due-diligence and selection process however the skill set of Lighthouse fit perfectly with our desired scope of work. We worked side by side during their review. They were open to feedback but held strong in their convictions. Their expertise covered all of the vital areas of review, origination, underwriting, and accounting treatment of ALLL. We were very impressed by the work product. The amount of data collected during their review was unbelievably valuable in our ongoing monitoring of the portfolio. Our financial institution is now better equipped to be proactive to the changes in the economy and the commercial real estate market. I have and will continue to recommend Lighthouse as a value added service to any financial institution.

John Bretthauer
Chief Lending Officer
California Credit Union

We were very impressed with the professionalism and thoroughness of the Lighthouse team. Working on a short timeline, they completed the report before the promised deadline. The partners were easy to work with, and diligently created an accurate report that met the expectations of our examiners and management team.

Robert Reck
First Vice President
North Island Credit Union