

MFA BANK EXAMINATION SERVICE LINE



EXAMINATIONS AND LOAN REVIEW SUPPORT

- **Pre-Loan Examinations**
- **Existing Loan Examinations**
- **Consultation on Structure and Borrowing Base Formulas**
- **Loan Review Agreed Upon Procedure Engagements**
- **Workout Analysis Support**
- **Accounting Investigations**
- **Litigation Support**

To learn more about how MFA can help you, please contact:

Carl J. Famiglietti, CPA
Managing Partner
cfamiglietti@mfa-cpa.com
(978) 557-5333

For over 20 years, MFA has been providing its keen insight and steadfast execution to financial institutions through its Bank Examination service line. By applying high-level resources and best practices to meet clients' needs, MFA has consistently delivered real ROI through its examination and loan review support services.

Over the years, MFA has been responsible for determining the quality of a borrower's collateral for pre-loan and existing loan situations. The results of our examinations have aided lenders in determining the amount to advance their customers and the quality of their collateral and underlying earnings and cash flows. In addition, MFA is often engaged to provide consultation on structure and borrowing base formulas.

RESPONSIVE, CLIENT FOCUSED APPROACH MAKES MFA THE STANDBY RESOURCE OF CHOICE. MFA's bank examination services are designed to supplement your credit department with standby, high-level expertise and support services. Devoting high-level resources only helps our clients if we also respond to their needs as they arise and on a timetable that works for them. MFA's approach is pragmatic and designed to be sensitive to each exam's unique environment, special requirements and specific timetable. Our clients know they can tap into our expertise at any given time, secure in the knowledge that MFA will provide the insight and energy to meet their deadlines and deliver exceptional value.

THE MFA DIFFERENCE. MFA possesses a rare combination of high-level expertise and real-world experience that makes us well qualified to address the unique nuances of conducting bank examinations. Our lending clients repeatedly tell us that MFA stands out in a crowded field of service providers as being more responsive, more in tune with their goals, and easier to work with. Our solid comprehension of asset-based and cash flow lending combined with our quick response, outstanding execution and ability to distill salient information has earned us the reputation as a trusted business advisor who delivers real ROI.

- A deep understanding of the nuances of conducting bank examinations combined with broad industry expertise and a solid comprehension of the economic factors that come into play
- The ability to undertake field examinations from the collective viewpoints of the bank, the loan officer and the credit department



MOODY, FAMIGLIETTI & ANDRONICO
Certified Public Accountants & Consultants



**BOSTON PRIVATE BANK
& TRUST COMPANY**
Member FDIC

"I am very pleased with MFA's bank examination services. As a CPA firm, they offer sophisticated financial, technical and industry expertise. I have a high level of trust in my MFA team — they are seasoned professionals with broad expertise and valuable, real world insight. I can count on them to conduct a comprehensive assessment that is thorough, diligent, expedient and filled with communication throughout the process. The resulting deliverable is a polished product which consistently exceeds my expectations. I highly recommend MFA and its bank examination services — they are truly a best value solution."

Andrew K. Michaud, Senior Vice President

- An “out-of-the-box” view in our approach that applies an added dimension of thought to the situation at hand
- A comprehensive assessment that considers, among other things, the elements of a borrower's operating performance, their liquidity, asset quality, leverage, cash flow, borrowing capacity, management, controls and industry
- Speed and responsiveness means clients can tap into MFA's expertise at any given time, knowing they can count on us to respond to their needs as they arise
- A professional, client focused approach that is sensitive to each examination's unique environment, special requirements and specific timetable
- “Committee-Ready” Reports — A final report that highlights key findings and brings to the forefront the most critical issues
- A sensitivity, understanding and respect for client and pre-established relationships

ABOUT MFA

MFA - Moody, Famiglietti & Andronico, LLP is a proactive CPA and consulting firm located North of Boston with National and Global reach. Founded in 1982, the firm is comprised of nearly 100 professionals including 14 partners whose speed, precision, and commitment to client success consistently results in proven best value solutions that offer the ideal combination of expertise, service and price.

M | F | A

MOODY, FAMIGLIETTI & ANDRONICO
Certified Public Accountants & Consultants