

**FOCIS**

**Do you bore people...**



**...talking about warehouse lending risk?**

We actually *are* fascinated about the risks involved in warehouse lending. Our FOCIS Risk Review helps warehouse lenders get a complete picture of their customer and the risks inherent in their business. We look at Financial strength (F), Operations (O), Compliance and controls (C), Interest rate risk (I), and Systems (S). There are over 80 areas we look at, and we score each one, with a thorough narrative on each.

The scores roll up into one overall Risk Score that helps you gauge the mortgage banking company you're looking at.

We think a FOCIS Risk Review can be critical to the success of your warehouse lending group.

And while this may not make you popular at cocktail parties, it might make you popular within your Bank.

**Garrett, McAuley & Co.**

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