



SENTINEL
PORTFOLIO SOLUTIONS

when it comes to portfolio management...

WE'LL TAKE YOU THERE

Sentinel Portfolio Solutions is a specialty servicing company for the Asset-based Lending, banking and factoring markets. Sentinel has a unique combination of resources to help our clients with a broad range of issues from strategic planning to complete management of day to day operations. We understand the challenges of building and maintaining a healthy and profitable portfolio.

Our team can help you tailor industry best practices from underwriting, operations, policies and procedures and staff to determine strengths and weaknesses or meet the demands created by workload fluctuations.

We take a consultative approach to helping our clients be successful. Help us understand your challenges and opportunities, we'll strive to find solutions that meet your needs and exceed your expectations.



Factoring Companies

Our services are designed to assist start-ups and mature factoring companies with a wide variety of highly specialized daily tasks which are unique to the factoring industry.

Community Banks

As specialists in the areas of collateral evaluation and monitoring, we're able to take a unique approach to collateral lending.

Asset-Based Lenders

We provide comprehensive accounts receivable and inventory collateral evaluation and monitoring services specifically tailored for the lender who needs additional support without creating the complicated infrastructure.

Creating opportunity for borrowers & lenders.

PRODUCTS & SERVICES

Transactional Engagement / Special Services

Our Transactional Engagement & Special Services are tailored to meet workload or special situations where specialty temporary staffing & support services are needed at critical times. Sentinel offers the right expertise and experience to help manage fluctuating business processes.

HIGH WORKLOAD BOARDINGS

We can lead or assist with large new account boardings regardless of the amount of debtors in multiple areas:

- *Debtor Credit Investigation*
- *Noticing Account Debtors*
- *Boarding Verifications & Collateral Testing*

DEBTOR NOTIFICATION

We provide debtor notification/re-notification services which ensure the proper debtors are under notice and remittance to your desired location:

- *SOS Debtor Confirmation*
- *Purchase Order / Contract / Remittance Review*
- *Independent Address & Debtor Contact Verification & Testing*
- *Debtor Acknowledgement*
- *Reduce/Eliminating Payment over Notice*

THIRD PARTY VERIFICATION & MONITORING

We can provide independent verification & monitoring services ensuring compliance with your internal verification policies are being met either pre or post funding.

Knowledge Process Outsourcing

Sentinel Portfolio Solutions utilizes the extensive experience of its operations team to deliver best practices methodology across multiple departments. Our Knowledge Process Outsourcing provides a single source for the management and processing of key business activities.

UNDERWRITING SUPPORT SERVICES

Sentinel Portfolio Solutions has a customized suite of underwriting parameters to help our clients perform an objective analysis of their own underwriting. Our underwriting analysis can be combined with a simple file review or financial & debtor analytics and tailored to meet specific goals and objectives.

Sentinel Portfolio Solutions utilizes the extensive experience of its operations team to deliver a best practices methodology to its underwriting & due diligence support services.

Our services can be delivered at time of origination, workout or at any stage in between; we can provide you with detailed insight.

Sentinel leverages experienced underwriters, due diligence professionals and operations personnel coupled with robust technology in order to identify risk or opportunity in a portfolio.

PROCESS & OPERATIONAL REVIEW

Sentinel Portfolio Solutions has a customized suite of Operational Reviews developed to help clients perform an objective review of their internal processes. Our objective is to deliver best practices methodologies to ensure portfolio stability and security.

WORKOUT / DEFAULT SUPPORT

We can support you with a rapid roll-out of debtor correspondence/contact to ensure collateral identification and ultimately preservation during default or workout.



COMPLIANCE

Effective collateral lending is a game of chess, not checkers. Knowing your clients true financial and overall condition can give you critical information to support your day-to-day decisions. We've created a comprehensive borrower compliance program that provides our clients with the necessary information to ensure proper collateral coverage, hidden collateral identification and default intelligence.

COLLATERAL TESTING

Sentinel Portfolio Solutions provides critical collateral monitoring and testing to ensure the collateral presented by the client/borrower is materially accurate and to identify irregularities before they become a problem.

YOU ARE ONLY AS STRONG
as your weakest link

Platform Services

Sentinel Portfolio Solutions allows entrepreneurial banks, asset based lenders and factors to immediately benefit and profit from a proven platform. Utilizing our team's skill set, best practices methodology and technology you can immediately position yourself for success.

Our Turn-key platform can provide complete back office services including:

- *Portfolio Management Software*
- *Credit & Underwriting Services*
- *Legal Documents*
- *Daily Client Servicing*
- *Cash Posting*
- *Daily GL Interface*
- *Borrowing Base Generation*
- *Month End Close*
- *Budgeting*

Our proven and highly structured process incorporates unmatched insight into the asset based lending and factoring industry, led by an

experienced team of seasoned management professionals with subject matter expertise from underwriting, daily servicing & accounting.

Sentinel offers our partners a truly turn-key solution to entering the asset-based lending or factoring markets efficiently with all of the necessary bells and whistles of an established firm without the significant costs associated with the following:

- *Extensive Human Resources Commitment*
- *Portfolio Management Software Implementation*
- *Space Allocation / Department Overhead*
- *Written Policies & Procedures*
- *Untested Personnel*
- *No Significant Ramp-up Period*

A complete turn-key package delivered promptly and professionally for a fraction of the cost associated with start-up.





Sentinel Portfolio Solutions is committed to being the company our clients count on to get the job done right-the first time. We solve problems, break down barriers and overcome obstacles to make our clients successful.

We've been in your shoes. As a division of Gateway Commercial Finance, LLC we practice what we deliver to our clients each and every day. Our front line experience continues to help us develop and deliver best practices methodologies that are cost effective, dependable and most important- maximize portfolio security & profitability.

Sentinel conducts its business with uncompromising honesty, integrity and our team members are committed to best practices. As part of our processes, our system of internal controls includes organizational design, written policies and procedures, proven risk adverse operating practices, and controls to ensure portfolio stability and security.

Sentinel has a unique combination of resources to help factors and asset-based lenders deal with the full range of issues from underwriting to day to day operations. We understand the challenges in building and maintaining a secure and stable portfolio.

MEMBER ASSOCIATIONS IFA | RMA | AFA