



Lender Advisory

Assess the Health of Your Business

2023

(480) 444-9151

HartBusinessConsulting.com

Lender Advisory

Pre-Credit Reviews

In our experience, many lenders only sometimes have the resources available in-house to fully understand the complexities of medical practices and adequately evaluate risk. Many medical professionals spend next to no time learning business and know as much about running a medical practice as a banker does about doing a surgical operation. For a flat rate fee, HBC can work with lenders providing larger dollar quantum loans to review the borrower before credit approval. We will review the following:

- Billing
- Operations
- Key Metrics

A real estate loan requires an appraiser to determine value. Why are C&I loans to healthcare clients treated any differently?

Recovery Situations

HBC is available to work with secured lenders, creditors, bondholders, and trustees to maximize recoveries. With our operational and financial understanding of the healthcare industry, we can provide fast operational and financial assessments of borrowers so you can effectively achieve your desired resolution in a timely and cost-effective manner.

Our work includes the following:

- Strategic Review - we provide a detailed business review and report our findings. We advise on all options regarding restructuring, foreclosure, bankruptcy, etc.
- Monitoring & Reporting - we will provide oversight of operations, billing, financial reporting, and restructuring plans. This includes analysis, reporting, and lending recommendations throughout the restructuring process.

- Interim Management - We can serve as a Court Appointed Receiver, Chief Restructuring Officer (CRO), or any executive level of the borrower to manage a forbearance agreement or execute a sale.
- Valuation, Recovery & Collateral Assessment - Assess collateral value, negotiate and manage a recovery plan including a foreclosure sale, UCC sale, bankruptcy, receivership, or other out-of-court solution.