

Credit Review Functions Automated With MST Review

The final touches are almost complete on MST Review as beta testing will be concluded in Q1 2010. Although the final scope of MST Review is still unfolding, the application is a credit administration tool that will automate various Loan/Credit Review functions. Initially this application will include modules for...

- Watch Loan Reporting (Criticized/Classified)
- CRE Reporting
- Financial Statement Review
- Internal Loan Review
- Credit/Risk Grade Change Request.

MST Review is expected to be released and available to all banks by Q2 2010

The MST Review utilizes bank specific workflow for the assignment of user responsibility along with the various management approvals necessary to finalize such reviews. This application also offers customized review forms, eliminating the need to distribute Excel worksheets throughout the bank. Such automation will deliver greater operational efficiencies to each review along with superior management oversight and controls.

As is the case with any of our solutions, MST Review interfaces to a bank's core system to automatically populate review forms, as defined by the bank, on a periodic basis. More information on the MST Review will be available in the months leading up to its release.

Atlanta based MST provides information management systems specific to banking. Our software solutions include document imaging, information management, data conversion, systems integration and other industry specific software engineering. MST offers a configurable loan administration system, the MST LAS and loan loss analysis with the MST Loan Loss Analyzer.

Also under development for 2010 is a commercial version of our existing Loan Loss Sharing product (MST LLS) currently used in the public sector of banking. This application will provide automated segmenting of such loans, expense tracking and supporting analysis and documentation for the required FDIC certificates.

For more information on any of our solutions, please contact Kelly Solesbee toll free at 877.910.9789 or by email at Kelly.Solesbee@mainstreet-tech.com.