



Specialized Back Office Service & Support

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 assist 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 practice from underwriting, operations, policies, and procedures. We're also ready to support you with the demands created by workload fluctuations.

We take a consultative approach to helping our clients be successful. Let us understand your challenges and opportunities, so that we can find solutions that both meet your needs and exceed your expectations.





Serving

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.

Community Banks

As specialists in the areas of collateral evaluation and monitoring, we're able to take a unique approach to collateral lending by creating opportunity for both borrowers and lenders.

Factoring Companies

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

PRODUCTS & SERVICES

Transactional Engagement / Special Services

Our Transactional Engagement and Special Services are tailored to meet workload or other demands where specialty support services are critically important. 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 remit to your desired location:

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

THIRD PARTY VERIFICATION & MONITORING

We can provide independent verification and monitoring services to ensure compliance with your internal verification policies are met either pre or post funding.

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.

COLLATERAL TESTING

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



Knowledge Process Outsourcing

Sentinel Portfolio Solutions utilizes the extensive experience of its' operations team to deliver best practice 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 and 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 and due diligence support services.

Our services provide you with detailed insight and can be delivered at time of origination, workout or at any stage in between. 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 practice methodology to ensure portfolio stability and security.

COMPLIANCE

Effective collateral lending is a game of chess, not checkers. Knowing your client's 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.

Turnkey / 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 Turnkey platform can provide complete back office services including:

- Portfolio Management Software
- Credit and 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, led by an experienced team of seasoned management

professionals with subject matter expertise from underwriting, daily servicing and accounting.

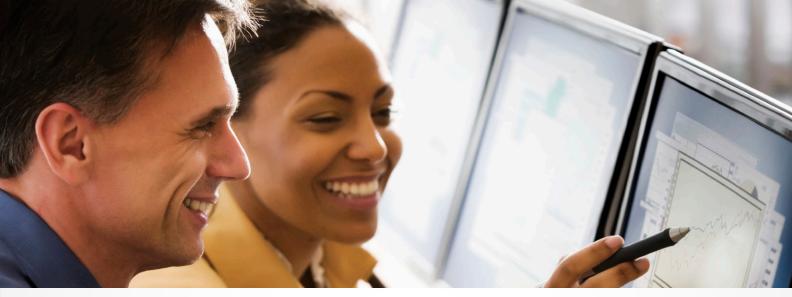
Sentinel offers our partners a true turnkey solution to entering the asset-based lending or factoring markets efficiently with all of the necessary bells and whistles of an established firm without the significant costs associated with the following:

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

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

BENEFIT FROM OUR EXPERIENCE.





We provide a complete suite of back-office functions. Consider these immediate benefits of choosing Sentinel as your servicing partner:

- Seasoned Management and Operations Team. We're ready to put our years of experience to work for you today.
- Proven Policies and Effective Procedures.
 We've refined our policies and procedures over the years to produce a highly effective portfolio and credit management system.
- Common Interests. We recognize in all of our business transactions that as our clients and partners succeed, we succeed. We'll never lose sight of this simple principle.

ADVANTAGES

Decrease Risk

Lower Operation Costs

Focus on Core Competencies

Grow Your Business



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 importantly maximize portfolio security and 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 assist asset-based lenders, banks, and factors 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