



The Ajax. 1896

By -

RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 44 pages. OCLC Number: (OCOLOC)351551770 Subject: Small business -- United States. Excerpt: . . . In practice, lenders evaluate a borrowers ability to obtain credit Different Underwriting Policies 16 elsewhere against their own conventional lending policies. That is, if a Result in Different Lending borrower does not meet the requirements of the lenders conventional Practices loan policy, the lender will require an SBA guarantee (or in some cases, deny the loan request). The criteria or thresholds established in the lenders underwriting policies are representative of the level of risk the lender is willing to assume on a loan. Many factors influence lenders risk tolerance levels, including the size of the institution, its location, and its financial position. As a result, lenders may focus on different types of lending or see certain types of lending as being more central to their operations than others. Our findings from interviews with a small, nongeneralizable sample of 18 lenders suggest that differences in lending practices could affect how the credit elsewhere requirement was applied. Some of the lenders said that they relied on automated underwriting systems that primarily considered quantitative...



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