

# TABLE OF CONTENTS

## Part One: The Problem Asset Management System

	PAGE
<b>SECTION ONE - INTRODUCTION</b>	
HOW THIS BOOK IS ORGANIZED.....	4
PROBLEM ASSETS.....	6
THE NEED FOR A UNIFORM SYSTEM.....	7
LARGE PROBLEM REAL ESTATE PORTFOLIOS AND	
THE REGULATORS.....	8
HOW THE ASSET MANAGEMENT SYSTEM WORKS.....	10
THE ASSET ACTION PLAN.....	13
MECHANICS OF IMPLEMENTATION .....	14
SUMMARY.....	17
 <b>SECTION TWO - ASSET ACTION PLAN COMPONENTS</b>	
INTRODUCTION .....	21
SUMMARY SHEETS.....	22
NARRATIVES .....	23
EXHIBITS.....	32
 <b>SECTION THREE - SUMMARY SHEET/LINE INSTRUCTIONS</b>	
SUMMARY SHEET FORMAT.....	55
INDEX TO SUMMARY SHEET LINE INSTRUCTIONS.....	63
SUMMARY SHEET LINE INSTRUCTIONS.....	67

## **Part Two: Problem Asset Management System Checklists**

	PAGE
INTRODUCTION .....	97
CONSTRUCTION LOAN CHECKLIST.....	103
PERMANENT LOAN CHECKLIST .....	129
BORROWER EVALUATION CHECKLIST.....	157
BANKRUPTCY CHECKLIST.....	203
LENDER LIABILITY CHECKLIST.....	233
HAZARDOUS SUBSTANCE CHECKLIST .....	289
FORECLOSURE CHECKLIST .....	321
LOAN MODIFICATION/LENDER ENHANCEMENT CHECKLIST.....	361
PROJECT MONITORING CHECKLIST.....	393
MARKET ANALYSIS CHECKLIST.....	427
QUANTITATIVE ANALYSIS CHECKLIST .....	453

## **Part Three: Annotated Sample Asset Action Plan**

	PAGE
NOTE TO READER .....	496
NORTH POINT PLAZA NARRATIVES .....	507