

Medici

Commercial Lending Documentation Solution



A sophisticated, flexible, and customizable solution

The ideal solution for institutions with a sophisticated commercial lending department, Medici Commercial Lending Documentation Solution dynamically generates enforceable loan documentation for all commercial lending transactions. It offers unprecedented flexibility, customization, and compliance for small business and middle market commercial and industrial (C&I) loans, including asset based loans; commercial real estate (CRE); construction; specialty lending transactions; and more. Here is just a quick overview of the documents you can create with Medici.

Pre and Post-Closing:

- Commitment letters
- Proposal letters
- Closing agendas
- Term sheets
- Amortization schedules
- Boarding sheets
- Custom forms and letters

Payment Obligations:

- Promissory notes (negotiable instruments)
 - Interest rate—fixed, variable multi-rate, introductory, convertible, and customizable
 - Amortization—level payment, mortgage, balloon, combination, and customizable
 - Commercial notes (C&I, CRE)—demand (revolving, reimbursement, or non-revolving) and term (revolving, non-revolving, time notes, equipment line)
 - Construction notes—construction and construction to permanent
 - SBA
- Overdraft lines of credit
- Guaranties
 - Unlimited—unconditional and continuing
 - Unconditional—specific obligations
 - Limited—continuing or specific obligations
 - Amount
 - Percentage
 - Recourse
- Reaffirmations of guaranties

Subordination Agreements:

- Subordination of collateral

Due Diligence Documents:

- Authority documents (resolutions)

Security Agreements and Ancillary Documents:

- Security agreements (personal property)
 - Borrowing base certificate
 - Landlord's consent and waiver
 - Loss payment endorsement
 - Warehousemen's letter
 - Motor vehicle lien forms
 - Power of attorney (vehicles)
 - Notice of security interest to buyer of farm products
- Mortgages and deeds of trust (real property)
 - CRE, construction or additional collateral for C&I loans
 - Residential (non-Reg Z)
 - Discharges/releases
 - Collateral assignment of leases and rents
 - Condominium rider
 - Spousal consent
 - Subordination, non-disturbance, and attornment agreement
 - Tenant estoppel letter
 - Illinois land trusts documents
- Ship, fleet, and aircraft mortgages and security agreements
- Pledge agreements (grants, hypothecations)

- Control agreement—securities, deposit accounts
- Stock endorsement/powers
- Federal Reserve Form U-1 or G-3
- Assignments—non-Uniform Commercial Code (UCC)
 - Life insurance
 - Construction—agreement and assignment of project documents, assignment of construction contract, assignment of architect's (engineer's) contract
- UCC financing statements (perfection of security interest in most personal property)
 - UCC-1
 - UCC-3
 - UCC-11

Other Agreements

- Construction loan agreements
- Loan agreements (single document can include security agreement)
- Modifications and extensions agreements
- Participation agreements
- SBA closing documents (7a and 504)

Other Ancillary Documents

- Agreement to provide insurance
- Automatic payment authorization
- Certificate as to oil and hazardous materials
- Disbursement authorization
- FEMA Form 81-93
- HUD-1
- IRS Form W-9

Please direct specific document questions to your Wolters Kluwer Financial Services Account Representative or contact 1-800-552-9410.



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Medici System Requirements

Medici Commercial Lending Documentation Solution is a true 32-bit system, based on an n-tier architecture that gives it superior performance vis-à-vis alternative products over low-bandwidth wide area networks (WANs) common in banking's extensive distributed offices.

The minimum system requirements were established to ensure acceptable performance. If your computer does not meet the minimum, it does not mean the software will not perform on your equipment. It does mean that our implementation team will need to do a separate evaluation to determine what you can expect for performance. The latest Windows® Service Packs (SPs) should be installed for all Microsoft® products.

Client

(These requirements do not apply for MS Terminal Server/Citrix® implementations, except as noted)

CD-ROM installation

Operating System:

- Windows 2000 minimum
- Windows XP recommended

Processor:

- 1 GHz minimum
- 2.4 GHz recommended

RAM:

- 256 MB minimum
- 512 MB recommended

Available Hard Drive Space:

- 500 MB minimum
- 1 GB recommended

Display:

- 800 x 600 minimum
- 1024 x 768 recommended

Required Software:

- Microsoft Word 9.0 (2000) complete install SP2+ minimum (also required for Terminal Server/Citrix)
- Microsoft Excel 10 (XP)

Recommended Software:

- Microsoft Word 11.0 ('03) complete install (also required for Terminal Server/Citrix)
- MS Internet Explorer 6.0
- Adobe® Acrobat® Reader 3.0+

Please note: If using minimum specifications, it is recommended that simultaneously opened applications on the client are limited to Medici, email, and MS Office.

Application/Database Server

CD-ROM installation

Operating System:

- Windows 2000 Professional minimum
- Windows 2003 Adv. Server SP1+ recommended

Processor:

- Pentium 4/1.7 GHz minimum
- Dual 2.8 GHz Intel® Xeon™ Processor recommended

RAM:

- 1 GB minimum
- 2 GB recommended

Available Hard Drive Space:

- 800 MB minimum
- 2 GB recommended

Required Software:

- SQL Server 2000+ (5 or less concurrent users—MSDE can be used)

Network

LAN:

- 10 Mbps (as constant) minimum
- 100 Mbps/full duplex (as constant) recommended (avoid "auto-detect" setting)

WAN: (Terminal Server/Citrix implementations—25 Kbps per concurrent user)

- T1 minimum
- DS3 switch (45+ Mbps) recommended (results vary based on traffic and operation)

Please contact your Wolters Kluwer Financial Services Account Representative or call 1-800-552-9410 with any questions or for more information.

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