CREtelligent®

FOR COMMERCIAL REAL ESTATE LENDERS

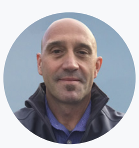
The Hidden Cost of Complexity

How CRE lenders lose time, money, and borrowers.
And the platform built to win them back.

RADIUS

Contents

A white paper that explores four places complexity quietly drains CRE lending operations and how RADIUS removes each one.



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Due diligence, built for the way deals actually move.

Commercial real estate lending is an operationally intensive discipline, and the infrastructure supporting it has **struggled to keep pace.**

Lenders today must navigate fragmented property data, manage expansive vendor panels, and coordinate manual due diligence workflows, all while under pressure to move quickly, control costs, and deliver a seamless borrower experience.

CREtelligent has delivered nationwide commercial real estate data, analytics, and due diligence services since 2014. In 2020, the company launched RADIUS, a cloud-based hub purpose-built to address the structural inefficiencies that define CRE due diligence today.

RADIUS gives lenders a single environment for property identification, research, data intelligence, and due diligence order management, covering more than 40 report types and services.

This white paper examines four systemic challenges that drive up loan cycle times, inflate origination costs, increase loan fallout, and erode lender loan yield. For each, it describes how RADIUS delivers a purpose-built solution.

RADIUS, by the numbers:

300+	40+	90%	2014
Lending institutions on the platform: banks, credit unions & private lenders	Due diligence report types & services in one hub	Of product development driven directly by client feedback	Delivering nationwide CRE data & due diligence since

01

THE CHALLENGE

Property & parcel identification errors

Commercial properties frequently span multiple parcels. Retail centers, office campuses, industrial parks, and multifamily complexes may straddle two, ten, or dozens of distinct parcel boundaries. A parcel is a legal and tax boundary, not a physical one, and the two rarely align.

When a property is identified by a single address or APN, the scope may capture only part of the asset. Due diligence ordered against an incomplete identification, Phase I ESAs, PCAs, ALTA Surveys, reflects an incomplete scope of work.

While multiple parcels may be identified later in the process through land surveys required for title, most due diligence is ordered in silos, and critical data isn't always shared equally amongst all parties. Changing the scope of other assessments like Phase Is or PCAs mid stream eats time and money.

THE RESULT

Misidentified scope leads to report errors, corrections, and re-orders, adding direct cost and delaying the underwriting timeline.

THE RADIUS SOLUTION

Identify a property by **address, APN, latitude/longitude, or business name**, and RADIUS automatically surfaces every associated parcel from ownership, site, and mailing records. **The complete physical property is in scope before a single report is ordered**, eliminating the root cause of scope errors and re-work.

02

THE CHALLENGE

Fragmented data, no unified risk view

Underwriting a CRE loan means assessing two sides of the deal: the borrower's ability to repay, and the collateral held against the loan. On the collateral side, underwriting gathers data from dozens of external sources: property history, ownership records, valuations, permitted land use, flood determinations, environmental hazards, and micro-market demographics.

These sit across county websites, state portals, and proprietary platforms with no integration layer between them. Each data point must be manually located, retrieved, and assembled by analysts, and without a normalized risk scoring model, credit decisions lack consistency across the portfolio.

Analysts spend more time collecting data from these disparate data sources than actually analyzing it, which is where they should spend their time.

THE RESULT

Fragmented data infrastructure inflates underwriting time and cost while undermining the consistency of risk assessment.

THE RADIUS SOLUTION

A **unified data intelligence layer** aggregates property history, ownership, flood risk, environmental exposure, zoning compliance, and demographics into one view. **Early Insight reports** surface risk flags before significant spend on full due diligence, improving pull-through and enabling faster, more defensible collateral decisions.

1

Platform view replaces dozens of disconnected data sources

03

THE CHALLENGE

An unwieldy due diligence vendor panel

Credit policy requires different levels of due diligence by asset class, property type, year built, NAICS code, and loan amount, typically some combination of Environmental Assessments, PCAs, Flood Determinations, Appraisals, and Zoning Compliance Reports. Most vendors specialize in a single report type or serve only a concentrated geography.

To achieve competitive pricing, acceptable turnaround, and adequate coverage, lenders are often forced to manage panels of 30 or more vendors. One regional bank maintained active relationships with 37 separate firms, each requiring onboarding, periodic reviews, and compliance audits.

THE RESULT

Vendor panel complexity drives up staffing costs in supply chain and vendor management, and those costs scale with loan volume.

THE RADIUS SOLUTION

RADIUS replaces the entire vendor panel with **a single relationship**. Access 40+ critical report types: Environmental, PCAs, ALTA Surveys, Zoning, Flood, Valuations and more, delivered nationwide through **one hub, one relationship, one vendor agreement**. Onboarding, annual audits, and SLA management across dozens of vendors are eliminated entirely.

30+

Vendor relationships consolidated into a single agreement

THE CHALLENGE

04 A manual, opaque ordering & delivery process

Due diligence ordering typically begins 7–10 days after underwriting is initiated. A processor contacts vendors for proposals, selects a firm, and returns authorization by printing, signing, scanning, and emailing it back. From there, there is no status visibility until the completed report arrives by email, Dropbox, or FTP and is manually collated into the file.

This cycle repeats independently for every report type, across multiple vendors, each on its own timeline and path. As loan volume grows, manual touchpoints multiply, and a single late report can delay the review process and cause a missed closing date.

THE RESULT

Manual due diligence operations are a structural constraint on loan production capacity and a source of preventable closing failures.

THE RADIUS SOLUTION

RADIUS automates the entire ordering and delivery workflow. A **single click authorizes the order**, real-time status tracking replaces status-chasing, and completed reports return directly to the platform, ready for review without manual collation. Days are removed from the due diligence phase, and FTE no longer scale linearly with loan volume.

20 seconds

To generate 80% of quotes on the platform

THE CUMULATIVE BUSINESS IMPACT

Four challenges. One compounding cost.

These four challenges compound across every loan in the pipeline. Lenders who utilize RADIUS consistently report measurable improvements across each dimension.

01 **Shorter loan cycle times**

Manual ordering, status-chasing, and collation workflows are compressed or eliminated.

02 **Reduced loan fallout**

Accurate property identification and complete due diligence packages mean fewer surprises post-application.

03 **Lower cost of origination**

One platform replaces dozens of vendor relationships, reducing FTE burden in credit administration and supply chain.

04 **Better borrower experience**

Faster turnarounds and fewer information requests translate directly into counterparty confidence.

05 **Consistent underwriting**

Standardized data inputs and risk scoring support credit policy compliance at scale.

RADIUS

ABOUT RADIUS BY CRETELLIGENT

The only end-to-end solution that unifies property identification, data intelligence, risk analysis, and third-party due diligence fulfillment into **a single hub** for CRE lenders and investors.

RADIUS scales with deal complexity, adapts to credit policy matrices, and delivers the consistency that growing CRE loan volumes demand—without adding headcount.

CREtelligent®

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