Clone Your CCO

How Commercial Bankers Use Claude AI to Pre-Flight Deals Before Credit

STOP GETTING DEALS KILLED IN COMMITTEE. PRE-FLIGHT EVERY CREDIT BEFORE IT LANDS ON THE UNDERWRITER'S DESK.

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The Problem Every Commercial Banker Knows

Bankers lose **30–60 days per deal cycle** waiting for credit committee feedback — only to learn structural flaws that could have been caught in week one.

42%

Recycled Submissions

Require a second underwriting round due to preventable structural issues

28d

Avg. Committee Turnaround

18–34 business days of idle deal time

$8,800

Cost Per Recycled Memo

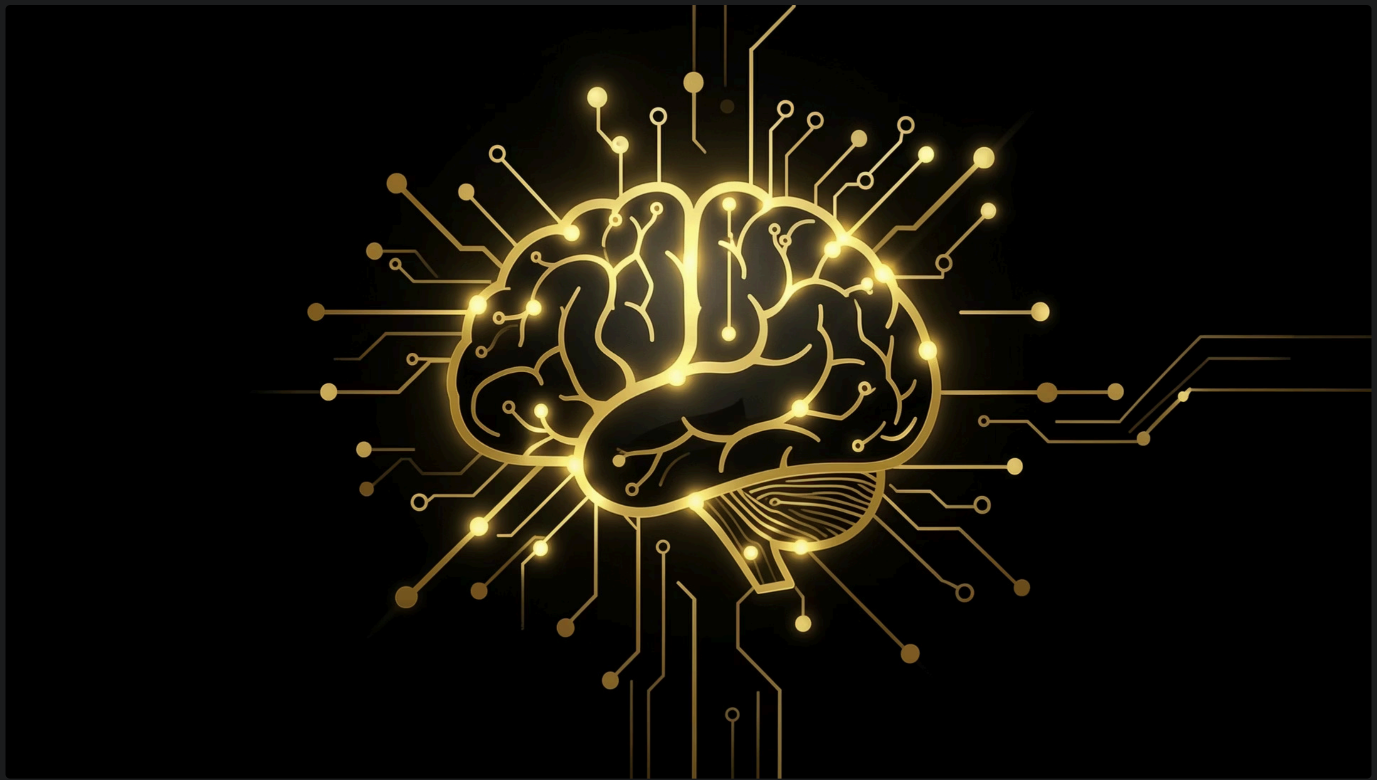
$4,200–$8,800 in direct banker time lost

1 in 5

Deals Lost to Competitors

While the credit memo sits in revision

What "Cloning Your CCO" Actually Means



Using Claude AI, you build a **digital credit intelligence layer** that thinks, questions, and stress-tests deals exactly like your Chief Credit Officer — before the deal ever reaches the credit department.

This isn't generic AI chat. It's a **policy-aware credit co-pilot** trained on your bank's own materials:

- Credit policy manuals and underwriting guidelines
- Approved credit memo templates and past decisions
- Regulatory guidance: OCC, Fed, FDIC
- Your CCO's known hot buttons — concentration risk, DSC thresholds, guarantor quality, collateral haircuts

The 5-Step Pre-Flight Workflow

① Load Your Credit DNA

Upload credit policy, underwriting guidelines, and 10–15 anonymized approved memos into Claude

② Enter the Deal Snapshot

Paste borrower financials, collateral description, loan structure, and business narrative

③ Run the CCO Stress Test

Claude returns a pre-flight report: DSCR scenarios, LTV, guarantor gaps, policy exceptions, and 5–7 CCO questions

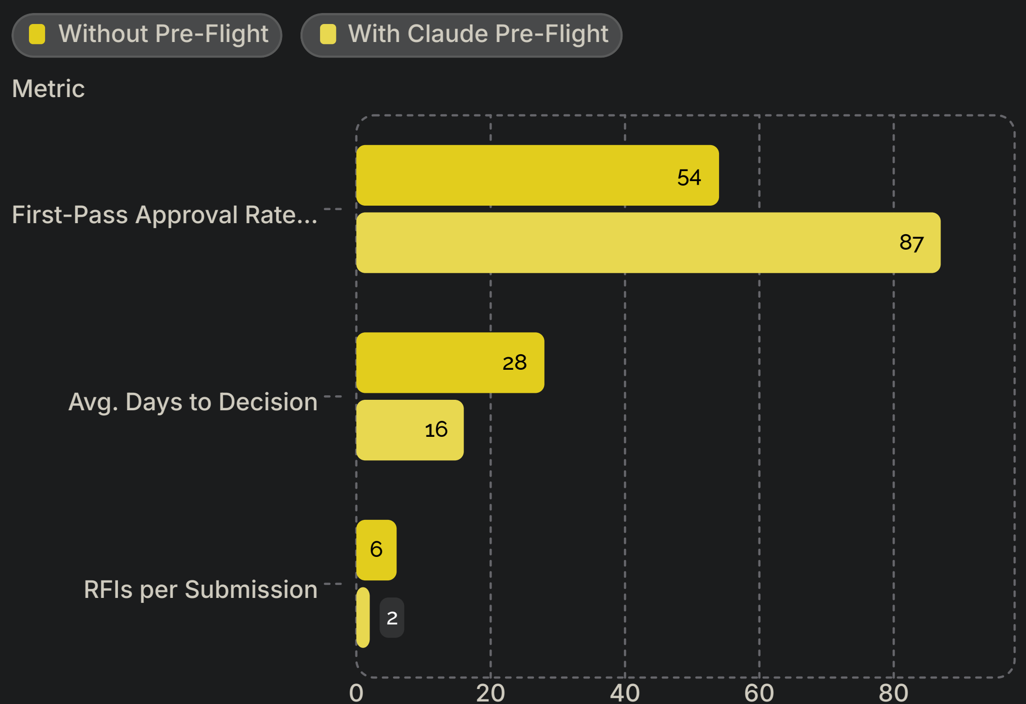
④ Iterate Before Submit

Strengthen the memo — address exception triggers and build the mitigating factors argument

⑤ Submit Credit-Ready

Your memo arrives pre-hardened: structured correctly, exception-aware, analytically complete

Performance Data: Before vs. After Claude Pre-Flight



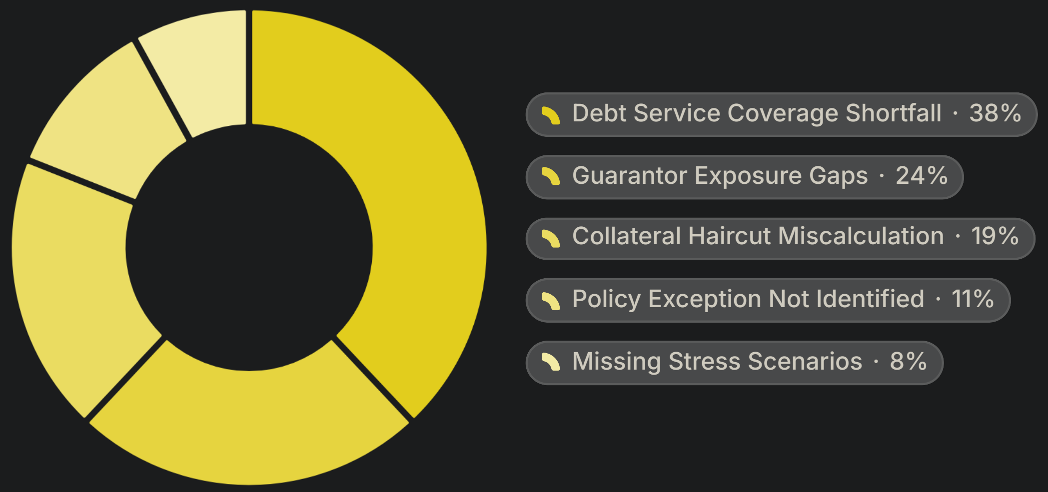
The Numbers Speak

Pre-flighting deals with Claude delivers measurable improvements across every key credit performance metric.

+33 pts First-pass approval improvement	43% faster Reduction in days-to-decision	8–14 hrs Banker time saved per deal

Top 5 Issues Claude Catches Before Credit Does

Pre-flight analysis consistently surfaces the same structural vulnerabilities that credit committees flag — weeks earlier and at a fraction of the cost.



Debt Service Coverage Shortfall

The single most common deal-killer — caught before submission

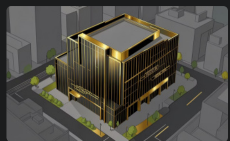
Guarantor Exposure Gaps

Global cash flow and liquidity holes across related entities

Policy Exception Not Flagged

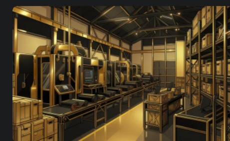
Unidentified exceptions that blindside the credit committee

Real Use Cases by Loan Type



CRE Term Loans

Pre-flight rent roll assumptions, occupancy stress, and cap rate sensitivity. Claude flags above-market rent assumptions before underwriting does.



C&I Lines of Credit

Global cash flow across related entities. Catches guarantor liquidity gaps and working capital cycle mismatches.

SBA 7(a) and 504

Eligibility verification, injection requirements, SOP alignment. Claude flags ineligible structures before SBA submission.

Construction Loans

Cost-to-complete validation, contingency adequacy, and interest reserve calculations reviewed before the first draw request.

Business Acquisitions

Normalized EBITDA analysis, add-back scrutiny, working capital adequacy. Challenges seller discretionary adjustments head-on.

ROI Summary

Metric	Value
Hours saved per deal	**8–14 hours**
Deals per banker per year	25–40
Annual value recovered per banker	**$19,000–$78,000**
First-pass approval improvement	**+33 percentage points**
Days-to-decision reduction	**43%**
ROI on Claude subscription	**40x – 120x**

40x–120x

Return on Subscription

For a tool that costs less than one recycled credit memo, the financial case is unambiguous. Every banker recovered is a banker closing more deals.

Sample Pre-Flight Prompt Template

Start Here — Copy, Customize, Deploy

This prompt structure anchors Claude to your bank's specific risk standards. Customize the thresholds to match your credit policy before use.

> Calibrate DSCR minimums, LTV limits, and concentration thresholds to reflect your institution's actual credit policy — not industry defaults.

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"You are the Chief Credit Officer at a $4B commercial bank
with a conservative risk appetite.

Our policy requires:
 - Minimum 1.25x DSCR
 - 75% LTV on CRE
 - 12% concentration limit on hospitality

Review this deal and return:
 (1) A policy compliance checklist
 (2) Stressed DSCR at -15% NOI
 (3) Top 5 questions you would ask the banker
     before approving
 (4) Any exception triggers with policy citation"
```

Get Started in 72 Hours

1

Day 1: Load

Gather credit policy, 10 anonymized approved memos, and your top 3 deal types. Load into Claude with a structured system prompt.

2

Day 2: Run

Put 3 live deals through the pre-flight workflow. Compare Claude's flags against what credit actually asked.

3

Day 3: Calibrate

Refine the prompt based on results. Your CCO clone is now trained to your bank's specific standards.

> The best commercial bankers don't just find deals — they know how to get them through credit. Claude gives every banker on your team the institutional credit intelligence of a 30-year underwriter, available at 11pm before a board deadline. **Pre-flight every deal. Submit with confidence. Close faster.**

> **"Jon Ward really articulates opportunities as if he were a commercial banker."**
>
> Mike Silva, EVP Regional Market President, Comerica