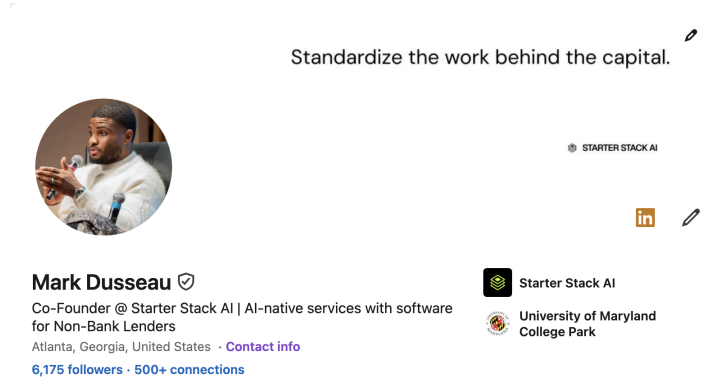


# The Lender's AI Prompt Swipe File

This document contains the exact frameworks, analogies, and prompts we used in the webinar. You can copy and paste these directly into Claude, ChatGPT, or your AI tool of choice to start analyzing your own loan tapes today.



## Presented By:



The screenshot shows a LinkedIn post by Mark Dusseau. The post text reads: "Standardize the work behind the capital." Below the text are two images: one of "STARTER STACK AI" and another of the "University of Maryland College Park" logo. The post also includes a LinkedIn icon and a pencil icon for editing.



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# 1. The Core Philosophy

The goal is not to replace your underwriting judgment. The goal is to build an intelligence layer that catches problems at 30 days instead of 90.

Most lenders are sitting on a goldmine of data in their LOS (Floify, Go High Level, Rent Manager, etc.), but it remains trapped in static reports. By using AI to structure that data, you can move from reactive post-mortems to proactive risk management.

## 2. The 4-Part Prompt Formula

The difference between a useless AI answer and operational intelligence is how you ask. Every effective prompt follows this formula:

1. **Context:** Tell the AI who it is and what its goal is.
2. **Data:** Provide the data (via CSV upload, API, or MCP).
3. **Task:** Give it one specific, measurable job.
4. **Format:** Tell it exactly how to format the answer.

## 3. The Webinar Prompts (Copy & Paste)

### Demo 1: Identifying Performance Trends (The "Possibility" Shift)

Use this prompt to instantly find geographic or industry concentrations of risk without building complex pivot tables.

#### *Role*

*Act as a Chief Risk Officer (CRO) producing a high-level executive risk assessment. Your analysis must be professional, data-driven, objective, and focused on actionable risk mitigation strategies.*

#### *Task*

*Analyze the provided loan tape CSV data. Perform the following calculations and present the findings in a formal report:*

1. **Geographic Risk:** Identify the 3 states with the highest default rates. State the calculation methodology (e.g.,  $[Total\ Defaults\ in\ State / Total\ Loans\ in\ State]$ ) used.
2. **Product Performance:** Compare 'ACH' vs. 'Term Loan' performance. Quantify performance using both 'Default Frequency' (count of defaults/total loans) and 'Default

Severity' (average loss amount per default). Explicitly conclude which product exhibits superior performance.

3. **Industry Risk:** Aggregate defaults by NAICS codes. Identify sectors with the highest concentration of risk relative to their portfolio share.

## Requirements

- **Transparency:** Explicitly state the formulas and logic for every calculation.
- **Formatting:** Use Markdown tables to summarize metrics. For each table, include a column for 'Metric Definition' to ensure terminology consistency.
- **Reasoning:** Provide a brief narrative explanation for each finding, noting statistical trends or anomalies (e.g., outliers, shifts in default patterns).
- **Benchmarking:** Where applicable, compare findings against a hypothetical portfolio risk appetite of a 5% maximum default rate for any single segment.
- **Structure:**
  - Executive Summary (Brief overview)
  - Detailed Analytical Findings (Include tables)
  - Actionable Risk Mitigation Recommendations
- **Length:** Maintain a concise, professional tone, keeping the report under 750 words.

## Confidentiality

Treat all data as highly sensitive and intended solely for internal executive review.

## Demo 2: Isolating Early Warning Signals

Use this prompt to build a proactive watchlist of loans that haven't defaulted yet, but are showing signs of distress.

### Role

Act as a Senior Financial Risk Analyst. Your task is to process the provided loan tape (in CSV or JSON format) to identify and document high-risk accounts.

### Task

Review the provided data and generate a 'High-Risk Watchlist'. A loan must be included if it triggers at least TWO of the following criteria:

1. **Collection Efficiency:** The collection rate is below 85%.
2. **Over-leveraging:** The borrower has more than 2 active positions (stacking).
3. **Delinquency:** More than 14 days have elapsed since the last payment.

## Instructions

- **Systematic Scan:** Evaluate each loan entry. If a required data field (e.g., collection rate, active positions, or last payment date) is missing, mark the loan as 'Insufficient Data' and exclude it from the final watchlist, noting the ID in a brief summary section.
- **Trigger Logic:** For each identified high-risk loan, document every specific trigger that was activated.
- **Output Format:** Provide the results in a clean Markdown table with columns: 'Loan ID', 'Borrower Name', and 'Triggers Hit'.
- **Sorting:** Sort the table by the number of triggers hit (descending order).
- **Constraints:** Limit the output to the top 50 high-risk accounts. Maintain a concise professional tone. Do not include extraneous analysis or commentary outside the table, except for the optional summary regarding missing data.

## Example Input Format (Reference)

```
{"LoanID": "A101", "BorrowerName": "John Doe", "CollectionRate": 0.80, "ActivePositions": 3, "DaysSinceLastPayment": 5}
```

## Expected Output Structure

Loan ID	Borrower Name	Triggers Hit
A101	John Doe	Collection Efficiency, Over-leveraging

## Demo 3: Interrogating Borrower Behavior (The "Mindset" Shift)

Use this prompt to challenge your assumptions about borrower risk profiles.

### Role

Act as an expert Financial Data Analyst. Your objective is to perform a rigorous comparative performance analysis on the provided borrower dataset for an audience of senior risk management executives. Maintain a professional, data-driven, and objective tone throughout.

## Data Definitions

- **CSV Structure:** `borrower_id`, `missed_payments_count` (int), `experience_years` (int), `is_repeat_borrower` (bool), `loan_status` (string).
- **Categorization Criteria:**
  - **A-Tier:** 0 missed payments AND `experience_years` > 2.
  - **B-Tier:** 1-2 missed payments AND `experience_years` >= 1.
  - **C-Tier:** 3+ missed payments OR `loan_status` == 'Default'.

## Instructions

1. **Data Cleaning:** Remove records with null values in critical fields. Report the exact count of excluded records.
2. **Categorization:** Assign each valid borrower to their respective Tier (A, B, or C).
3. **Comparative Analysis:**
  - Calculate the distribution of Tiers for 'Repeat Borrowers' vs. 'First-time Borrowers'.
  - Assess if repeat borrowers demonstrate superior performance. Define 'statistically higher performance' as a variance of at least 10% in the proportion of A-Tier vs. C-Tier assignments between groups.
  - Identify anomalies or trends impacting risk assessment.

## Output Format

1. **Quantitative Categorization Summary:** A Markdown table with columns: [Borrower Type, Tier, Count, Percentage].
2. **Analytical Performance Comparison:** A narrative comparing repeat vs. first-time borrowers. Use the 10% variance threshold to justify conclusions regarding performance.
3. **Methodology and Data Integrity Note:** Explain the cleaning process, number of records excluded, and logic applied.
4. **Expert Observations:** Highlight trends or outliers. You are encouraged to propose or describe a visual representation (e.g., a bar chart or heat map) that would best illustrate your findings.

## Example Output Structure for Table

Borrower Type	Tier	Count	Percentage
Repeat	A	150	60%

## Demo 4: Generating Portfolio Insights (The "Tactical" Strategy)

Use this prompt to generate instant, board-ready reporting.

### Role

Act as a Senior Data Analyst specializing in commercial lending and credit risk management. Your objective is to review the provided loan tape and prepare a professional, board-ready Executive Summary assessing the health of the loan portfolio for executive stakeholders.

### Data Context

Assume the dataset reflects a diversified commercial loan portfolio. Please validate the input data for missing fields or anomalies before performing calculations.

## Task Requirements

Analyze the provided dataset and generate a structured report containing the following sections:

1. **Portfolio Overview:** Calculate the total active portfolio value and the average deal size. Present these figures with clear context.
2. **Exposure Analysis:** Provide a breakdown of exposure by the following categories: ACH, Term Loan, Line of Credit (LOC), and Factoring. Use a table to present these distributions.
3. **Concentration Risk Assessment:** Identify the top three concentration risks across geography, industry, or deal-type. For each identified risk, compare it against the following internal benchmarks:
  - Geographic: >25% of total value in one state.
  - Industry: >20% of total value in one NAICS code sector.
  - Deal-Type: >40% of total value in one category.

## Formatting and Constraints

- **Length:** The main summary should be between 300 and 600 words to accommodate complex datasets.
- **Tone:** Professional, objective, and authoritative.
- **Structure:** Use clear Markdown headings for each section.
- **Analyst Observations:** Conclude with a section (max 150 words) highlighting anomalous data patterns or emerging trends identified during your analysis.

## Methodology

1. **Data Validation:** Audit the input for missing fields or logical inconsistencies.
2. **Aggregation:** Compute total value, average deal size, and categorical exposure.
3. **Risk Evaluation:** Apply the stated internal benchmarks to detect significant concentration risks.
4. **Synthesis:** Draft the final report, ensuring all terminology is consistent throughout. Let's think step by step to ensure data accuracy and strategic clarity.

### 4. Advanced: The JSON "Translator" Cheat Code

If you want to push the AI's findings back into your LOS automatically, you cannot use conversational text. You must use JSON. JSON isn't just code; it's a translator that forces the AI to output data your other software can instantly read.

None

```
{
```

```
"$schema": "http://json-schema.org/draft-07/schema#",
"$id": "bank_statement_extraction",
"title": "Bank Statement Extraction Schema",
"description": "Structured extraction schema for bank/checking
account statements. Covers account metadata, summary balances,
and all transaction types.",
"type": "object",
"required": [
  "account",
  "statement_period",
  "summary",
  "transactions"
],
"properties": {
  "account": {
    "type": "object",
    "description": "Account holder and account identification
details.",
    "required": [
      "account_number",
      "account_type"
    ],
    "properties": {
      "account_number": {
        "type": "string",
        "description": "The account number as printed on the
statement. May be masked (e.g., '****5678').",
        "example": "12345678"
      },
      "account_type": {
        "type": "string",
        "description": "Type of account (e.g., 'Relationship
Checking', 'Savings', 'Money Market').",
        "example": "Relationship Checking"
      },
      "account_holder_name": {
```

```
    "type": "string",
    "description": "Full name of the primary account
holder.",
    "example": "JAMES C. MORRISON"
  },
  "account_holder_address": {
    "type": "string",
    "description": "Mailing address of the account holder
as printed on the statement.",
    "example": "1765 SHERIDAN DRIVE, YOUR CITY, USA 03087"
  },
  "bank_name": {
    "type": [
      "string",
      "null"
    ],
    "description": "Name of the financial institution, if
identifiable from the statement.",
    "example": "First National Bank"
  }
},
"additionalProperties": false
},
"statement_period": {
  "type": "object",
  "description": "The date range covered by this statement.",
  "required": [
    "start_date",
    "end_date"
  ],
  "properties": {
    "start_date": {
      "type": "string",
      "format": "date",
      "description": "First day of the statement period (ISO
8601: YYYY-MM-DD).",
```

```
        "example": "2024-10-10"
      },
      "end_date": {
        "type": "string",
        "format": "date",
        "description": "Last day of the statement period (ISO
8601: YYYY-MM-DD).",
        "example": "2024-11-09"
      }
    },
    "additionalProperties": false
  },
  "summary": {
    "type": "object",
    "description": "High-level balance summary printed on the
statement.",
    "required": [
      "beginning_balance",
      "ending_balance"
    ],
    "properties": {
      "beginning_balance": {
        "type": "number",
        "description": "Account balance at the start of the
statement period.",
        "example": 69.96
      },
      "ending_balance": {
        "type": "number",
        "description": "Account balance at the end of the
statement period.",
        "example": 586.71
      },
      "total_deposits_and_credits": {
        "type": [
          "number",
```

```
        "null"
      ],
      "description": "Total of all deposits and credit
transactions during the period.",
      "example": 1876.02
    },
    "total_withdrawals_and_debits": {
      "type": [
        "number",
        "null"
      ],
      "description": "Total of all withdrawals and debit
transactions during the period.",
      "example": 1320.02
    },
    "total_service_charges_and_fees": {
      "type": [
        "number",
        "null"
      ],
      "description": "Total fees charged during the period.",
      "example": 12.0
    },
    "total_interest_paid": {
      "type": [
        "number",
        "null"
      ],
      "description": "Total interest credited to the account
during the period.",
      "example": 0.26
    },
    "average_collected_balance": {
      "type": [
        "number",
        "null"
      ]
    }
  }
}
```

```
    ],
    "description": "Average collected balance for the
period.",
    "example": 643.24
  },
  "interest_paid_ytd": {
    "type": [
      "number",
      "null"
    ],
    "description": "Year-to-date interest paid.",
    "example": 3.13
  },
  "average_balance_for_apy": {
    "type": [
      "number",
      "null"
    ],
    "description": "Average balance used for APY
calculation.",
    "example": 643.24
  },
  "interest_bearing_days": {
    "type": [
      "integer",
      "null"
    ],
    "description": "Number of days interest was calculated
for.",
    "example": 30
  }
},
"additionalProperties": false
},
"transactions": {
  "type": "array",
```

```
    "description": "All individual transactions listed in the
statement's activity ledger, in chronological order.",
    "items": {
      "$ref": "#/$defs/transaction"
    }
  },
  "checks_paid": {
    "type": "array",
    "description": "Itemized list of checks that cleared during
the statement period.",
    "items": {
      "$ref": "#/$defs/check_paid"
    }
  }
},
"$defs": {
  "transaction": {
    "type": "object",
    "description": "A single transaction line from the account
activity ledger.",
    "required": [
      "date",
      "description",
      "transaction_type",
      "amount"
    ],
    "properties": {
      "date": {
        "type": "string",
        "format": "date",
        "description": "Transaction date (ISO 8601:
YYYY-MM-DD). Infer the year from the statement period if not
explicitly printed.",
        "example": "2024-10-02"
      },
      "description": {
```

```
    "type": "string",
    "description": "Raw description as printed on the
statement (short form from ledger).",
    "example": "POS PURCHASE"
  },
  "description_detail": {
    "type": [
      "string",
      "null"
    ],
    "description": "Extended merchant or payee detail from
the itemized section, if available (e.g., terminal ID, merchant
name, city).",
    "example": "TERMINAL 24349201 WAL-MART #3492 WICHITA
KS"
  },
  "transaction_type": {
    "type": "string",
    "description": "Categorized transaction type.",
    "enum": [
      "POS_PURCHASE",
      "ATM_WITHDRAWAL",
      "CHECK",
      "PREAUTHORIZED_CREDIT",
      "INTEREST_CREDIT",
      "SERVICE_CHARGE",
      "DEPOSIT",
      "TRANSFER_IN",
      "TRANSFER_OUT",
      "OTHER_DEBIT",
      "OTHER_CREDIT"
    ]
  },
  "amount": {
    "type": "number",
    "description": "Absolute transaction amount (always
```

```
positive). Use debit/credit direction field to indicate sign.",
  "example": 4.23
},
"direction": {
  "type": "string",
  "description": "Whether the transaction reduced or
increased the account balance.",
  "enum": [
    "debit",
    "credit"
  ]
},
"running_balance": {
  "type": [
    "number",
    "null"
  ],
  "description": "Account balance after this transaction,
as printed in the ledger.",
  "example": 65.73
},
"check_number": {
  "type": [
    "string",
    "null"
  ],
  "description": "Check number, populated only for CHECK
transactions.",
  "example": "1234"
},
"out_of_sequence": {
  "type": [
    "boolean",
    "null"
  ],
  "description": "True if the check cleared out of
```

```
sequence (indicated by * on the statement).",
  "example": false
},
"reference_id": {
  "type": [
    "string",
    "null"
  ],
  "description": "Any terminal ID, trace number, or
reference code embedded in the description detail.",
  "example": "S097094 09809"
}
},
"additionalProperties": false
},
"check_paid": {
  "type": "object",
  "description": "A check that cleared during the statement
period, from the Checks Paid summary table.",
  "required": [
    "check_number",
    "date",
    "amount"
  ],
  "properties": {
    "check_number": {
      "type": "string",
      "description": "The check number.",
      "example": "1234"
    },
    "date": {
      "type": "string",
      "format": "date",
      "description": "Date the check cleared (ISO 8601:
YYYY-MM-DD).",
      "example": "2024-10-05"
    }
  }
}
```

```

    },
    "amount": {
      "type": "number",
      "description": "Dollar amount of the check.",
      "example": 9.98
    },
    "out_of_sequence": {
      "type": "boolean",
      "description": "True if the check is marked with *
indicating it cleared out of sequence.",
      "example": false
    }
  },
  "additionalProperties": false
},
"additionalProperties": false
}

```

## 5. Trust, but Verify

**AI hallucinates. To prevent this, always force it to show its math. Add this line to your prompts to ensure accuracy:**

*Always cite the specific Row ID from the CSV for any claim you make, and briefly explain the math behind your calculations.*

## 6. Questions Answered

Q: Has anyone created an AI tool to help analyze deals?

AI is excellent at spreading financials and pulling out the exact metrics you care about. But the real key isn't finding a magic tool—it's giving the AI the right context and prompts to match your specific credit box. If you define the rules, it can do the heavy lifting.

Q: What are the best AI tools for marketing?

Honestly, you can use the exact same data we just analyzed. Once you use Claude to find your best-performing borrower profiles, you can feed those exact insights into ChatGPT to generate highly targeted outbound campaigns. It's about connecting the risk data to the marketing output.

Q: How do we use AI to search for liens and bankruptcies?

For real-time searches, you want to use a tool connected to the live web, like Perplexity. I could stay in Perplexity all day—it's fantastic for pulling that kind of live borrower intel. Alternatively, if you want it automated, you use an MCP to connect directly to public record APIs so the AI pulls that data for you automatically.

Q: What's the difference between Claude and Claude CoWork

Claude is the base chat model you use on your own. Claude CoWork (or Claude for Teams) is the workspace where you can actually collaborate. It lets you share conversations, set universal system prompts for your whole team, and ensure everyone is using the same baseline context when they analyze a deal.

Q: How can I use multiple models to QA the output of the work provided?

This is a great strategy. You can take the output from one model (like having Claude analyze a loan tape) and feed it directly into another model (like ChatGPT or Gemini) and ask it to verify the math or check for logic gaps. Using a second model as a verification layer is one of the best ways to catch hallucinations.

Q: Where can I find the resources from today's session?

1. [Real-Time Loan Portfolio Analysis with Everyday Tools: Dummy Data](#)
2. [Claude Session](#)
3. [Perplexity Session](#)
4. [ChatGPT Session](#)

## **Next Steps: The Automation Blueprint**

You can do this manually by exporting a CSV every morning. But the real magic happens when this runs automatically at 6 AM via an MCP (Model Context Protocol).

Think of an MCP like a secure pipeline. Instead of you carrying buckets of data (CSVs) back and forth, the AI just turns on the faucet, pulling exactly what it needs from your LOS.

StarterStack is all about giving you the frameworks, the context, and the prompts so you can act as your own data analyst and set up an AI-ready environment.

If you are ready to build this intelligence layer, let's connect.

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