What is LoanStreet?

LoanStreet syndicates the remaining term loan market

Term Loan Market

- Currently Syndicated
- Remaining Balance Sheet Loans
- Currently Securitized

Investors
What’s the Problem?

- Financial Institutions can be over concentrated. Since Financial Crisis:
  - New regulations and aggressive regulatory scrutiny
  - Management seeking to diversify loan portfolio
- Difficult to match capital with loan demand
- Investors lack access to these loans
Syndication works, but…

It’s expensive:

- Individual loan due-diligence
- Each agreement must be individually negotiated
- Few management tools or manpower available
- Institutions can lose control of lending relationship

generally, only efficient for very large loans.
LoanStreet is the Solution

LoanStreet makes syndication efficient for any size loan.

LoanStreet combines a full suite of management tools with a marketplace, bringing together originators and investors.

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Sellers create a LoanFile

- Details
- Permissions
- Syndicate
- Dataroom
- Payments
- Messages
- Votes
The LoanFile: a closer look

- **Details**: provides quick review of material terms
- **Permissions**: limit access to loans to preferred buyers
- **Syndicate**: current and historical membership tracked
- **Dataroom**: secure and encrypted with standard folders
- **Payments**: automated distribution and full history
- **Messages**: notification system and discussion board
- **Voting**: create and vote on amendments, waivers, etc.

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Search – Buy - Manage

**Search** by loan and institutional metrics

**Buy** directly on platform with standard agreements

**Manage** all loans across lenders on one platform
Example Loan

- **Originator**
  - $10 M
  - 5% Fixed
  - 5 Year
  - Bullet
  - $2 M
  - Retained

- **Syndicate**
  - 20%
  - 20%
  - 25%
  - 15%

$10 M
5% Fixed
5 Year
Bullet

$8 M
Syndicated

$2 M
Retained

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