Lendistry Product Guide

Your Partner for Scalable Mission-Based Lending

As of January 2024

lendistry | B.S.D. Capital, Inc.

	Traditional Term Loan (Now funds in as few as 5 days)	**Non-Revolving Line of Credit**	**Commercial Real Estate**[1] (Owner-Occupied)	**Commercial Real Estate**[1] (Investor)
Loan Amounts[2]	$25,000 - $5,000,000	$25,000 - $3,000,000	$150,000 - $10,000,000	$150,000 -$10,000,000
Minimum FICO[3]	640[4]	640	640	640
Minimum TIB	Greater than 2 years	Greater than 2 years	Greater than 2 years	Greater than 2 years
Interest Rate	WSJP + 2-6% (Variable)	WSJP + 4-6% (Variable)	P + 2% -3.25% Fixed / Variable	P + 2.25 - 3.5% Fixed / Variable
Term	Up to 5 years fully amortizing	Up to 2-year draw down period thereafter fully amortized up to 5 years	10-year term / 25-year amortization	10-year term / 25-year amortization
Certain Qualifications[5]	GDSCR>1.25, BK>5 years; No felonies, judgement or active tax liens (must be on payment plan)	GDSCR>1.15, BK>5 years; No felonies, judgement or active tax liens (must be on payment plan)	GDSCR>1.15; Property NOI>1; No environmentally impaired property; 75% max LTV; Property taxes paid current	GDSCR>1.15; Property NOI>1; No environmentally impaired property; 70% max LTV (subject to Property type); Property taxes paid current
Documentation	3 years tax returns (business and personal); 3 months bank statements/banking verification; PFS (guaranty docs if applicable)	3 years tax returns (business and personal); 3 months bank statements/banking verification; PFS (guaranty docs if applicable); Custodial account	3 years tax returns (business and personal); 3 months bank statements/banking verification; PFS (guaranty docs if applicable); Rent roll, Mortgage statement; Insurance	3 years tax returns (business and personal); 3 months bank statements/banking verification; PFS (guaranty docs if applicable); Rent roll; Mortgage statement, Insurance
Prepayment Penalty (as applicable)	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	3% year 1; 2% year 2	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5	5% year 1; 4% year 2; 3% year 3; 2% year 4; 1% year 5
Revenue/Cashflow Trend	Improving YOY	Improving YOY	Improving YOY	Improving YOY
Guaranty (State or SSBCI)[6]	CA, AZ, CO, MD, LA, IL, NY	CA, AZ, CO, MD, LA, IL, NY	CA, AZ, CO, MD, LA, IL, NY	N/A

[1]Commercial real estate loans available under United States Small Business Administration programs may be subject to additional/alternative terms. Rates and terms not applicable to any specialty commercial real estate lending product that may be offered by Lendistry or its subsidiaries from time to time. | [2]Contract Financing capped @ $1,000,000; All others up to $5,000,000 with guarantee. | [3]All Guarantors, exceptions are granted on a case-by-case basis. | [4]Traditional terms loans may be eligible for expedited processing with a minimum FICO of 700. | [5]Projections must support a Debt Service Coverage Ratio (DSCR)>1. | [6]Additional guarantees are expected. Can't lend in the following states: SD, ND, NV and VT.

Credit is subject to approval. Rates and programs are subject to change; certain restrictions apply. Terms and conditions subject to commitment letter.

lendistry | # Lendistry SBLC, LLC. - a non-bank SBA 7(a) Lender[7]

	SBA 7(a) Working Capital (Now funds in as few as 5 days)	SBA 7(a) General Purpose	SBA 7(a) Real Estate[1]
Loan Amounts[2]	$25,000 - $500,000	$150,000 - $5,000,000	$150,000 - $5,000,000
Minimum FICO[3]	680	640	640
Minimum TIB	Greater than 2 years	Greater than 2 years	Greater than 2 years
Use of Proceeds	working capital, equipment purchase, inventory purchase	business acquisition, equipment purchase, refinance of eligible business debt(s); leasehold improvements	business property purchase or refinance of eligible business property
Interest Rate	WSJ Prime +4.50% (up to $350,000) WSJ Prime +3.00% ($350,001 to $500,000)	Up to WSJ Prime +4.50% (up to $350,000) Up to WSJ Prime +3.00% ($350,001 to $500,000)	Up to WSJ Prime +2.00%-3.00%
Term	10 years	10 years	25 years
Certain Qualifications	SBSS Score 155+; GDSCR>1.0x (for loans from $150,001 - $500,000); No BK/Charge-offs < 5 years, No active judgements or liens (must be on paid-off or repayment plan)	GDSCR>1.0x (for loans from $150,001 - $500,000); No BK/Charge-offs < 5 years, No active judgements or liens (must be on paid-off or repayment plan)	GDSCR>1.0x (for loans from $150,001 - $500,000); No BK/Charge-offs < 5 years, No active judgements or liens (must be on paid-off or repayment plan)
Documentation	3 years Business Tax Returns; 1 year Personal Tax Return; Business Bank Statement/Banking validation; Required SBA docs per SOP 5010	3 years Business Tax Return; 3 years Personal Tax Return; Personal Financial Statement; Business Bank Statement/Banking validation; Business Debt Schedule; Required SBA docs per SOP 5010	3 years Business Tax Return; 3 year Personal Tax Return; Personal Financial Statement; Business Bank Statement/Banking validation; Business Debt Schedule; Required SBA docs per SOP 5010
Prepayment Penalty	N/A	N/A	5%, 3%, 1% of remaining balance
Revenue Trend	N/A	Improving YOY	Improving YOY
Guaranty[6]	National	National	National

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