

Executive Summary

Loan Platform w/\$350M in Loans Generated,
a \$38M Pipeline & Clients w/\$1.3B in Assets

INDUSTRY

Lending Platform

LOCATION

Los Angeles, CA

ESTABLISHED

2017

EMPLOYEES

2 owners / 9 Part-time

OWNER HOURS

Full time

NON-COMPETE

10 years / Globally

TRAINING

4 weeks at 20 hrs/week

LEASE/BUILDING

Office

LEASE

\$ 2,370/mo

SIZE

TBD

INVENTORY

N/A

ACCOUNTS RECEIVABLE

N/A

WORKING CAPITAL

TBD

EARNST MONEY

\$100k

ASKING

\$1.9 ml.

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SUMMARY

This disruptive loan platform automates the front-end underwriting and lender matching process for commercial, residential, business and personal loans at a 95% match rate. The software's artificial intelligence (AI) component can scan personal financial statements and tax returns, thus replacing data input, while auto populating loan application data. These automations allow users to reduce 80% of the time to complete loan applications and thus reliance on a loan officer's role, while allowing a focus shift to business development.

This fintech company's SAAS software helps to match banks, lenders, brokers, RE agents, consultants and consumers efficiently find the right loan. The company's database, which is syndicated with over 300 leading lenders, has funded \$850M+ in loans. It's estimated that their system allows brokers to increase their productivity tenfold while quickly shopping the closest matches and virtually eliminating inaccurate loan quotes. The software's intuitive interface allows the portal to provide instant access hundreds of lenders, solidifying its relationships with brokers, realtors, banks and consumers. The platform has generated \$350M in Loans, has a \$38M pipeline, and its clients hold \$1.3B in assets.

FACILITIES / ASSETS

This company operates out of an office with a full staff of experienced lending professionals, software developers and operations personnel. Given the nature of the opportunity, buyers may relocate or embrace a virtual or hybrid model.

COMPETITION

This platform stands out from lead aggregators such as Lendio and Lending Tree that strictly work on a referral only basis. Alternately, while Numerated, Turnkey-Lender or Ncino also provide a lender dashboard they don't offer full spectrum lending or uncapped requests. No competitors boast the OCR technology this enterprise possesses that's helped it to achieve a 95% funding rate.

FINANCIALS	2022 Income Statement	2021 Tax Return	2020 Tax Return
Revenue	\$ 1.2Ml	\$ 518k	\$ 458k
COGS	\$ 732k	\$ 1.2k	\$ 0
Payroll	\$ 80k	\$ 129k	\$ 39k
Net Income	\$ 779k	(\$ 187k)	\$ 209k
Adjusted CF *	\$ 779k	\$ 262k	\$ 220k

GROWTH OPPORTUNITIES

- ✓ Scale SAAS model to position for IPO or be acquired by Fintech strategic
- ✓ Expand horizontally across all lending markets (e.g. residential)
- ✓ Focus on a B2C model and directly brokerbusinesses and consumer loans
- ✓ License private labeled software to broker, bank or alternative lenders