LS LENDER STUDIO

Syndicated lending operations, modernized — without replacing your core.

A cloud operational layer for **mid-tier and community banks** — reconciles lender shares, generates agent notices, and validates the fees your core doesn't. **Ships in a single quarter.** As agent. As participant.

TODAY VS. LENDER STUDIO

BUILT FOR BOTH SIDES OF EVERY DEAL

Eliminates manual reconciliation
Lender shares balanced automatically — across every transaction.

Compresses the notice cycle
Generated with each lender's share precomputed. Sent and tracked.

Surfaces exceptions upstream
Errors caught as they emerge — not after the fact.

Scales without headcount
Add deals; the operational layer absorbs the load.

FEATURES

Built to run the book — agent and participant.

Global / Agent / Participant Records
Three-tier record structure keeps lender shares, balances, and accruals in sync across every transaction — no manual reconciliation.

Templated Notice Workflow
Generate, deliver, duplicate, and resend participant notices for every rate change, payment, advance, and fee billing — centralized and trackable.

Fee Engine
Unused commitment fees, skim fees, and Letters of Credit — calculated, accrued, and validated automatically. Manual override preserved for edge cases.

Portfolio Monitoring
10/30/60/90-day delinquency aging and 30/60/90-day maturity tracking, with misaligned-record alerts surfaced in real time.

Ad-Hoc Payoff Letters
Produced on demand at Global, Agent, or Participant level — outstanding fees included — with editable templates and lock-after-edit control.

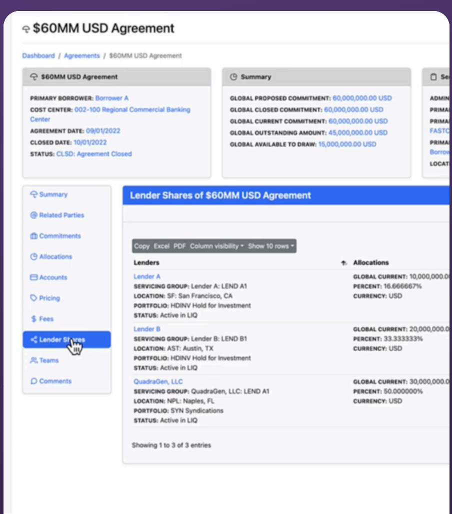
Bolt-On Architecture
Integrates with your core via REST — IBS (Code Connect), Jack Henry, AFS, Loan IQ®. Preserves the investment you've already made.

BENEFITS

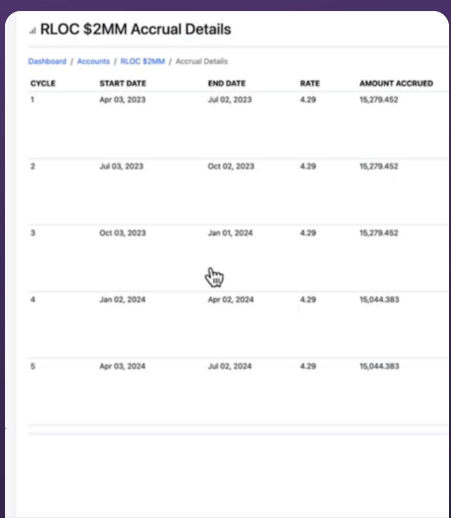
- Manual share reconciliation eliminated
- Agent notices templated, sent, and resendable
- Unused fees & LoCs accrued automatically
- 10/30/60/90 delinquency surfaced in real time
- Portfolio grows without proportional ops headcount
- No core migration — bolt-on, incremental rollout

INSIDE LENDER STUDIO

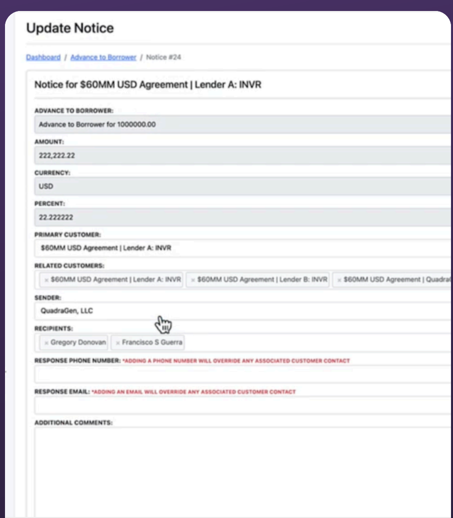
REAL SCREENS · REAL WORKFLOWS · REAL LENDER SHARES



Lender Share Reconciliation
Global / Agent / Participant allocations with live percentages — across every Agreement, Commitment, and Account.



Fee & Accrual Splits
Per-cycle interest, unused fees, and skim fees calculated and split across every participant. Not transcribed.



Automated Agent Notices
Advance, payment, fee, and rate-change notices generated with each lender's share precomputed and ready to send.

PLATFORM PROOF

1,000+
Staff hours saved annually

1 FTE
Full-time role reclaimed

Unlimited
Users & portfolio size included in license

> *"The POC approach let us validate the system against our actual deals and our actual workflows — not a canned demo. By the time we finished, our team already knew how to use it."*
>
> — Commercial Loan Servicing Team, Regional Bank customer

BUILT BY EXPERTS IN LOAN IQ® AND COMMERCIAL LENDING PLATFORMS