

LS LENDER STUDIO

Syndicated lending operations, **modernized** — without replacing your core.

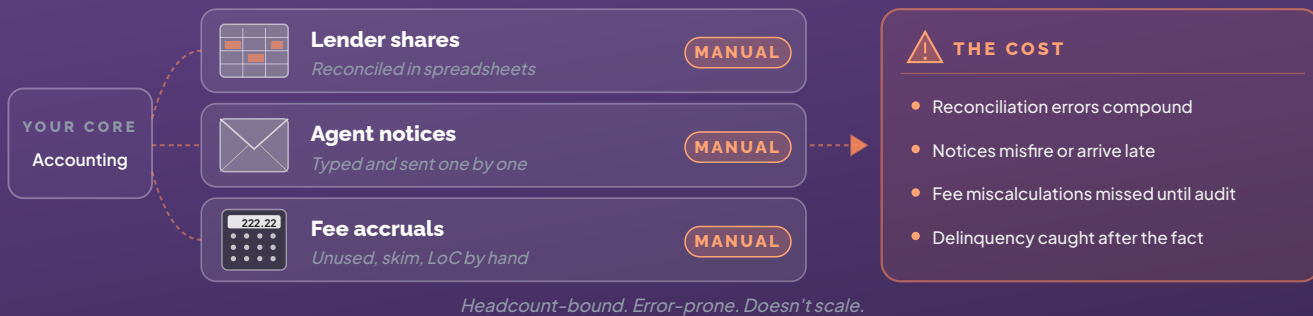
A cloud operational layer for **mid-tier and community banks** — reconciles lender shares, generates agent notices, and validates the fees your core doesn't. **Ships in a single quarter.** As agent. As participant.

TODAY VS. LENDER STUDIO

BUILT FOR BOTH SIDES OF EVERY DEAL

THE PROBLEM

Today's manual operational layer

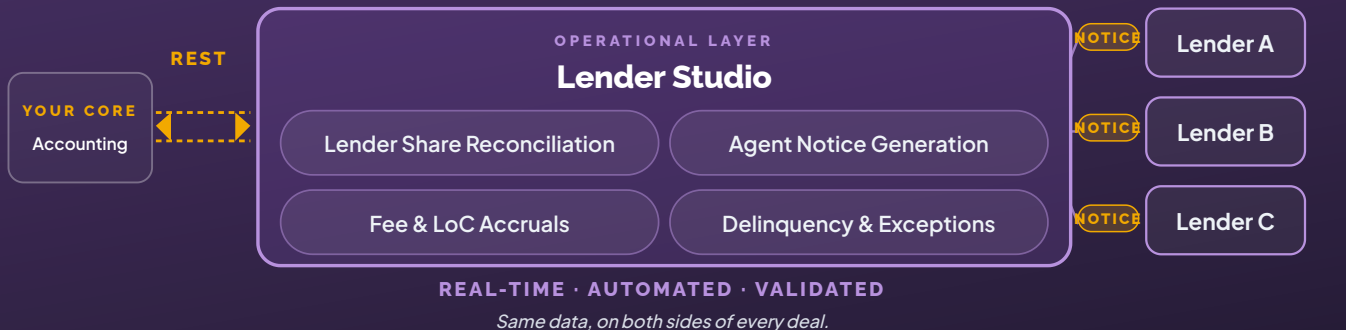


THE SOLUTION

Lender Studio operational layer — agent and participant

FOR THE AGENT BANK

FOR EACH PARTICIPANT



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.

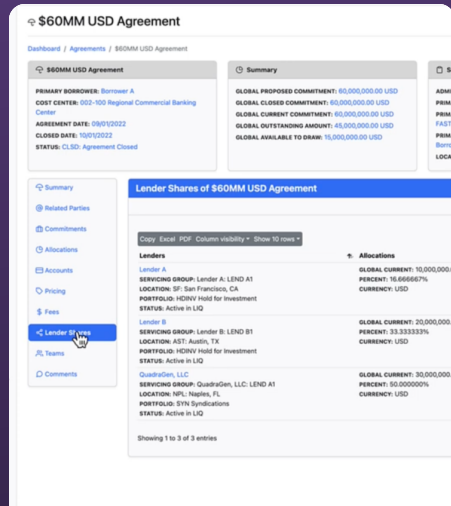
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Global / Agent / Participant Records
 Three-tier record structure keeps lender shares, balances, and accruals in sync across every transaction — no manual reconciliation.
- 
Fee Engine
 Unused commitment fees, skim fees, and Letters of Credit — calculated, accrued, and validated automatically. Manual override preserved for edge cases.
- 
Ad-Hoc Payoff Letters
 Produced on demand at Global, Agent, or Participant level — outstanding fees included — with editable templates and lock-after-edit control.
- 
Templated Notice Workflow
 Generate, deliver, duplicate, and resend participant notices for every rate change, payment, advance, and fee billing — centralized and trackable.
- 
Portfolio Monitoring
 10/30/60/90-day delinquency aging and 30/60/90-day maturity tracking, with misaligned-record alerts surfaced in real time.
- 
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



\$60MM USD Agreement

Dashboard / Agreements / \$60MM USD Agreement

Summary

PRIMARY BORROWER: Borrower A
 COST CENTER: USG-100 Regional Commercial Banking Center
 AGREEMENT DATE: 09/01/2022
 CLOSING DATE: 10/01/2022
 STATUS: CLOS: Agreement Closed

Lender Shares of \$60MM USD Agreement

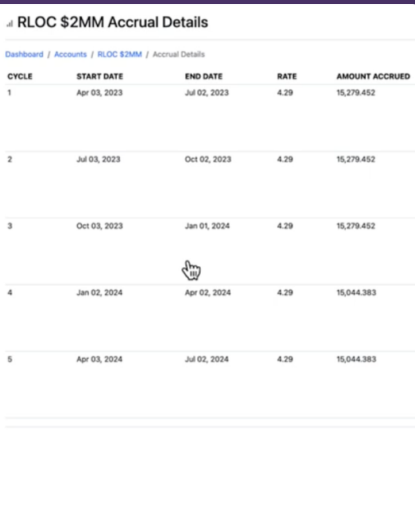
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Lenders	Allocations
Lender A SERVICING GROUP: Lender A: LEND A1 LOCATION: SF, San Francisco, CA PORTFOLIO: HICRV Hold for Investment STATUS: Active in LIQ	GLOBAL PROPOSED COMMITMENT: 60,000,000.00 USD GLOBAL GLOBAL COMMITMENT: 60,000,000.00 USD GLOBAL CURRENT COMMITMENT: 60,000,000.00 USD GLOBAL OUTSTANDING AMOUNT: 60,000,000.00 USD GLOBAL AVAILABLE TO DRAW: 15,000,000.00 USD
Lender B SERVICING GROUP: Lender B: LEND B1 LOCATION: ADF, Austin, TX PORTFOLIO: HICRV Hold for Investment STATUS: Active in LIQ	GLOBAL CURRENT: 20,000,000.00 USD PERCENT: 33.333333%
Quadragen, LLC SERVICING GROUP: Quadragen, LLC: LEND A1 LOCATION: NFL, Naples, FL PORTFOLIO: ERM Syndications STATUS: Active in LIQ	GLOBAL CURRENT: 20,000,000.00 USD PERCENT: 33.333333%

Showing 1 to 3 of 3 entries

Lender Share Reconciliation

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



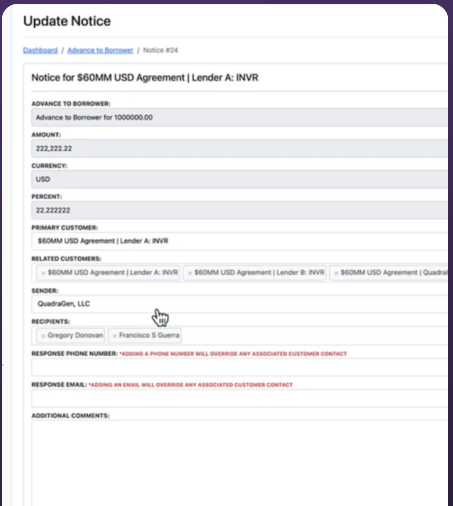
RLOC \$2MM Accrual Details

Dashboard / Accounts / RLOC \$2MM / Accrual Details

CYCLE	START DATE	END DATE	RATE	AMOUNT ACCRUED
1	Apr 03, 2023	Jul 02, 2023	4.29	15,279.452
2	Jul 03, 2023	Oct 02, 2023	4.29	15,279.452
3	Oct 03, 2023	Jan 01, 2024	4.29	15,279.452
4	Jan 02, 2024	Apr 02, 2024	4.29	15,044.383
5	Apr 03, 2024	Jul 02, 2024	4.29	15,044.383

Fee & Accrual Splits

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



Update Notice

Dashboard / Advance to Borrower / Notice #24

Notice for \$60MM USD Agreement | Lender A: INVR

ADVANCE TO BORROWER:
 Advance to Borrower for 1000000.00

AMOUNT:
 222,222.22

CURRENCY:
 USD

PERCENT:
 22.222222

PRIMARY CUSTOMER:
 \$60MM USD Agreement | Lender A: INVR

RELATED CUSTOMERS:
 → \$60MM USD Agreement | Lender A: INVR | → \$60MM USD Agreement | Lender B: INVR | → \$60MM USD Agreement | Quadragen, LLC

SENDER:
 Quadragen, LLC

RECIPIENTS:
 → Gregory Donovan | → Francisco S Guerra

RESPONSE PHONE NUMBER: *REQUIRED A PHONE NUMBER WILL OVERRIDE ANY ASSOCIATED CUSTOMER CONTACT

RESPONSE EMAIL: *REQUIRED AN EMAIL WILL OVERRIDE ANY ASSOCIATED CUSTOMER CONTACT

ADDITIONAL COMMENTS:

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