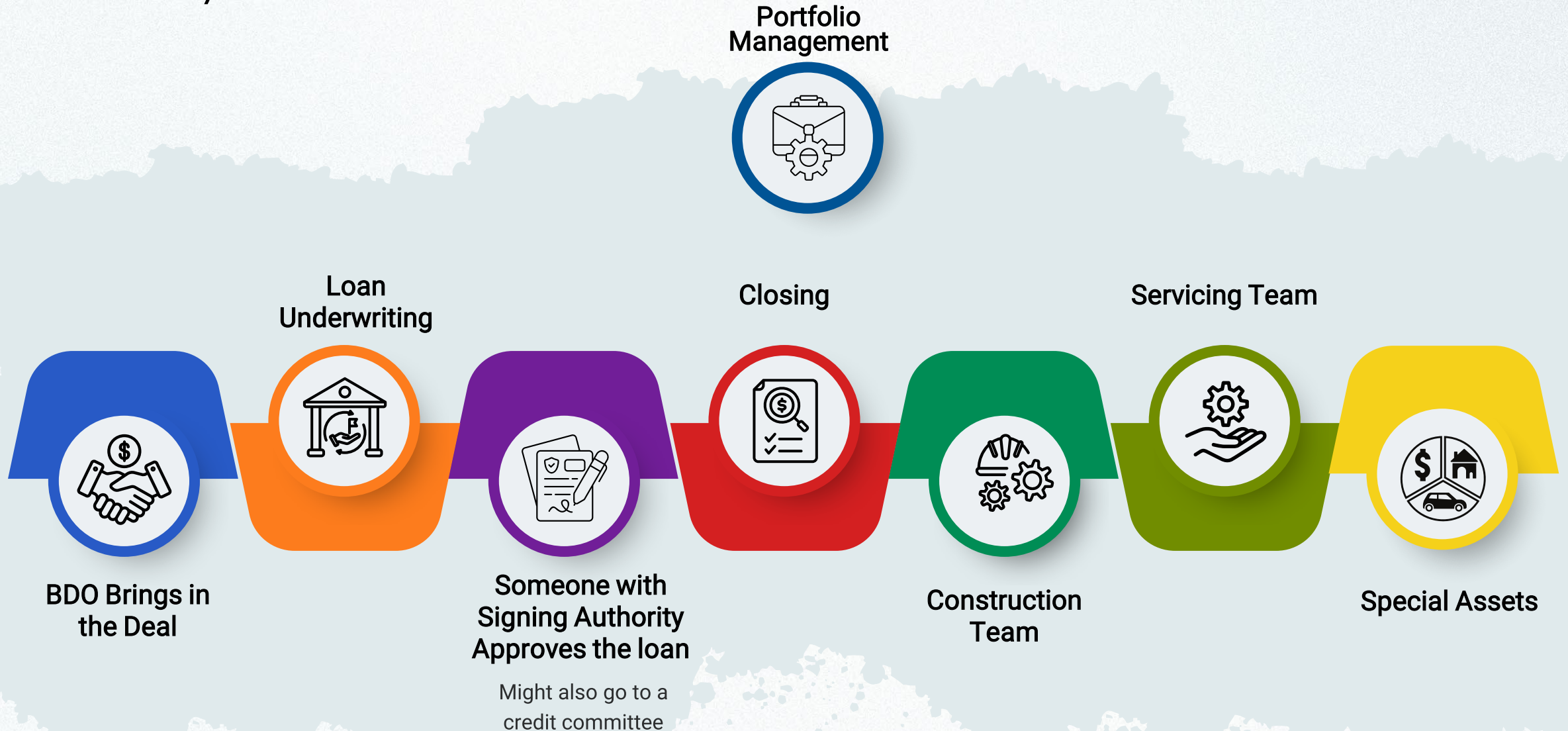


A LOAN GOES THROUGH MANY HANDS

The Loan Lifecycle



FRANDATA'S FRANCHISE REGISTRY LENDER REACH IS DIVERSE AND DEEP

Who Franchisors Have Access to: BDO's/Relationship Managers

Who FRANData Has Access to: (Actual Sampling of Titles)

C-Suite/Exec

Chief Executive Officer
Chief Lending Officer
President of SBA & USDA Dept.
Chief Risk officer
Chief Credit Officer
President Govt Guaranteed Lending
Chief Innovation Officer

Management

Executive Vice President/ Franchise Group Lead
SVP. Commercial Credit Manager
SBA Operations Manager
Vice President SBA Alternate National Manager
SBA National Direct Originations Management
REO Manager

Construction

SBA Construction Specialist
Construction Manager

Underwriting

SVP Underwriting Center Mgr
SBA Underwriter
Express Underwriter
SBA/Commercial Loan Underwriter

Risk

Technical Issues Officer Compliance Director
AVP Third Party Risk Manager
Risk Management Dept Head

Special Assets

Senior Vice President Special Assets & Loan Servicing
Special Assets Manager
Manager, Problem Loan
VP - SBA Business Analyst

Portfolio Management

Sr. Portfolio Mgr

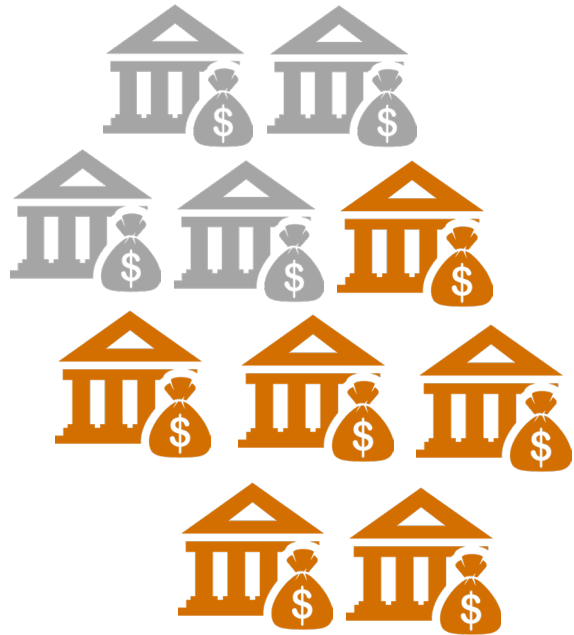
Closing

SBA Closing Processor
Post Closing and Lien Perfection
Loan Closer

Servicing Team

Business Finance Consultant
VP Commercial Lender
SVP Regional Credit Officer

FRANCHISE LENDING ENVIRONMENT 2024



558 Lenders
5635 Loans

4174 - Number of Loans Made by Top 10% of Lenders
74% - 56 Lenders

More than 60% of all SBA franchise loans are provided by lenders who rely on FRANdata's FUND report

Banks with over **\$5 trillion in assets** use the FUND Reports to assess and manage their franchise loan portfolios.