



## The Small Business Loan Exchange™

Connecting Business Borrowers with the Business Lending Community

---

### Presenter

- Mike Rozman, President
  - 617-266-3263 (office)
  - mrozman@ew-a.com

February 27, 2009, 1:00PM

## Agenda

---

---

### Introduction:

- Edgeware Analytics
- Government Guaranteed Loan Exchange (GovGex.com)
- Small Business Loan Exchange

---

### SBLX Today

---

### Business Borrowers

---

### Lenders

---

### Deal Marketing, Advertising

## Introduction - Edgeware Analytics

---

- Service the Small Business Lending Market – “Main Street to Wall Street”
- Suite of Predictive Credit Models – more profitable decisions
- Online Marketplaces – from origination to secondary market

### — Predictive Scores —

- ScoreEdge
- RiskRate
- Prepayment

### — Small Business Loan Exchange (SBLX) —

- Connects business borrowers with lenders.
- Lenders source deals
- Hundreds of lenders
- SmallBusinessLoanExchange.com

### ———— GovGex —————

- Connect lenders with secondary market
- Sell government guaranteed loans
- Maximize bids & premiums
- GovGex.com

## Introduction – Exchange Overview



### Lenders

Hundreds of Lenders  
\$2B+ Scored in 3 Years

### Business Aggregators

30+ Franchisors  
\$50MM in 1<sup>st</sup> 8 Months





### Secondary Market

All SBA Pools  
Over 20 Buyers  
\$100MM Since Launch



## SBLX Today – Service & Technology in Harmony

---



- Borrower registers
- SBLX screening call
- Documentation checklist
- Package documentation
- Prepare deal
- Make available on SBLX
- Actively market deal
- Buffer borrower
- Keep things moving
- Support closing

## Business Borrower – Completing Credit Inventory

The Small Business Loan Exchange  
Hundreds of lenders waiting for you

Small Business Loan Exchange

### LOAN REQUEST PACKAGE

INFORMATION ABOUT YOUR BUSINESS

Company Name:

Street Address:  City:  State:  Zip:

Phone:  Fax:  Cell:

Primary Contact Person:

Email:  Website URL:

Year Business Established:  Tax ID#:

Type of Entity:

Number Of Employees:  Existing Full Time Employees:  After this Financing:  Affiliates:

Type/Nature of Business:

Name of Franchise (if applicable):

- Business Borrower complete credit inventory file
  - Generic “loan application”
- Writeable pdf
- Import export to exchange
- Streamlines the real lender application
- SBLX also collects supporting documentation
  - Financials, tax returns, business plans, etc
- When complete, data is packaged and posted

## Lenders View –Listing of Deals

**The Small Business Loan Exchange**

[Available Deals](#)
[My Postings](#)
[My Requests](#)

To view all deals in the exchange, click the **Available Deals** button. Please note that deals posted by *Edgeware Sample Bank* are excluded from this view, but are available to other lenders. To view the ScoreEdge Report for a particular deal, click the **Details** button. To request more information about a deal, click the **Request** button.

All Identifying deal information has been redacted.

[Download Credit Inventory Form >>](#)
[Frequently Asked Questions >>](#)
[Online Training >>](#)

Id	Score	Type	State	Industry	Amount	Status	Posted	Deal Source	ScoreEdge Report	Request Additional Information
7212	561	7a - Real Estate	CA	722211 - Limited-Service Restaurants	\$1,301,500	Available	2009-01-14	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7208	505	7a - Startup	AL	722213 - Snack and Nonalcoholic Beverage Bars	\$197,000	Available	2009-01-13	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7206	700	7a - Startup	NY	722211 - Limited-Service Restaurants	\$480,000	Available	2009-01-10	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7204	510	7a - Working Capital	CA	621610 - Home Health Care Services	\$150,000	Available	2009-01-06	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7201	497	7a - Working Capital	IL	621610 - Home Health Care Services	\$50,000	Available	2009-01-02	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7200	462	7a - Startup	TX	722213 - Snack and Nonalcoholic Beverage Bars	\$181,000	Available	2008-12-30	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7199	507	7a - Startup	CO	722213 - Snack and Nonalcoholic Beverage Bars	\$215,000	Available	2008-12-19	Broker	<a href="#">Details</a>	<a href="#">Request</a>
7189		7a - Startup		722211 - Limited-Service Restaurants	\$		2008-1	Broker		



Environmental Data Resources Inc



SBA Lending Software Solutions



More buyers - better prices.

- Connecting buyers with sellers
- Sell in just clicks
- Over 20 buyers



## Lenders View – Review Deal Outline

[Report Details](#) | [Score Details](#) | [Print View](#)

---

**Transaction Details**

Score: **510**

Transaction Id: ***	Billing Code: ***
Score Date: 2009-01-06 12:59:28	Billing Date: **/**/****
Scored By: *****	BDO Name: *****

**Exchange Status:**

---

**Score Details**

**General Information**

Business Name: *****	Zip Code: 94568	NAICS Code: 621610
Deal Type: 7a	Application Id: *****	Application Date: 01-06-2009
Loan Purpose: Working Capital	Deal Term: 10	Deal Amount: \$150,000
	Number of Loans: 1	Loan 1 Amount: \$150,000
	Franchise Name: Brightstar Healthcare	Loan 2 Amount:

---

**Franchise Registry Information**

Franchise System	Program Description	Industry	Initial Eligibility / Most Recent Update
<a href="#">24-7 BrightStar Healthcare</a>	medical and non-medical home care services and fac	Medical Personnel Services	Initial:
BrightStar Franchising, LLC			Current Renewal:

---

**Debt Coverage Ratios**

Fiscal Year-to-Date:	Most Recent Fiscal Year End:	Previous Fiscal Year End:
----------------------	------------------------------	---------------------------

---

**Collateral**

Market Value of Real Estate: \$1,500,000	Market Value of Other Assets:
Market Value of Machinery and Equipment:	Total Senior Debt Amount: \$1,165,000

---

**Management**

Number of Years Management Experience: 1 year(s)	Management Experience Level: <b>Owning this business</b>
--	--



Environmental Data Resources Inc

---



---



---



---



---

SBA Lending Software Solutions

---



Government Guaranteed Loan Exchange

**More buyers - better prices.**

Connecting buyers with sellers

- Sell in just clicks
- Over 20 buyers
- Full reporting & audit

**GovGex.com makes it easy.**

1-617-381-4906 www.GovGex.com

## Lenders View – ScoreEdge Score Report

---



### ScoreEdge Report

- Built on 700,000 actual loans
- Used to evaluate \$2B of loans
- Proven accurate
- Available on loans sourced outside of SBLX

# Lenders' View – Supporting Documents

Documentation	Max 25 Allowed files: .xls, .doc, .pdf, .zip, .jpg, .tif, .gif, .png	Max per upload attempt = 200 MB
Memorandum.pdf	Uploaded: 2009-02-12 20:39:04	<a href="#">Download</a> <a href="#">Delete</a>
Business_Plan.pdf	Uploaded: 2009-02-12 20:39:04	<a href="#">Download</a> <a href="#">Delete</a>
App_Resume_PFS_BKStatements_Sourceand_Use.pdf	Uploaded: 2009-02-12 20:39:24	<a href="#">Download</a> <a href="#">Delete</a>
07_06_05_Taxes_William_and_Cynthia.pdf	Uploaded: 2009-02-12 20:40:11	<a href="#">Download</a> <a href="#">Delete</a>
07_06__Taxes_Carl_and_Kathy.pdf	Uploaded: 2009-02-12 20:46:03	<a href="#">Download</a> <a href="#">Delete</a>
05_Taxes_Carl_and_Kathy.pdf	Uploaded: 2009-02-12 20:46:03	<a href="#">Download</a> <a href="#">Delete</a>

- Secure 'File Room' to see all available documents
- Enables a quick and efficient review

## Email Alerts

**From:** Mike Rozman <loansavailable@smallbusinessloanexchange.com>  
**Subject:** Can you fund this deal in Texas? - Small Business Loan Exchange  
**Reply:** loansavailable@smallbusinessloanexchange.com

 **Small Business** bizLX.com  
Loan Exchange

**New deals in Texas available on the Exchange!** January 15, 2009

There are new deals available on the Small Business Loan Exchange in the state of Texas. Below is a brief description of the loan available... a full loan write-up for each deal is posted on the Loan Exchange.

You must be a member of the Exchange to view deals. But don't worry, it's free! To register for free membership, [Click here](#)

Already a member, [Click here](#).

To speak with someone about the Exchange, [email us here](#), or give us a call at 1-617-266-3263

**New Loan Requests**  
Texas

[\\$980,000 Real Estate Backed Loan](#)

- 10 years management experience
- Low historical default rate
- FICO Score: 740

Brand new funding request!

[\\$480,000 Business Acquisition Loan](#)

- 12 years management experience
- Strong collateral
- Excellent cash flow

**Exchange Sponsors**  
Our partners can help.

 **EDR**  
Environmental Data Resources Inc

**Environmental Risk Analysis**

 **FISCAL**  
CREDIT SUITE

The financial analysis system that delivers productivity to Lenders

 **BORSA**™  
Business Owners Retirement Savings Account

- “Can you fund this deal...” emails marketing specific deals to lenders
- SBLX registered lenders
- Non-SBLX registered lenders in borrower’s market
- Call campaign based on regional lenders
- Periodic broader campaigns



## Easily Find Service Providers

[Report Details](#) | [Score Details](#) | [Print View](#)

---

**Transaction Details**

Score: **510**

Transaction Id: \*\*\*      Billing Code: \*\*\*  
 Score Date: 2009-01-06 12:59:28      Billing Date: \*\*/\*\*/\*\*\*\*  
 Scored By: \*\*\*\*\*      BDO Name: \*\*\*\*\*

Exchange Status:

---

**Score Details**

**General Information**

Business Name: \*\*\*\*\*      Zip Code: 94568      NAICS Code: 621610  
 Application Id: \*\*\*\*\*      Application Date: 01-06-2009  
 Deal Type: 7a      Deal Term: 10      Deal Amount: \$150,000  
 Loan Purpose: Working Capital      Number of Loans: 1      Loan 1 Amount: \$150,000  
 Franchise Name: Brightstar Healthcare      Loan 2 Amount:

**Franchise Registry Information**

Franchise System	Program Description	Industry	Initial Eligibility / Most Recent Update
24-7 BrightStar Healthcare BrightStar Franchising, LLC	medical and non-medical home care services and fac	Medical Personnel Services	Initial: Current Renewal:

**Debt Coverage Ratios**

Fiscal Year-to-Date:      Most Recent Fiscal Year End:      Previous Fiscal Year End:

**Collateral**

Market Value of Real Estate: \$1,500,000      Market Value of Other Assets:  
 Market Value of Machinery and Equipment:      Total Senior Debt Amount: \$1,165,000

**Management**

Number of Years Management Experience: 1 year(s)      Management Experience Level: **Owning this business**

  
 Environmental Data Resources Inc











  
 Government Guaranteed Loan Exchange  
**More buyers - better prices.**  
 Connecting buyers with sellers  
 • Sell in just clicks  
 • Over 20 buyers  
 • Full reporting & audit  
**GovGex.com makes it easy.**  
 1-617-381-4906 www.GovGex.com

- Next to *Actual* deals
- Targeted by deal type, collateral, location, etc

■ *For Example:*

— Real Estate deal —

- Environmental firms
- Project finance firms

— Working Capital deal —

- Rollover specialists

— All deals —

- Closing Attorneys

## GovGex – The Easy, Compliant and Most Profitable way to sell SBA loans

**govgex.com** GOVERNMENT GUARANTEED  
LOAN EXCHANGE

**Organize Your Loans To Sell**

Presale | Available | Pending | Auction Closed

ID	Loan Name	Gty Balance	Rate	State	Note Date	Maturity Date	Action
15	Mister Sub	\$337,500	P+1.95%	MA	05/07/2008	05/07/2108	<a href="#">Edit</a> <a href="#">Delete</a>
		Loan Group: May 13th Sales		Bidding Ends: 05/14/2008 8:00pm EDT			
		Total Amount: \$337,500		Bids Requested: Premium			
		<a href="#">Add Loan</a>	<a href="#">Edit Loan Group</a>	<a href="#">Post Batch for Sale</a>	<a href="#">Delete Batch</a>	<a href="#">Expand/Collapse</a>	
16	Harris Gas	\$675,000	P+2%	CT	05/01/2008	05/01/2023	<a href="#">Edit</a> <a href="#">Delete</a>
14	Pizza Shack	\$225,000	P+1.75%	NH	05/04/2008	05/04/2018	<a href="#">Edit</a> <a href="#">Delete</a>
		Loan Group: May 12th Sales		Bidding Ends: 05/13/2008 8:00pm EDT			
		Total Amount: \$900,000		Bids Requested: Premium			
		<a href="#">Add Loan</a>	<a href="#">Edit Loan Group</a>	<a href="#">Post Batch for Sale</a>	<a href="#">Delete Batch</a>	<a href="#">Expand/Collapse</a>	
17	Pet Palace	\$240,000	P+1.75%	ME	05/09/2008	05/09/2023	<a href="#">Edit</a> <a href="#">Delete</a>
13	Kwiki Mart	\$562,500	7.25%	TX	05/02/2008	05/02/2023	<a href="#">Edit</a> <a href="#">Delete</a>
12	Burger Hut	\$375,000	P+2%	MA	05/01/2008	05/01/2018	<a href="#">Edit</a> <a href="#">Delete</a>
		Loan Group: May 11th Sales		Bidding Ends: 05/12/2008 8:00pm EDT			
		Total Amount: \$1,177,500		Bids Requested: Par/Premium			
		<a href="#">Add Loan</a>	<a href="#">Edit Loan Group</a>	<a href="#">Post Batch for Sale</a>	<a href="#">Delete Batch</a>	<a href="#">Expand/Collapse</a>	

## GovGex – The Easy, Compliant and Most Profitable way to sell SBA loans

**govgex.com** GOVERNMENT GUARANTEED LOAN EXCHANGE

Select Winner for Burger Hut (\$375,000 Gty)

Company	Premium Bid	Premium % of Par	Premium Servicing Fee	Premium Bid Amount	Par Bid	Par Servicing Fee
<a href="#">Banes Capital</a>	<input type="radio"/>	106.13%	1%	\$397,987	<input type="radio"/>	2.82%
<a href="#">Cantor Fitzgerald</a>	<input type="radio"/>	105.98%	1%	\$397,425	<input type="radio"/>	2.91%
<a href="#">UWBank</a>	<input type="radio"/>	106.125%	1%	\$397,968	<input type="radio"/>	2.785%
<a href="#">SunTrust</a>	<input checked="" type="radio"/>	106.19%	1%	\$398,212	<input type="radio"/>	3.03%
<a href="#">Morgan Keegan</a>	<input type="radio"/>	106.08%	1%	\$397,800	<input type="radio"/>	2.975%

Message to Buyer:

Notes:

Winner Action: [Loan Details](#), [Select Winner](#), [Close Auction](#)

## Time for your Questions!

---

Efficiently Sourced Deals

Hundreds of Deals

Premier service

Access Secondary Market

---

### Contact Information

---

**Mike Rozman**

617-266-3263 office

617-835-8197 cell

888.342.6946 fax

mrozman@ew-a.com

[www.EW-A.com](http://www.EW-A.com)