



A. Background Information

LoanStreet's marketplace, available at www.loan-street.com, enables the efficient sale of any size or type of loan to one or more investors or credit unions. LoanStreet automates and standardizes partial and whole loan sales, creating a single marketplace to buy, sell, and manage loans.

Whether lenders need to overcome regulatory lending limits, reduce sector concentrations, or are simply capital constrained, LoanStreet offers unique access to investors and new loan generation opportunities. For investors, LoanStreet is a broad and efficient platform to invest in a new or expanded asset class.

LoanStreet's integrated marketplace also facilitates regulatory compliance by providing a best-in-class master syndication agreement which satisfies all regulatory requirements.

LoanStreet is a secure and encrypted portal for users to access all updated loan information in a single place. Each loan has its own dataroom, public and private forums to track and answer due diligence questions, and a real-time voting system for any necessary work-outs or amendments. Each piece of the process has been meticulously designed to ensure ease of use and to reduce unnecessary complexity.

B. Management

Ian Lampl, CEO & Co-Founder

Ian has deep market experience across financial services having served as Deputy Chief Counsel for the Office of Financial Stability within the United States Department of the Treasury which implemented the Troubled Asset Relief Program (TARP), including the Community Development Capital Initiative (CDCI) which was the TARP credit union program.

Ian is considered a leading expert in loan participations and has performed educational programs for various groups including the NCUA. Here is a link to NCUA webcast lead by Ian: <http://goo.gl/PZF4Ro>

A short biography of Ian Lampl is provided immediately below:

United States Department of the Treasury

Ian served as Deputy Chief Counsel for the Office of Financial Stability which implemented the Troubled Asset Relief Program (TARP) for the US Treasury Department.

The TARP programs were created in the midst of the worst financial crisis since the Great Depression. While the creation of TARP was quite controversial, it was incredibly

successful in stabilizing and preserving the U.S. economy. TARP was implemented by a small team of dedicated, hardworking individuals who came together to work for the taxpayer. The problems we faced were without precedent in size, scope and complexity and required creative and difficult decisions. We were tasked with creating programs that had to be available for everyone from the largest financial institutions to the smallest credit unions. Each initiative required the utmost creativity, thoughtfulness, and strict adherence to the law.

To cite some of the programs relevant to LoanStreet, Ian was a key team member in designing and implementing the credit union program under TARP called the Community Development Capital Initiative (CDCI). CDCI was created in close association with the NCUA and the CDFI Fund. It was in executing these programs that the idea for LoanStreet first germinated. Many of the skills and insights Ian developed are the same ones that Ian has applied in building LoanStreet.

Ian was also a key team member in designing and implementing the Treasury Department's efforts to recoup TARP proceeds for the taxpayer. These include:

- The GM IPO and subsequent offerings
- The re-IPO of AIG and subsequent offerings resulting in the disposition of 92% of the company
- The sale of 7.7 billion shares of Citigroup roughly equal to 1/3 of the company.

Each of these efforts was quite complex and the largest of their kind and required deep expertise and knowledge in order to recoup the taxpayers' money.

In recognition of these efforts, Ian received the Treasury Secretary's honor award for exemplary public service during the financial crisis.

Cravath, Swaine & Moore LLP

Cravath is one of the nation's premier law firms. While at Cravath, Ian specialized in syndicating commercial loans (essentially complex loan participations) and securities offerings.

Education

Ian graduated with honors from The University of Chicago Law School where he was a published member of the University of Chicago Law Review.

Ian also graduated with honors from Princeton University with a B.S.E. in Electrical Engineering and a Certificate in Applications of Computing.

Chris Wu, COO & Co-Founder

Previously, Chris was the co-founder, Chief Technology Officer, and lead web developer for Emergency Networking LLC, a startup developing electronic medical record systems for EMTs.

Chris also spent 5 years as a software engineer and project manager at Redshift Technologies, Inc., a boutique IT consulting company based in Manhattan. Chris built and maintained a variety of web-based and stand-alone tools for pharmaceutical and medical institutions such as Pfizer and the New York University (NYU) Fertility Clinic. Some examples include a search engine and supporting applications for Pfizer's Material Safety Datasheets (MSDS) which, at the time, comprised over 2 million records. For the NYU Fertility Clinic, Chris built features for their medical record system.

In addition to software development, Chris has spent years teaching a variety of subjects, including at Education start-up Knewton Inc., and has experience identifying the bottlenecks that block understanding and adoption of new ideas.

Chris's passion for this startup stems from his experiences growing up working at his family retail store. He understands intimately from this experience how dependent Main Street businesses are on their credit unions and community banks and the critical need to maintain their health and credit liquidity.

Education

Chris graduated with a BSE in Computer Science from Princeton University in 2002. He also received a Business Certificate from Columbia University in 2010.

C. Business Continuity

LoanStreet employs Amazon Web Services for our IT infrastructure. Services used include EC2 for application servers, S3 for file storage, RDS for database management, CloudWatch for server monitoring, Auto-scaling to ensure server uptime, and ELB for load balancing.

One of the many advantages of employing AWS infrastructure is its ability to provide business continuity and disaster recovery support. We maintain replicas of dataroom files and the database in multiple Availability Zones within Amazon's national network of data centers. If an entire datacenter becomes unavailable, the web traffic will automatically be re-routed to another data center.

Even within a regions itself, data is both secure and durable. The AWS S3 servers are designed to provide 99.99% availability. Additionally, Amazon S3 servers are designed to provide 99.999999999% durability of objects over a given year. This durability level corresponds to an average annual expected loss of 0.000000001% of objects. For example, if you store 10,000 objects with AWS S3, you can on average expect to incur a loss of a single object once every 10,000,000 years.