

Loan Participation Options	LoanStreet	MBL CUSOs	Participation Modules	Loan Broker
No Registration or Initiation Fee	X			X
No Annual Minimum Usage Requirements	X		X	X
Standard Loan Syndication Agreement <sup>1</sup>	X	X		
Nationwide Network of Registered Sellers and Buyers	X			X
Core Processor Agnostic	X		N/A	X
Consumer and Commercial Transactions	X		X	X
Consumer Loan Pool Pricing Assistance	X			X
Sell Side-Loan Marketing Assistance <sup>2</sup>	X	X		X
Sell Side-Private Placement Abilities	X	X		
Participation Settlement Services	X	X		X
Access to Encrypted Data, Storage and Transmission	X	X		
Buy Side 24/7 Access to Digitally Stored Loan Level Data and Participation Confirmations, Agreements and Reports	X			
Digitally Stored Buyer/Seller Communications	X			
Digitally Stored Seller Due Diligence Information	X			
Automated Bi-Temporal <sup>3</sup> Monthly Reports (Cash & Non-Cash Items)	X			
Automated Monthly Pro-Rata Remittance Distributions <sup>4</sup>	X			
Instant Notification when Seller adds new Loan Level Data or Forum Discussions Occur <sup>5</sup>	X			
CECL Compliant <sup>6</sup>	X			
Member Loan Servicing		X		

<sup>1</sup> Standard Loan Syndication Agreement used by 99.9% of credit unions on LoanStreet; saves time and attorney's fees

<sup>2</sup> Loan Marketing Assistance is available to selling institutions

<sup>3</sup> Bi-Temporal Reporting provides audit trail across reporting months for reversals or other changes in loan history over time.

<sup>4</sup> Distributions can be handled by LoanStreet or by the selling institution

<sup>5</sup> For the life of participation, anytime new documents are added to the loan file data room or new Forum Discussion occur

<sup>6</sup> Historical payment information stored for immediate Buy Side access enabling CECL compliance

