OAK BRANCH ADVISORS

SOLUTIONS FOR PRIVATE CREDIT

ALIGNING OUR SERVICES WITH THE STRATEGIC PRIORITIES OF YOUR BUSINESS

Increasingly, Non-Bank Financial Institutions and Institutional Investors are allocating capital to Private Credit through direct lending to SMEs, commercial real estate, residential whole loan pools, asset-based lending, asset-backed notes and other specialty/structured investments. Fueling this growth are the attractive yields and structural flexibility inherent in Private Credit. However, these investments also come with greater risk management and operational challenges due to their complexity and variability.

We specialize in providing solutions to clients with requirements that cannot be served with a "one size fits all" approach.

Oak Branch offers a suite of services, backed by its proprietary technology platform, that provides asset managers and investors **a single, transparent administration and analytics solution across all Private Credit** investments, allowing you to efficiently scale your portfolios and businesses.

SECTOR COVERAGE

DIRECT LENDING Middle Market Senior Secured 2nd Lien & Mezzanine Unitranche Project Finance Infrastructure Finance	**RESIDENTIAL MORTGAGES** Whole loans Non-Performing/ Re-Performing Fix-to-Flip/Fix-to-Rent
COMMERCIAL REAL ESTATE Acquisition/Investment Full Capital Stack ADC/Construction Bridge Loans	**SPECIALTY & STRUCTURED FINANCE** Whole Loans Asset-Based Lending Structured Notes & Funds Merchant Financing Marketplace Lending Trade Finance Other Esoterics

OUR SUITE OF SERVICES

Middle Office Services

- Portfolio/fund and investment level cash flow calculations and reporting (e.g., interest/fee accruals, advances, prepayments and scheduled amortizations)
- Cash flow reconciliations with servicers, agents, administrators, etc.
- Cash flow distribution tracking among investors and funds
- Digital tracking of key portfolio, investment and collateral factors (e.g., borrower financials & ratios, collateral characteristics, delinquency/default statistics, investor/syndicate allocations, etc.)
- Ongoing independent covenant and performance monitoring at the portfolio/fund, investment and collateral levels

Underwriting & Due Diligence

- Independent quality control and due diligence reviews of whole loan pools and underlying collateral assets
- Document/file reviews & fulfillment services
- Outsourced credit underwriting services: your guidelines integrated into our system
- Forensic re-underwriting and expert services

Valuation, Analytics & Reporting

- Independent third party model validation and Level III valuations
- Cash flow/performance modeling
- Custom investment and portfolio level analyses including composition, trends, forecasting, gap, stress testing/"what if," etc.
- Customizable reporting packages including data feeds, business intelligence dashboards and SQL-based outputs

OAK BRANCH ADVISORS

SOLUTIONS FOR PRIVATE CREDIT

UNIQUE CHALLENGES REQUIRE UNIQUE SOLUTIONS

Oak Branch's proprietary technology platform has been designed with the flexibility and versatility necessary to meet the unique challenges faced by Private Credit market participants.

- Asset Agnostic system allows for a variety of investment types, funding structures and distribution mechanisms
- Flexible configuration for easily adding new investments, collateral assets, customized fields, calculations & structural features
- Comprehensive data & document warehouse with full import/export capability for data exchange with clients and third party systems
- Custom reporting designed with input from clients to meet their specific needs
- Holistic view of portfolios down to each loan/investment and collateral level including cash flow & performance impacts at all levels

WHY WORK WITH OAK BRANCH ADVISORS?

Oak Branch combines the expertise of our financial markets practitioners with process and technology specialists to create innovative yet practical solutions.

Experienced Team

Our private credit practice is built around experienced practitioners with extensive backgrounds across consumer, commercial and specialty asset classes. They work closely with in-house project managers, attorneys, risk & compliance specialists, as well as our technology team to develop the right solutions for each client.

Proven Process

Our auditable and reputable process seamlessly aligns our clients' needs with our expertise and capabilities.

CLIENT PROFILES	*BENEFITS*
Asset Managers *Direct lenders, Asset-Based Lenders, BDCs, Marketplace & Platform Lenders, Private Equity, Hedge Funds, etc.*	Cost efficiencies through full operationalization of complex and bespoke terms & conditions, modeling of transaction cash flows, covenants, triggers, etc. and their impact(s) on portfolio/fund performance.
Institutional Investors *Insurance Companies, Pension Funds, Endowments, Family Offices, etc.*	Transparency down to the most granular levels of your Private Credit investment portfolios with independent portfolio performance monitoring and verification.
Service Providers *Custody Banks, Fund Administrators, Servicers, Auditors, etc.*	Scalability through comprehensive security master and ongoing cash flow modeling for dynamic and complex credit investments that are not easily generated by existing systems and processes.
Law Firms	Expert witness services and comprehensive qualitative and quantitative loan-level analyses for legal and regulatory challenges.

CONTACT US
www.oakbranchadvisors.com
212-209-0807
Info@oakbranchadvisors.com

New York
420 Lexington Ave, 3rd Floor
New York, NY 10170