

Yieldstreet Private Business Credit: Lending to America's growing businesses

Our Private Business Credit vertical provides capital solutions to growing businesses to support expansion. Yieldstreet provides flexible credit structures, coupled with decades of lending experience, to help entrepreneurial businesses lower their cost of capital over time as their business matures.

Private Business Credit

Yieldstreet Private Business Credit offers direct lending, performing asset purchases, and acquires participations in commercial and consumer loans. We have the capital, more than 50 years of combined experience, and the vision to fund America's growing businesses.

Investment Criteria

- Direct Lending, First Out, Pari Passu and Last Out Participations, Performing Asset Purchases
- Growing Businesses & Specialty Finance Companies
- Single & Multi-Tranche Term Loans
- \$3M minimum
- Term: 6-48
- Collateral: Commercial and Consumer A/R, Inventory, Equipment, and other bespoke

Why Yieldstreet?

Innovation Driven

- We've built our reputation on providing innovative capital solutions that are aligned with borrower needs. We spend the time to understand the opportunities others won't.

Flexible Structures

- We believe that the underserved private credit market lies between \$3 and \$15M.
- Our lending programs are designed to elevate our partners to an institutional level of performance and scale.
- We provide flexible funding terms of 6-48 months.
- We provide a variety of payment structures including interest only, straightline amortization, and modified amortization with bullet payments, all to optimize the borrower's growth.

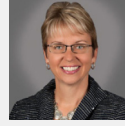
Modern Ideas

- Through progressive thinking and solutions, we balance the cost of capital to the borrower with the risk to the investor. Both can decrease over time based on growth and performance, thereby extending the lifetime experience for both the borrower and the investor on the Yieldstreet platform.

Yieldstreet Private Business Credit



Larry L. Curran II
Managing Director, Private Business Credit



Barbara Anderson
Head of Underwriting, Private Business Credit

“We see an excellent opportunity to build the Yieldstreet Private Business Credit brand as the go-to solution for our borrowers’ needs while balancing the needs of our investors’ goals of predictable, diversified current income. We want to see the mutual growth of our borrowers and our investors, extending the lifetime experience for both on the Yieldstreet platform.” - Larry L. Curran, II

Areas of Interest

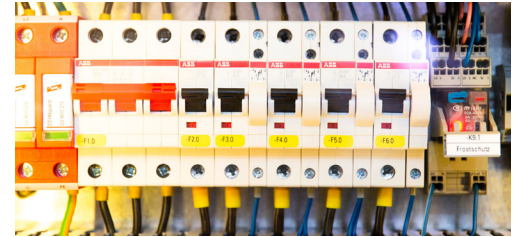
(Including but not limited to)



Automotives



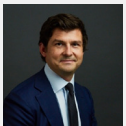
Consumer Goods



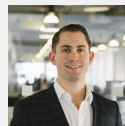
Equipment

Let's Connect

If you are, or are currently associated with, a commercial business or a specialty finance company with a demonstrated track record that is seeking additional capital for growth, we'd love to hear from you. Please email us at originations@yieldstreet.com, or complete our online application, www.yieldstreet.com/private-business-credit-investment



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