DEBT ADVISOR EVALUATION KIT

Category	How to Choose the Right Advisor	Diamond Willow Advisory
People	❑ Experience, education, designations ❑ Availability, culture, transparency, ethical standards ❑ Size/seniority of deal team	✓ 65+ years of combined capital markets, corporate finance/investment banking, PE and accounting experience across all industries ✓ CFA and CA designations ✓ Accessible outside business hours, highly driven and always transparent ✓ At least two Partners on any deal team
Expertise	❑ Macro understanding of capital markets and lender expectations ❑ Quick assessment of feasibility and challenges ❑ Specialization into debt markets	✓ Exclusive focus on debt capital markets ✓ Understanding of lender expectations, terms and negotiating strategies ✓ Strong pulse on overall market dynamics
Process	❑ Mutual due diligence prior to engagement ❑ Clearly defined goals/expectations ❑ Preparation of documents ❑ Confidentiality ❑ Aligned fee structure and clear compensation (i.e. no undisclosed referral fees) ❑ Lender network (banks and non-banks)	✓ In-depth due diligence process prior to engagement ✓ Expected terms clearly communicated ahead of engagement ✓ Highest standard for confidentiality and process (investment banking standards) ✓ Fulsome process including preparation of all materials required ✓ Heavily success-based; fee structure always aligned with the client ✓ Vast institutional lender network of ~450 lenders includes ~350 non-bank lenders
Guaranteed Value-Add	❑ Materials created are provided to the client ❑ Frequent updates and detailed market feedback	✓ Dynamic financial model and presentation materials provided to our clients ✓ Weekly process updates and detailed market feedback
Results	❑ Case studies, testimonials, references	✓ Case studies, testimonials and references available
Regulatory	❑ Compliant with regulatory bodies ❑ Corporate insurance policies	✓ Compliant (real estate councils, securities regulators, etc.) ✓ Proper policies in place
Resources	❑ Extended network of trusted resources available to clients ❑ Market research ❑ Educational resources for borrowers	✓ Extended network of lawyers, insurance professionals, accountants/external CFOs, mortgage brokers, grant specialists, and more ✓ Monthly research (Debt Digest) and educational resources for borrowers available on website