

FOR COMMERCIAL LENDERS



FROM HOPEFUL. TO BANKABLE.

The embedded partner that makes your borrower bankable, not just hopeful.

LIMESTONE provides embedded CFO and Operating Partner support for borrowers who can't yet present a clean, credible package. We fix the infrastructure, not just the deck. Banks lend on a credible forward forecast and an owner who can name what changed, not on hope. We build both so your credit officer can defend the deal internally.

WE STAY IN OUR LANE

WHAT WE OFFER

CFO Partner (financial story, 13-week cash, projections lenders trust). Operating Partner (drives the value creation plan). Acquisition Partner (creative capital stacking).

TWO OPERATOR-PARTNERS

Jared Luegers, CFA (Founder & Operating Partner). Ryan Anoskey, CPA (CFO Partner; 100+ Quality of Earnings engagements and valuations).

WHAT WE ARE NOT

No deposits, no treasury, no lending products. No competition for the borrower relationship. The lending relationship stays yours.

THE LOAN THAT PERFORMS

Embedded post-close so the surprise that drives a workout in year two doesn't happen. Day 1 to Day 100, then Year 1 to Year 3.

Compensation aligned with the long arc. Retainer for the work we do, and equity participation if the business actually wins. No commissions. No success fees. No referral kickbacks. We never compete for your lending relationship.

WHEN YOUR BORROWER NEEDS MORE THAN A LOAN

FIVE TRIGGERS TO REFER.



01 BANK-QUALITY BUT MISSING INFRASTRUCTURE

Borrower is bank-quality on paper but missing the financial reporting infrastructure. We install the financial discipline behind the package.

03 ACQUISITION STRUCTURE DOESN'T FIT

Buyer needs creative capital stacking (SBA + mezz, seller notes, private credit). We coordinate alongside the buyer's legal counsel.

05 ETA OR INDEPENDENT SPONSOR

Searcher needs operator-level support alongside the loan. Q of E, 100-day plan, post-close CFO/OP bench. The loan performs.

02 DATA ROOM ISN'T READY

Data room unfinished, financials messy, covenants unclear. We build the financial story and the operating rhythm in parallel with your credit work.

04 COVENANT PRESSURE

Borrower has covenant pressure and needs stabilization plus a credible story for the next review. We embed and manage the lender narrative.

CO-SOURCE WITH US

Forward us the deal. We'll build the financial story and stand behind the borrower at credit committee. **No commissions, no fee-sharing.**

YOUR BORROWER'S PATH

01

FREE

FOUNDATION CHECK

Bedrock Score on our website.
24-hour reply.

02

FREE

CORNERSTONE SESSION

30 to 60 min with both partners.
We name the binding constraint.

03

PAID

QUARRY-TO-CAPSTONE DIAGNOSTIC

Three to four weeks. Capstone Report delivered.

04

ENGAGE

LIMESTONE ENGAGEMENT

Advisory or Embedded. Driven by **Value Creation Plan**. 1 to 4 years.



JARED LUEGERS, CFA
FOUNDER & OPERATING PARTNER

Builder by instinct, operator by track record, investor by training. Founder of OWN Indiana. Has run operations through a \$200M strategic sale and separately helped acquire a small Indiana operating business.



RYAN ANOSKEY, CPA
CFO PARTNER

Finance-first operator. 13+ years in transaction due diligence, valuation, audit, and corporate finance. 100+ Quality of Earnings engagements and valuations delivered. From Evansville, Indiana.

NEXT STEP

Co-source the deal.

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BUILT IN INDIANA
BEDFORD LIMESTONE COUNTRY

FROM QUARRY TO CAPSTONE · THE LOAN THAT PERFORMS

Indiana's embedded CFO and Operating Partner firm