

BUILT TO BE BANKABLE.

The package, the model, and the conversation that get a deal done.

Most refinance failures aren't credit failures. They're presentation failures. Banks lend on the forward forecast, not the rear-view. They want the owner to name what changed, what got fixed, and why the next twelve months underwrite. We build the debt-service model, covenant narrative, and lender package the credit committee can defend.

WHY MOST REFIS STALL

NO DSCR MODEL

Bank asks for base, stress, downside scenarios. Borrower has a spreadsheet that doesn't tie. Committee can't move.

REPORTING UNDERWHELMING

Slow close, thin KPI visibility, reactive lender reporting. Credit officer needs more confidence.

BORROWING-BASE GAPS

AR aging messy, inventory eligibility unclear, real-estate appraisal stale. Bank can't size cleanly.

COVENANT NARRATIVE MISSING

Existing covenants tight or violated. Path back to compliance isn't articulated.

STORY DISCONNECTED FROM NUMBERS

Owner tells a great story in the meeting. Financials don't back it up after the meeting.

AD-HOC LENDER COMMS

Owner updates ad-hoc or defensively. Relationship isn't built on regular, structured communication. Surprises kill deals.

The bank wants a real plan, not denial. Credit officers don't expect a clean track record; they expect the owner to name what changed, walk through the fix, and put a defensible forward forecast on the page. Whether covenant restructure, working-capital upside, term-loan refi, or real-estate refi, the committee's decision turns on the credibility of that reset story.

WHAT WE BUILD

FOUR DELIVERABLES.



01 · DSCR MODEL

Base / stress / downside scenarios. DSCR, fixed-charge, leverage. Sensitivity to revenue, margin, and rate.

02 · COVENANT NARRATIVE

Where current covenants sit, how the refi changes them, path back to compliance, operating moves driving it.

03 · LENDER PACKAGE

Trailing financials, covenant worksheet, 13-week cash, working capital, borrowing-base. Built to lender standards.

04 · BANK CONVERSATION RHYTHM

Pre-meeting prep, slides, written Q&A prep for credit committee, scripted follow-up cadence.

WHEN A REFI ENGAGEMENT FITS

Covenant restructure

Working-capital upsize

Term-loan refi

Real-estate refi

Moving banks

Post-distress recovery

SCOPE

Fixed-fee. Sized to refi complexity. Discussed in scoping call.

TIMELINE

6 to 10 weeks engagement

RANGE DRIVEN BY

Deal complexity, single vs. multi-bank, layered facilities

NO SUCCESS FEES

Fixed fee, fixed scope. Aligned with you, not the deal closing.



RYAN ANOSKEY,
CPA
REFI LEAD

Finance-first operator. DSCR model, covenant analysis, lender package end-to-end. 100+ Quality of Earnings engagements delivered. From Evansville, Indiana.



JARED LUEGERS, CFA
OPERATING NARRATIVE LEAD

Builder by instinct, operator by track record, investor by training. Operating narrative behind the financial package. Coaches the owner through the bank conversations. Has run ops through a \$200M strategic sale. Founder of OWN Indiana. From Jasper, Indiana.

MAKE THE BANK'S CALL EASY

30-min scoping. Fixed scope.

Start with the free Foundation Check or a Cornerstone Session with both partners.

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