



C L I E N T G U I D E

Your Lending Journey

What to expect, what to prepare, and how to use your private lending portal.

Financing should feel like the rest of your wealth: considered, discreet, and handled by people you already trust.

TriState Capital Client Lending Solutions brings institutional-caliber lending access to your relationship with TriState Capital Bank, through a single, high-touch experience coordinated by your advisor and our lending team.

WHAT'S INSIDE

3	A note from our lending team	10	Checklist: SBA 504
4	The solution: one relationship, every capital need	11	Checklist: SBA 7(a)
5	The process: five steps from inquiry to funding	12	Checklist: Residential mortgages
6	Accessing the portal: your first sign-in	13	Checklist: HELOCs
7	Your support team and how to prepare	14	Checklist: Marine
8	Checklist: C&I loans	15	Checklist: Aviation
9	Checklist: Commercial real estate		

Prefer to talk it through? Your lending specialist team is at (212) 207-4125 or lendingsolutions@tristatecapitalbank.com, Monday to Friday, 8am to 6pm ET.



A NOTE FROM OUR LENDING TEAM

Welcome.

Thank you for trusting TriState Capital Bank with this part of your financial life. Whether you are financing a business, acquiring property, or putting an asset to work, lending is rarely the goal in itself. It is a means to something that matters to you, and we approach it that way.

Our Client Lending Solutions team was built so that financing receives the same care as the rest of your wealth. We draw on a network of more than 1,500 lenders, match your need to the institutions best suited to it, and stay beside you and your advisor from the first conversation through closing.

This guide walks you through what to expect: how the process works, who is supporting you, what documents lenders will ask for, and how to prepare so that your request moves quickly and attracts strong, competitive proposals.

Your private lending portal is where all of this comes together. It is where you will share documents, review proposals, and follow each step. We have kept it simple on purpose, and if anything is ever unclear, a specialist is one call or email away.

We look forward to working with you.

The TriState Capital Client Lending Solutions Team

lendingolutions@tristatecapitalbank.com · (212) 207-4125

Your advisor stays at the center of the relationship. We handle the lending.



THE SOLUTION

One relationship. Every capital need.

Most lending experiences ask you to start over with a new institution, repeat your story, and manage the process yourself. TriState Capital Client Lending Solutions works differently. Your advisor already understands your balance sheet and your goals; our lending team adds a dedicated specialist, a national network of lenders, and a single secure place to manage it all. Lenders compete for your financing, quietly, while you and your advisor decide which proposal fits.

1,500+

LENDERS IN OUR NETWORK

\$250K to \$1B+

FINANCING RANGE

50

STATES NATIONWIDE

LENDING SOLUTIONS

**Commercial & Business**

Asset-backed facilities, working capital lines, and equipment financing, including SBA programs.

**Commercial Real Estate**

Bridge, construction, and permanent debt for income-producing property.

**Specialty Assets**

Art, collectibles, aircraft, marine, and other non-traditional assets.

**Residential**

Jumbo, super-jumbo, and non-QM mortgages for primary and secondary homes.

**HELOCs**

Lines of credit against primary, vacation, and investment properties.

**SBLOCs**

Non-purpose lines of credit backed by investment portfolios.

No obligation. Submitting a request or reviewing proposals never commits you to a loan. Nothing moves forward until you and your advisor say so.



THE PROCESS

Five steps from inquiry to funding.

Once you sign in, the portal shows exactly where your financing stands, which step comes next, and what, if anything, we need from you. Your specialist coordinates with your advisor and handles the rest.

01

Documents

Securely upload the items on your checklist. Our specialists review them and confirm the file is complete before anything goes to a lender.

Status: Documents requested, Under review, Complete

02

Proposals

Matched lenders respond with tailored proposals. Compare them side by side, with your advisor and our team on hand to weigh terms, structure, and fit.

Status: Proposals pending, Proposals ready, Selection made

03

Underwriting

Your chosen lender reviews the full file. Any follow-up documentation requests are added to the portal as they arise, so nothing stalls in email.

Status: In underwriting, Information requested

04

Approval

Final terms are confirmed and closing documents are prepared and sent directly to you by the lending institution financing your deal.

Status: Approved, Closing scheduled

05

Funded

Funds are disbursed and our lending team confirms close. Your advisor stays at the center of the relationship throughout.

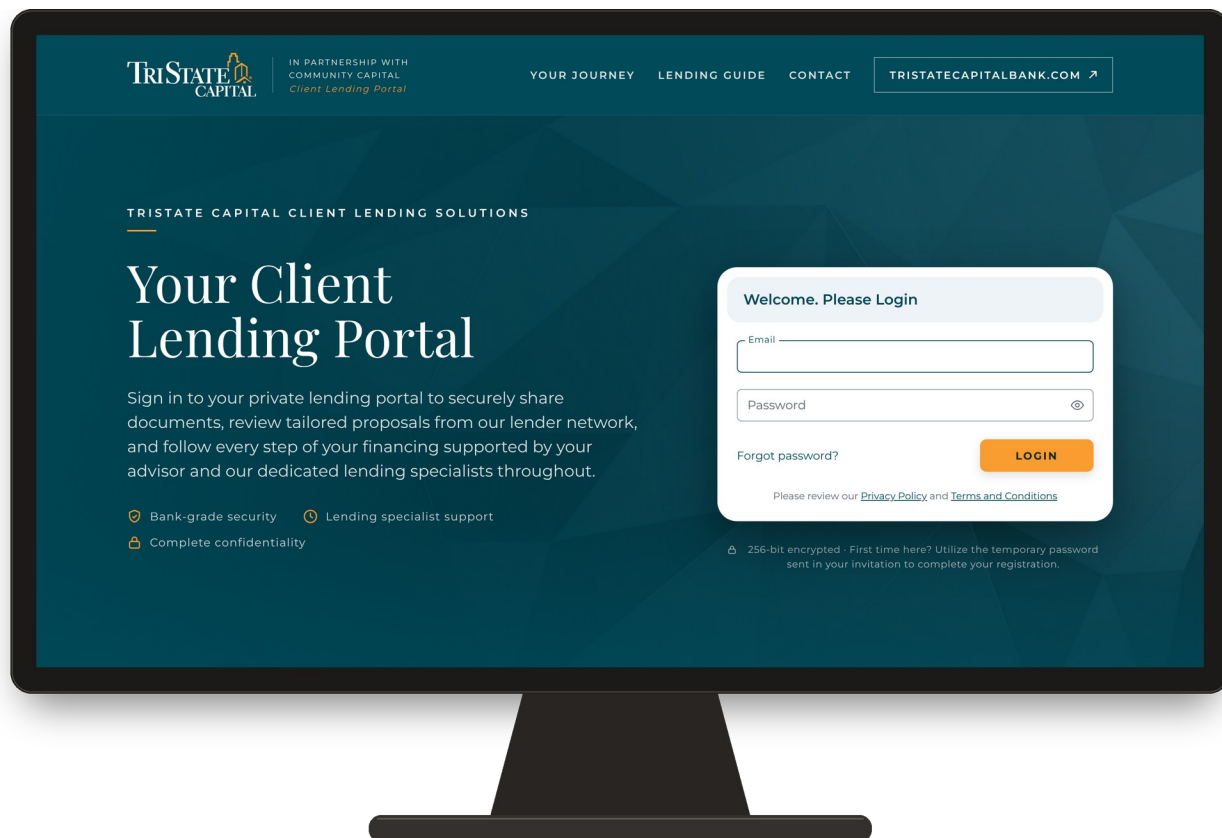
Status: Funded

Timing varies with the financing type and the lender, but a complete file at step one is the single biggest factor in a fast process. A specialist follows up on every new request within one business day.

ACCESSING THE PORTAL

Your invitation, and your first sign-in.

After you submit your initial inquiry and complete the deal assessment call with our lending team, your financing is prepared for the next stage before it goes live on the marketplace. At that point you will receive a welcome email and a direct invitation to the borrower portal.



The client login page of your private lending portal.

01 Welcome email and invitation
Your invitation contains a link to the portal and a temporary password. Keep it handy; the link takes you straight to the login page.

02 Sign in and set your password
Enter your email and the temporary password from the invitation, then set a new secure password of your own.

03 Accept the terms and conditions
Review and accept the Client Lending Solutions terms and conditions to activate your access.

04 Upload your first documents
You will arrive directly in the portal. Upload the items on your checklist; they are placed in a secure virtual data room (VDR) for lender review.



SUPPORT AND PREPARATION

Your team, and how to prepare well.

WHO IS IN YOUR CORNER

**Your advisor**

Knows your full picture and stays at the center of every decision. Your advisor can view portal status and loop in the lending team at any time.

**Your lending specialist**

Your day-to-day contact: reviews documents, manages lender outreach, explains proposals, and keeps the file moving through closing.

**The lender**

Makes the credit decision, underwrites the file, and issues closing documents directly to you. We coordinate every request.

What speeds things up

- ✓ A complete, current personal financial statement
- ✓ Two to three years of tax returns, business and personal
- ✓ A clear, one-paragraph loan purpose and amount
- ✓ Entity documents gathered before the request
- ✓ Prompt replies to follow-up requests in the portal
- ✓ One point of contact for questions on your side

What slows things down

- ✗ Partial or outdated financial statements
- ✗ Loan purpose that changes mid-process
- ✗ Documents sent by email instead of the portal
- ✗ Undisclosed debt or ownership structure surfacing late
- ✗ Waiting for appraisals or surveys until underwriting
- ✗ Multiple parties answering the same request differently

BEFORE YOU BEGIN

Every request starts with the same core items: a personal financial statement, recent tax returns, a short description of the purpose and amount, and government-issued identification. Gather these first, then turn to the checklist for your financing type on the following pages.



COMMERCIAL · DOCUMENT CHECKLIST

C&I Loans



Working capital, equipment financing, and business expansion loans

Commercial & Industrial (C&I) loans are flexible financing solutions for businesses seeking capital for growth, operations, or asset purchases. They often fund equipment, expansion, or ongoing cash flow needs and are typically secured by business assets or personal guarantees from owners.

TYPICAL BORROWER

Established companies with strong management and reliable financial performance, looking to expand capacity, purchase machinery, or manage cash flow.

WHAT LENDERS LOOK FOR

Historical and projected cash flows, business performance and stability, guarantor strength, collateral, and management experience. A clear loan purpose and a complete financial package are key to timely, competitive proposals.

Essential information *for an initial proposal*

☐ Business Overview	Brief description of the company, industry, and operations.
☐ Loan Purpose & Amount	How funds will be used and the amount requested.
☐ Business Financial Statements	Recent interim and year-end financials (P&L, balance sheet).
☐ Tax Returns (Business & Personal)	Last two years of returns for borrower and guarantors.
☐ Personal Financial Statement (PFS)	Current net worth summary; your advisor can assist.
☐ Debt Schedule	All current business debt, terms, and payments.

Nice to have *optional, but strengthens the request*

☐ Business Plan or Summary	Context for growth strategy or expansion goals.
☐ AR/AP Aging Reports	Receivables and payables profile for cash flow insight.
☐ Equipment List (if applicable)	Machinery or equipment to be financed or pledged.

Additional documentation *for full underwriting*

☐ Three Years of Financial Statements	Audited or CPA-prepared preferred.
☐ Business Debt Verification	Statements and payment history for existing debt.
☐ Entity Formation Documents	Articles of incorporation, bylaws, operating agreements.
☐ Credit Authorization	Signed permission for business and personal credit pulls.
☐ Collateral Valuation / Appraisal	If secured by equipment, real estate, or inventory.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



COMMERCIAL · DOCUMENT CHECKLIST

Commercial Real Estate Loans



Acquisition, refinance, or construction of income-producing properties

Commercial Real Estate (CRE) loans finance income-generating properties such as office buildings, retail centers, industrial space, and multifamily housing. They can support property purchases, refinancing, or construction.

TYPICAL BORROWER

Owners and investors acquiring, refinancing, or building income-producing property, often with experience managing similar assets.

WHAT LENDERS LOOK FOR

Property cash flow, tenant quality, market strength, and borrower track record, alongside loan-to-value and debt service coverage. A well-organized property package and current financials bring faster, more favorable responses.

Essential information *for an initial proposal*

☐ Property Address & Description	Location, property type, and square footage.
☐ Purchase Agreement or Refinance Summary	Terms of the purchase or refinance, if applicable.
☐ Rent Roll & Lease Summary	Current tenant list with lease terms and rents.
☐ Operating Statements (3 years)	Income and expense records showing property performance.
☐ Borrower / Guarantor Tax Returns	Three years of returns, if applicable.
☐ Personal Financial Statement (PFS)	Personal financial statement of each guarantor.

Nice to have *optional, but strengthens the request*

☐ Property Photos or Marketing Package	Helps lenders understand asset quality and condition.
☐ Appraisal (if available)	An existing valuation can expedite lender review.

Additional documentation *for full underwriting*

☐ Third-Party Appraisal	Ordered by the lender to confirm property value.
☐ Environmental Report (Phase I)	Required for most commercial properties.
☐ Property Condition Report	Independent assessment of building condition.
☐ Entity Documents	LLC or partnership formation and ownership documents.
☐ Insurance Certificates	Proof of property and liability coverage.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



COMMERCIAL · DOCUMENT CHECKLIST

SBA 504 Loans



Long-term, fixed-rate financing for major fixed assets and real estate

The SBA 504 program helps businesses finance owner-occupied commercial real estate or large equipment purchases through a partnership between a private lender and a Certified Development Company (CDC).

TYPICAL BORROWER

Operating businesses buying or improving the property or equipment they use, who value longer terms and lower fixed rates.

WHAT LENDERS LOOK FOR

Business viability, repayment ability, and job-creation potential, documented in detail. A complete business and project overview helps both the lender and the CDC process the application efficiently.

Essential information *for an initial proposal*

☐ Business Overview	Summary of operations, ownership, and history.
☐ Loan Purpose & Amount	What the funds will be used for (property or equipment).
☐ Business & Personal Tax Returns	Last two years of returns for borrower and guarantors.
☐ Personal Financial Statement (PFS)	Required for all principals with 20%+ ownership.
☐ Purchase Contract or Equipment Quote	Details of the transaction being financed.

Nice to have *optional, but strengthens the request*

☐ Business Plan or Project Summary	Clarifies growth or job-creation impact.
☐ Projections	Two-year cash flow projections showing repayment ability.

Additional documentation *for full underwriting*

☐ SBA Forms (912, 1244, etc.)	The lender or CDC will assist with completion.
☐ Corporate Documents	Entity formation and ownership verification.
☐ Appraisal & Environmental Reports	Required for real estate transactions.
☐ Life Insurance (Key Person)	May be required for key business owners.
☐ Equity Injection Verification	Proof of the borrower's contribution.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



COMMERCIAL · DOCUMENT CHECKLIST

SBA 7(a) Loans



Flexible financing for working capital, expansion, or acquisitions

SBA 7(a) loans are the most widely used small business financing program in the U.S., offering government-backed guarantees that reduce lender risk. They can fund acquisitions, expansions, working capital, and refinancing.

TYPICAL BORROWER

Small and mid-sized businesses that benefit from flexible terms, including start-ups with a credible plan and owners acquiring a business or franchise.

WHAT LENDERS LOOK FOR

Borrower financials, credit strength, management experience, and repayment ability. The SBA guarantee allows more flexible underwriting, and complete business and personal documentation helps lenders structure the most suitable offer.

Essential information *for an initial proposal*

☐ Business Overview	Company history, industry, and ownership.
☐ Loan Purpose & Amount	How funds will be used and the requested amount.
☐ Business Financials & Tax Returns	Last two years of financial statements and tax filings.
☐ Personal Financial Statement (PFS)	Net worth and liquidity summary for guarantors.
☐ Debt Schedule	Current business debt, with terms and balances.

Nice to have *optional, but strengthens the request*

☐ Business Plan	Helpful for start-ups or growth-related loans.
☐ Projections	Cash flow forecast demonstrating repayment ability.

Additional documentation *for full underwriting*

☐ SBA Forms (1919, 413, etc.)	Required forms for borrowers and guarantors.
☐ Entity Documents	Articles of incorporation, operating agreements, etc.
☐ Appraisal & Environmental Report	If secured by real estate or major assets.
☐ Life Insurance	May be required depending on loan purpose and structure.
☐ Franchise Documents	If applicable, to confirm the franchise relationship.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



RESIDENTIAL • DOCUMENT CHECKLIST

Residential Mortgages



Financing for the purchase or refinance of primary or secondary residences

Residential mortgage loans enable borrowers to buy, build, or refinance homes, including jumbo and super-jumbo financing. Lenders assess creditworthiness, income stability, assets, and the value of the home being financed.

TYPICAL BORROWER

Individuals and families purchasing or refinancing a primary or secondary residence, with fixed or adjustable-rate structures depending on income, down payment, and credit.

WHAT LENDERS LOOK FOR

Credit history, stable and verifiable income, liquid assets, and property value. Providing a full application package and income verification early helps expedite review and approval.

Essential information *for an initial proposal*

☐ Loan Application (1003)	Completed standard mortgage application form.
☐ Income Verification	Recent pay stubs, W-2s, or tax returns.
☐ Asset Statements	Recent bank and investment account statements.
☐ Purchase Contract or Refinance Details	Terms and property address.
☐ Credit Authorization	Consent for the lender to review credit history.

Nice to have *optional, but strengthens the request*

☐ Preliminary Title Report	Helps expedite property due diligence.
☐ Homeowners Insurance Information	Existing or proposed coverage details.

Additional documentation *for full underwriting*

☐ Appraisal Report	Lender-ordered valuation of the property.
☐ Tax Transcripts (IRS 4506-C)	Verification of income against IRS data.
☐ Employment Verification	Confirmation of borrower employment status.
☐ Flood Certification	If the property is in a flood zone.
☐ Final Title & Insurance	Proof of clean title and an active insurance policy.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



RESIDENTIAL · DOCUMENT CHECKLIST

Home Equity Lines of Credit (HELOCs)



Flexible access to credit secured by home equity

HELOCs provide revolving access to funds based on the equity in a borrower's home. They are well suited to renovations, education, or general cash flow flexibility, and can be secured by primary, vacation, or investment properties.

TYPICAL BORROWER

Homeowners with meaningful equity who want a flexible, reusable line rather than a lump-sum loan.

WHAT LENDERS LOOK FOR

Property value, the existing mortgage balance, and borrower income, which together determine the available credit limit. Submitting income verification and property details early speeds evaluation and line setup.

Essential information *for an initial proposal*

☐ Property Address & Estimated Value	Home details and current estimated market value.
☐ Mortgage Statement	Current balance and lien position.
☐ Income Verification	Pay stubs or tax returns for income confirmation.
☐ Credit Authorization	Permission to check the credit report.

Nice to have *optional, but strengthens the request*

☐ Homeowners Insurance	Proof of active insurance coverage.
☐ Recent Appraisal (if available)	Can speed up the lender's valuation process.

Additional documentation *for full underwriting*

☐ Full Appraisal or AVM	Lender-ordered valuation of the property.
☐ Title Search	Confirms the lender's lien priority.
☐ Income & Asset Verification	Full review of borrower financial position.
☐ Closing Disclosure	Final summary of loan terms and fees.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



SPECIALTY · DOCUMENT CHECKLIST

Marine Loans



Financing for yacht and boat purchases or refinancing

Marine loans are used to purchase or refinance boats and yachts and are usually secured directly by the vessel. They are commonly structured for high-net-worth borrowers or business entities with marine assets.

TYPICAL BORROWER

Individuals and entities acquiring or refinancing a vessel, from sport boats to large yachts.

WHAT LENDERS LOOK FOR

Vessel details, registration, borrower liquidity, and insurance coverage; some lenders require a marine survey for valuation and condition. Providing vessel specifications and ownership documentation up front allows faster engagement and accurate proposals.

Essential information *for an initial proposal*

☐ Vessel Description	Make, model, year, and length.
☐ Purchase Agreement	Details of the sale or purchase price.
☐ Vessel Registration / Flag	Where the vessel is registered or flagged.
☐ Borrower Financials	Personal financial statement and recent tax returns.
☐ Insurance Quote	Evidence of coverage availability and cost.

Nice to have *optional, but strengthens the request*

☐ Survey or Valuation	Third-party condition or valuation report.
☐ Maintenance Records	Shows care and condition of the vessel.

Additional documentation *for full underwriting*

☐ Marine Survey & Appraisal	Required to confirm value and condition.
☐ Coast Guard Documentation	If U.S.-flagged, proof of documentation.
☐ Bill of Sale & Title Transfer	Proof of ownership and sale terms.
☐ Insurance Binder	Evidence of final insurance coverage.
☐ Borrower Credit Verification	Comprehensive credit and liquidity review.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



SPECIALTY · DOCUMENT CHECKLIST

Aviation Loans



Financing for private or corporate aircraft acquisitions or refinancing

Aviation loans support the purchase or refinance of aircraft for personal, business, or corporate use. These are asset-based loans, so lenders look closely at the aircraft itself, its maintenance history, and borrower strength.

TYPICAL BORROWER

Individuals, operating companies, and holding entities acquiring or refinancing a private or corporate aircraft.

WHAT LENDERS LOOK FOR

Asset value, usage purpose, maintenance records, and registration compliance. Full aircraft details, registration, and financials up front demonstrate readiness and attract more competitive proposals.

Essential information *for an initial proposal*

☐ Aircraft Description	Make, model, serial number, and year of manufacture.
☐ Purchase Agreement	Details of the purchase and agreed price.
☐ Aircraft Registration	FAA or equivalent registration documents.
☐ Borrower / Guarantor Financials	Personal financial statement and tax returns.
☐ Insurance Quote	Proof of coverage availability and limits.

Nice to have *optional, but strengthens the request*

☐ Aircraft Logbooks	Maintenance and service records.
☐ Third-Party Valuation	Helps establish lender confidence in asset value.

Additional documentation *for full underwriting*

☐ Full Aircraft Appraisal	Professional valuation required by the lender.
☐ Title & Lien Search	Confirms clean title with the FAA or international registry.
☐ Maintenance Records Review	Verification of maintenance status and airworthiness.
☐ Operating Agreement	If the aircraft is owned via an LLC or partnership.
☐ Final Insurance Binder	Proof of active coverage at closing.

Why it matters. Providing as much of this up front helps lenders understand your opportunity and respond quickly. Complete, accurate documentation increases lender interest, leads to stronger offers, and accelerates both proposal and underwriting.



WE'RE HERE TO HELP

Reach our lending specialist team.

Trouble signing in, a question about a request, or simply want to talk it through? We answer within one business day, usually much sooner. Prefer to go through your advisor? They can see your portal status and loop in a specialist at any time.



EMAIL

lendingolutions@tristatecapitalbank.com



PHONE

(212) 207-4125



HOURS

8am to 6pm ET, Monday to Friday



OFFICE

One Oxford Centre, 301 Grant Street, Suite 2700, Pittsburgh, PA 15219



WEB

tristatecapitalbank.com

[TRISTATE CAPITAL BANK ENTITY AND LENDING DISCLOSURE TO BE CONFIRMED WITH COMPLIANCE, including Member FDIC and Equal Housing Lender statements as applicable.] The client lending portal is operated by Community Capital Technology Inc., which is not affiliated with TriState Capital Bank. All credit decisions are made solely by the participating lender. Clients are under no obligation to use this platform or to accept any proposal presented through it. Securities-backed lines of credit involve risk, including the possible loss of collateral. Nothing in this guide is legal, tax or investment advice.