



Credit Structuring Process



Dear Client,

The following describes the stages of the structuring process and our fee structure, in order to initiate the preparation of the document package to be collected and the identification of investors interested in funding your project.

I. Preliminary Checklist (Kindly refer to Full Checklist link):



1. Company Name:
2. Contact Information (email, Phone, Name, Position):
3. Required Amount:
4. Desired Term:
5. Monto a Factorar (Factoraje sin Recurso):
6. Use of Funds (Refinance, Expansion, Working Capital etc):
7. Balance Sheet | Income Statement (audited last 2 years, partials 2026):
8. Name of Entity or SPV and State - Country of Registration:
9. Tax Returns.- (Last 2 years, partials 2026):
10. Articles of Incorporation with Powers of Attorney (current):
11. Type of Request (Credit | Debt | Equity or Hybrid):
12. Entity Capitalization Table:
13. Corporate Presentation of the Company including Organizational Structure & executive experience summary:
14. Other (permits, market studies, Project Projections):



II. Process Stages:

1. NDA Execution:

- a. We send and execute a mutual non-disclosure agreement so that we can share company information on a confidential basis.

2. Confidential Investment Teaser Preparation:

- a. Based on a physical site visit at the client's location (depending on location), we prepare the document to be circulated to potential parties interested in funding the client's project.

3. Interest Sounding with Financial Institutions:

- a. We circulate the client's requirement to identify parties interested in funding their project.
- b. Once confirmed interest in funding the client's project, the client's assignment Mandate is presented for their representation.

4. Mandate Formalization with the Client:

- a. The deliverables for the Client and the fee structure with terms and conditions are specified.

5. Underwriting:

- a. With the information gathered, the submission package is prepared for preliminary review by the relevant Credit Committee.
- b. Presentation of "indicative" terms to the client for approval. If the client wishes to proceed, assistance is provided in the preliminary negotiation.

6. Term Sheet:

- a. Issuance of a term sheet for client approval.
- b. Execution of the term sheet prior to expiration.
- c. Commencement of Due Diligence "DD" process | Payment of DD fees per the financial institution.

7. Formal Underwriting and Due Diligence:

- a. Data Room setup.
- b. In-depth analysis of audited financial statements and available collateral.
- c. Lien search (if applicable).
- d. Background and credit verifications.
- e. Cash Flow Analysis.
- f. Obtención de avalúos, visitas al sitio y/o auditorías requeridas, (en caso de ser requerido)
- g. Packaging of underwriting reports.

8. Final Approval:

- a. Formally submit the complete subscription package to the credit committee for final approval.

9. Facility Disbursement:

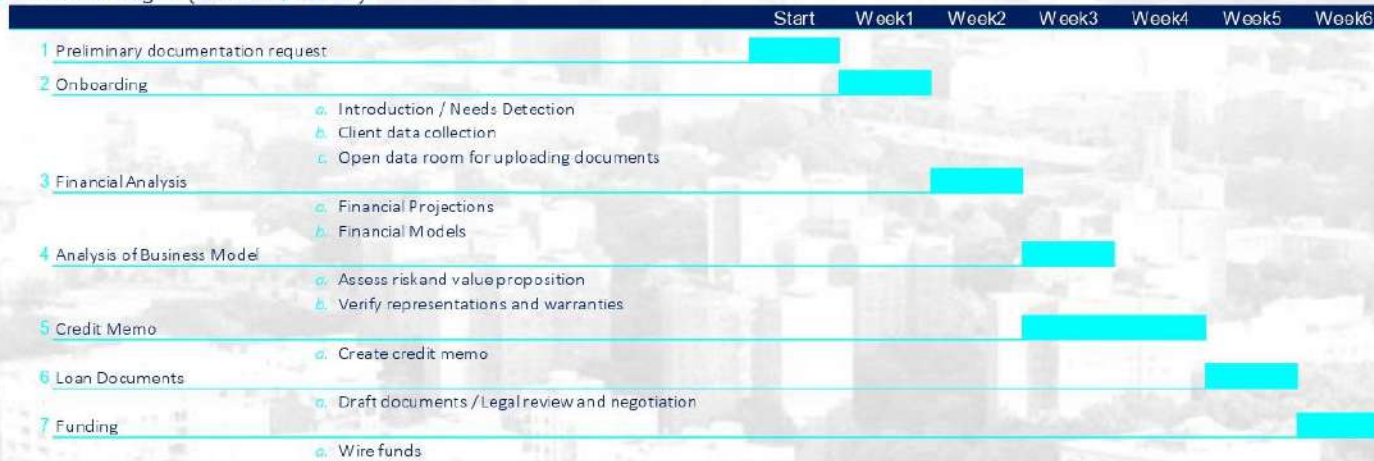


a. Client receives funding in accordance with the terms stipulated in the Credit Letter “Agreement” under mutual agreement to cover the corresponding amortizations in a Timely Manner per the agreed term.





● Process stages (CREDIT / DEBT)



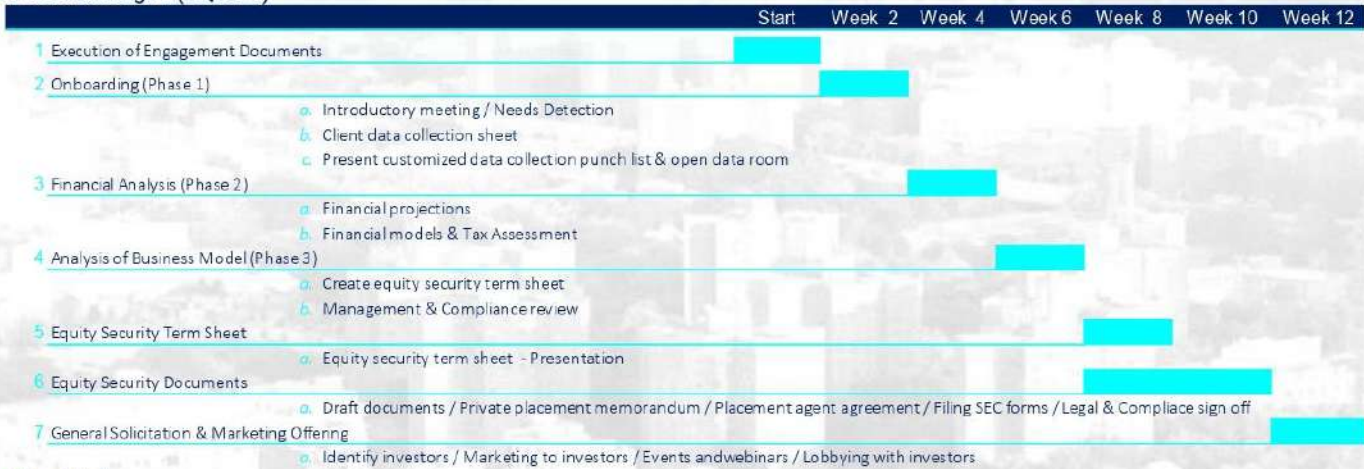
● Checklist

I. Preliminary Documentation	II. Complementary documents
1 Corporate Presentation / Organizational Chart / Investor Pitch Deck	12 Identification of Legal Representant (s)
2 Contact Name, Position, Company Name, email & phone number	13 Company Tax returns (Last 2 years, partials current year)
3 Articles of Incorporation / Operating By Laws	14 Last 12 month bank statements / List of Bank accounts
4 Current Income Statement / Financial Statements Audited (Last 2 years, partials current year)	15 EBITDA Addback Schedule,- detailed description of nature of any addbacks
5 Special Purpose Vehicle Capitalization Chart	16 Background Check Authorization Form and Background Checks
6 Amount of Funding requested	17 Others (based on deal structure)
7 Type of request: Credit / Debit / Equity or Hybrid	a. Capitalization History
8 Funds Allocation Goals	b. Company Valuation
9 Source of Funds (fundraising rounds /if applicable)	c. List of vendors / clients
10 Target Company Financials	d. Permits and/or Licenses
11 Revenue Model.- description of revenue streams	e. Manufacturing Information (Production)
	f. Patents
	g. Royalty Agreements
	h. Audit Trails
	i. Sales Cycle
	j. Inventory Report / Product Portfolio
	k. Appraisals (Machinery & Equipment)

*Timeline may vary according to each case.
 **Additional documentation may be requested depending on deal structure



● Process stages (EQUITY)



● Checklist

I. Preliminary Documentation	II. Complementary documents
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9 Source of Funds (fundraising rounds /if applicable)	c. List of vendors / clients
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III. Compliance

- The financial institutions with which we structure transactions are regulated and registered entities in their country of registration. RELIER acts as structuring agent once the Mandate with the client has been formalized.
- The identity of the Sponsor will remain confidential until the Mutual Non-Disclosure Agreement is formalized for the preparation of the Term Sheet or a formal offer, which will be presented jointly by the financial institution and RELIER.
- All information shared by RELIER is provided in good faith and under direct instructions from the Sponsor. Any disclosure related to the Sponsor's identity will be made solely in accordance with the confidentiality guidelines established by the Sponsor.
- RELIER, in adherence to professional due diligence standards, undertakes to use its best efforts to prevent any funds contributed by any Sponsor, Investor or introduced Counterparty from originating from illicit activities, including but not limited to, transactions related to money laundering, terrorist financing or any other activity prohibited under applicable law in Mexico, the United States of America and international standards (including FATF/GAFI).
- RELIER will conduct reasonable review procedures ("KYC/AML Screening") on the Sponsors or Investors it introduces to the Client, using publicly available information, commercial databases and/or source of funds declarations provided by counterparties, with the same scrutiny that the applicable financial institution will apply when reviewing the origin and destination of the Client's funds.
- However, the Client acknowledges that RELIER is not a financial institution or regulatory authority under Mexican law, and therefore its obligation is limited to making reasonable preliminary verification efforts and promptly notifying the Client of any red flags.