

April 7th, 2026

Re: Nicholas Austin

To Whom It May Concern:

Viso Business Capital has evaluated the personal resume and financial information of Nicholas Austin to determine his ability to qualify for SBA business acquisition financing.

Viso assists business buyers across the U.S. with sourcing the right SBA lender, guiding and troubleshooting the loan process. Our focus is 100% on business acquisitions funded with SBA loans. We work for over 30 of the most active SBA banks and we assist with more than 40 SBA-funded closings per quarter. Our experience and volume across many deals with many lenders gives us a valuable perspective as to whether deals are viable for SBA financing.

Based on our interviews with Nick and review of his resume and his educational background, relevant experience includes entrepreneurship and business development, including founding and operating a holding company focused on acquiring and managing service businesses, as well as experience in enterprise B2B sales, financial modeling, deal structuring, and contract negotiation, and training in small business acquisition through the Buy Then Build program. This experience will help him qualify for an SBA loan from a transferable skill perspective.

We have also reviewed Nick's personal financial statement for purposes of determining his ability to qualify for an SBA business acquisition loan. Nick's financial reserves are more than adequate for what lenders tend to look for, and he has sufficient personal liquidity for an equity contribution. Given his overall profile of experience and financial wherewithal, Nick will likely be able to qualify for a loan from many of the banks in our network.

We look forward to continuing to work with Nick during his search by advising him on the types of businesses and deal terms that will qualify for funding from banks.

Offer Evaluation Services

We work with our clients during their search for the right business to acquire by reviewing their offers and evaluating them to determine whether they'll qualify readily for an SBA loan from one or more of the banks in our network.

For each SBA bank in our network, we closely track dozens of facets to their acquisition loan credit box, and we then carefully collect that information from the would-be buyer and determine how many banks out of the network the deal will be a good fit for.

During Nick's search we will be able to provide accurate and unbiased Offer Pre-Qualification letters when he submits additional deal-specific information to us on businesses he is interested in.

Thank you,

Heather Endresen

Heather Endresen, Owner

Viso Business Capital

Heather@visocap.net

(714) 404-3648

www.Visocap.net