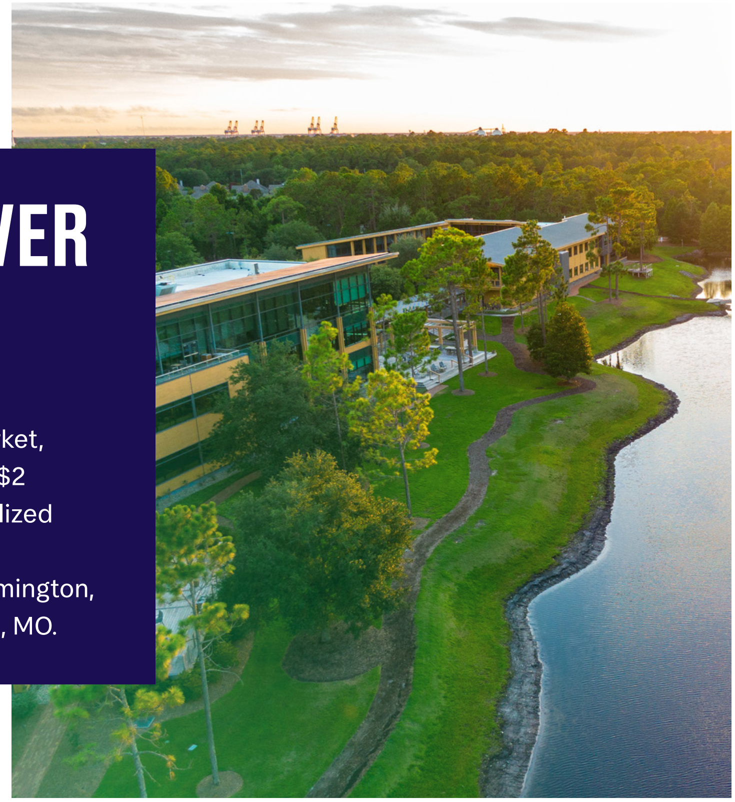

DEDICATED TO THE LOWER MIDDLE MARKET

Live Oak Sponsor Finance team provides cash flow and enterprise value financing solutions to lower-middle-market, private equity-backed companies generating EBITDA of $2 million to $15 million. We cover all industries, with specialized knowledge in Healthcare, Government Contracting and Aerospace & Defense. Our team is headquartered in Wilmington, NC, with offices in Nashville, TN, Chicago, IL and St. Louis, MO.

Experience Matters

- Since inception, Live Oak's team has provided more than $2.4 billion[1] in committed financing to support the private equity community (committed funds, independent sponsors and family offices)
- The team has built the trust of its private equity partners through a collaborative approach supported by strategic insights, rapid execution, and flexible credit solutions.

Tailored Financing Solutions

- **Tailored Solutions:** The team recognizes that each investment requires a financing solution tailored to the project's specific needs.
- **Diverse Product Suite:** To help clients achieve their growth goals, Live Oak provides an extensive array of financing products, including Term Loans, Revolving Lines of Credit and Delayed Draw Term Loans.
- **Strategic Partnerships:** By maintaining strong relationships with several private credit groups, the team can effectively arrange Unitranche financing for its partners.

Investment Criteria

- **EBITDA:** $2 -15 million
- **Loan Size[2]:** $5–25 million hold size, with capital markets capabilities up to $100 million
- **Transaction Types:**
  - Leveraged Buyouts
  - Add-on Acquisitions
  - Recapitalizations
  - Refinancings
- **Credit Solutions:**
  - Term Loans
  - Revolving Lines of Credit
  - Delayed Draw Term Loans
  - Unitranche Facilities
- **Industries:** General, with specialties in Healthcare, Government Contracting, and Aerospace & Defense
- **Geography:** National

To learn more or to contact a member of our team, visit **liveoak.bank/sponsor-finance**

1. Data sourced internally from 01.01.2022 to 03.31.2026. Data compiled on 05.06.2026 | 2. Your interest rate, terms and speed to receive funds differ based on your creditworthiness, industry and other factors.