

# Lend with Confidence

Private lenders move fast. Bad actors know it. The borrowers most likely to cause problems are also the most motivated to look clean on paper.

Business Screen is a team of licensed private investigators specializing in background checks on businesses and their principals. Built for commercial lending due diligence.

## THE PROBLEM WITH STANDARD SCREENING TOOLS

Many due diligence tools pull from aggregated databases rather than primary sources. Records get indexed late, county-level data is frequently absent, and name-matching produces gaps in coverage. What appears clean in a database search isn't always clean at the source.

### What we find that databases miss:

- ! Undisclosed judgement liens, mechanic's liens and UCC filings
- ! Prior entities with active litigation or bankruptcy history
- ! Pending civil lawsuits at the county level that never reach national databases
- ! Regulatory violations and adverse media that public records don't capture

## WHAT SEARCHES WE RUN FOR PRIVATE LENDERS

|   |  |  |  |
|---|--|--|--|
| <br><b>Identity and Entity Verification</b><br>Entity is real, in good standing, and principals match registered ownership.      | <br><b>Civil Litigation and Foreclosure Search</b><br>Active lawsuits, judgments, and foreclosure filings across federal, state, and county courts. | <br><b>Lien, Judgment, and UCC Search</b><br>Recorded liens, judgments, and secured interests that affect your recovery position. | <br><b>Bankruptcy Search</b><br>Prior filings, discharge history, and active cases. |
| <br><b>Associated Business Risk Search</b><br>Related entities screened for exposure. Catches what the application doesn't show. | <br><b>Global Sanctions and Watchlist Screening</b><br>OFAC and government watchlist checks for AML/KYB compliance.                               | <br><b>Criminal Record Search</b><br>Fraud history, financial crimes, and prior conduct on the principals behind the entity.      |  |

## EXCLUSIVE AAPL MEMBER OFFER

Free signup; no credit card required.

- ✓ 1,000 credits to start (\$2,000 value)
- ✓ 30-day free trial window
- ✓ AAPL member **discounted pricing** if you continue

[Sign Up Here](#)

### THREE TIERS, RIGHT-SIZED TO YOUR DEAL

|              | Instant                       | Advanced  | Deep Dive  |
|--------------|-------------------------------|---|--|
|              | 15 Credits                    | 100 Credits   | 200 Credits  |
| Turnaround   | Under 2 min                   | 2 business days                                       | 3 business days                                    |
| How it works | Automated database sweep      | Investigator-verified, live state and county searches | Advanced + Up to 2 name variants & 3 jurisdictions |
| Lookback     | 10 years                      | 10 years  | 20 years   |
| Best for     | Small loans, quick first-pass | Bridge, DSCR, standard commercial                     | Large deals, complex entities, LP reporting        |

Start with Instant on every deal. Escalate when deal size warrants it or when something flags. You only pay the credit difference when you upgrade.

### WHAT MAKES US DIFFERENT

#### Investigators, Not Just Databases

Our investigators verify findings at the source, pulling records & evidence directly from courthouses and county registries.

#### Right Sized to Your Deal

Three tiers that scale in depth to match your loan risk profile. Automated screens for routine deals, investigator-verified when stakes are higher

#### Associated Business Risk Search

We map related entities and surface their public record history. If a prior LLC has a foreclosure the borrower didn't disclose, we find it.

#### Direct Investigator Access

Direct message the investigator working your case inside our platform. Get expert insights from our licensed investigators.