

April 29th, 2026

Re: Dmitriy Kachin

Buyer Pre-Qualification Letter: Approved for \$5 million in SBA 7(a) funds

To Whom It May Concern:

Viso Business Capital has evaluated the personal resume and financial information of Dmitriy Kachin 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 give us a valuable perspective as to whether deals are viable for SBA financing.

Based on our interviews with Dmitriy and review of his resume and his educational background, relevant experience includes product, operations, and executive leadership, including managing P&L, leading customer experience and post-sales functions, and scaling teams and organizations, along with entrepreneurial experience building and operating a services business and prior experience in risk advisory and client management. He holds an MBA in international business and finance and a bachelor's degree in international relations and economics. This experience will help him qualify for an SBA loan from a transferable skill perspective. We have also reviewed Dmitriy's personal financial statement for purposes of determining his ability to qualify for an SBA business acquisition loan. Dmitriy's financial reserves are 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, Dmitriy will likely be able to qualify for a loan from many of the banks in our network.

Based on our assessment, we believe that Dmitriy will feasibly be able to obtain an SBA Business Acquisition loan of \$5,000,000 for his acquisition.

We look forward to continuing to work with Dmitriy 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 Dmitry'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

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