DIRECT LENDERS · SPECIAL SITUATIONS DESKS · CREDIT TEAMS MANAGING PE-SPONSORED PORTFOLIOS

Tech governance is the leading indicator. Covenants are the lagging one.

Vendor concentration, AI policy gaps that surface as insurability failures, shadow IT that breaks the next cyber renewal — these show up in the technology layer quarters before they appear in the financials.

Q-4
TECH GOVERNANCE BREAKS TYPICALLY PRECEDE COVENANT STRESS BY FOUR OR MORE QUARTERS

$65K
FULL LENDER WORKOUT ASSESSMENT VS. $150K+ FROM FTI OR ALIXPARTNERS FOR EQUIVALENT WORK

36 yrs
OPERATING IN REGULATED, HIGH-STAKES ENVIRONMENTS — HEALTHCARE, FINANCIAL SERVICES, PE-BACKED INDUSTRIALS

Swipe for services, pricing, and engagement details ›

david@yoursoftwarecto.com
+1 (720) 820-2286 · yoursoftwarecto.com

David Logan

Fractional Technology Operating Partner · YourSoftwareCTO, LLC

FOR LENDERS

FOR LENDERS *Direct lenders · Special situations desks · Credit teams managing PE-sponsored portfolio companies*

Technology risk assessment for distressed and at-risk portfolio companies. Commissioned by lenders. Built for credit committees.

LEADING INDICATORS | COVENANT RISK | WORKOUT SUPPORT | BORROWER HEALTH | RECOVERY MODELING

LENDER ENGAGEMENTS

BORROWER TRIAGE	Asset Review diagnostic on a specific portfolio company showing covenant stress or underperformance signals. Is technology a contributing factor? Quantifies the exposure. Document-driven, no intrusion to the asset. $4,500 flat, 5–7 days. Credited to any deeper engagement within 90 days.
LENDER WORKOUT ASSESSMENT	Full technology assessment commissioned by the secured lender. Covers run-rate EBITDA reliability for the recovery model, collateral and borrowing-base integrity, and covenant-reporting-breach risk. Classified for the lender's purpose — not reused from acquisition diligence framed for a buyer's LBO model. Terminal deliverable: QoT Assessment built for credit committee presentation. $65,000.
PRE-FUNDING REVIEW	Outside-in technology risk assessment before a new credit closes. Surfaces what financial diligence does not reach — AI governance posture, vendor concentration, cyber renewal exposure, compliance obligations that affect debt capacity. $12,500.

The Logan Ledger · Proprietary governance framework with tamper-evident audit log

264	217	15	36
TASKS	ARTIFACTS	SITUATIONS	YRS DISTILLED

Deliverables built for credit committee presentation, LP scrutiny, and regulatory review.

THE LEADING INDICATORS

Vendor Concentration

Single-vendor dependency in mission-critical infrastructure surfaces as a credit event quarters after it became visible in the tech stack.

AI Policy Gaps

Berkley introduced absolute AI exclusions in D&O and E&O. Portfolio companies without documented AI governance are uninsurable at prior terms. This lands as an operating cost spike or a board liability event.

Shadow IT & Cyber Renewal

Unmanaged SaaS sprawl creates failed cyber renewal conditions. When the renewal comes back with exclusions, the gap between stated controls and actual posture becomes the lender's problem.

Why Existing Diligence Fails Here

Acquisition diligence is classified for a buyer's LBO model. Using it for borrowing-base or covenant-breach determinations creates the misclassification risk that generates litigation exposure for the credit team.

FRONT DOOR

$4,500

Borrower Triage in 5–7 days. Insurability scorecard, top findings ranked by financial impact. Credited to any deeper engagement within 90 days.

LENDER WORKOUT ASSESSMENT

$65,000

Full QoT Assessment for the credit committee. Recovery modeling, borrowing-base reliability, covenant-breach risk. Classified for the lender — not reused from buyer diligence.

VS. THE ALTERNATIVES

FTI · AlixPartners · $150K+

The Logan Ledger delivers the same evidentiary standard at a price a credit team can authorize without escalation. 50% at engagement, 50% at delivery.

Evidence-bound. Lender-classified. ***Built for credit committees, not acquisition buyers.***

› **Schedule a 15-minute call calendar.yoursoftwarecto.com/djlogan**

david@yoursoftwarecto.com · +1 (720) 820-2286 · yoursoftwarecto.com