

Small Business Lending

Financing Options for up to \$7,000,000

Our expertise allows us to understand the business, and structure a unique loan solution around the business' needs.

National non-bank lender, through our subsidiary ReadyCap Lending, LLC, specialized in providing SBA 7(a) loans ranging from \$350,000 to \$5 million.

Loans amounts up to \$2 million over \$5 million SBA 7(a) loan cap offered through our affiliate ReadyCap Commercial, LLC.

Preferred (PLP) Lender offering in-house approvals and accelerated processing

Flexible underwriting

Low down payments

Longer terms

Creative Solutions. Reliable Results.

Property Type

- Owner-Occupied Commercial Real Estate

Pari Passu Loan Terms

AMOUNT	Up to \$2,000,000 over the SBA limit of \$5,000,000 (minimum SBA guaranty of 50%)
TERM	Up to 25 years, fully amortizing
PURPOSE	Real Estate Purchase, Refinance
PREPAY PENALTIES	Real Estate 5%, 3%, 1% in the first 3 years
QUALIFYING ATTRIBUTES	Must have greater than or equal to 3 years ownership & management experience in the industry Stabilized businesses, operating for at least 3 years

Recently Closed

SBA 7(a) Program: \$4,750,000
 Pari-Passu Program: \$750,000
Total Loan Amount: \$5,450,000
 Owner-Occupied Real Estate Purchase
 Berkeley Heights, NJ



Rate dependent upon term, leverage, amortization, and prepayment penalty.

OPERATING LOCATION

New Jersey
 420 Mountain Avenue,
 3rd Floor
 New Providence, NJ 07974
 (800) 453-3548



**READY
 CAPITAL®**



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