



READY CAPITAL

Creative Solutions. Reliable Results.

Comprehensive Business Lending Solutions

WHY READY CAPITAL?

- ✓ Preferred Lender provider for the US Small Business Administration (SBA)
- ✓ Easy referral process with fast screening for eligibility and fit
- ✓ Top 1% in the SBA 7(a) lending program
- ✓ Wider non-bank lending box that gets more transactions done
- ✓ Every opportunity handled by a seasoned lending specialist
- ✓ Referral fees paid on all funded transactions at the top of industry standard

Use of Proceeds	- Acquire/Expand a business - Partner/Shareholder buyout - Buy/Refinance/Refurbish owner occupied/operated commercial real estate	- Buy machinery & equipment - Working capital - Refinance existing business debt - Acquire a franchise - Start-up professional services business
Loan Size	\$350,000 - \$7,500,000	
Eligible CRE	Must be >51% owner occupied - Retail - Manufacturing - Industrial - Warehouse - Office - Condominiums - Hotels	PLUS: - Gas station/C-stores - Car washes - Restaurants - Assisted living/nursing - Schools - Car dealerships - Auto repair shops - Self-storage facilities - Special use/multi-use
Speed to Closing	45-60 days	
Terms/Amortization	10-25 years	
Rates	Variable or fixed rate options. Preferred rates on stronger credits	
Leverage	Required borrower equity typically 10% or less	
Geographic Flexibility	Available in all 50 states	
Prepayment	Limited/no prepayment penalties	
Closing Costs	Closing/soft costs can be financed	
Capitalization Impact	Covenant-friendly loan documents	



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