



Comprehensive Lending Solutions for Financial Advisors

- ✓ **Lending solutions for the commercial real estate and business operating needs of your clients**
- AND
- ✓ **Financing for the portfolio/practice acquisition, succession and commercial real estate needs of your OWN business**

LOANS FOR FINANCIAL ADVISORS

- Loans to \$7,500,000
- Portfolio/Practice acquisitions
- Partner/Shareholder buyouts
- CRE purchase, refinance, refurbishment
- Advance rates to 90% or more
- No tricky financial covenants typically required by banks
- Start-ups/early stage practices can qualify
- Practice sellers must be fully bought out, but can remain an employee for up to 12 months from closing
- Closing costs included in loan amount

LOANS FOR CLIENTS & PROSPECTS

- Loans to \$7,000,000
- Wide variety of industries
- Business Operating Loans:
 - Acquisitions/Expansion
 - Machinery & equipment
 - Working capital
 - Refinance existing business debt
 - Partner/Shareholder buy-out
- Owner Occupied* CRE:
 - Purchase land, building, equipment
 - Refinance existing CRE debt
 - Construction, Refurb., Improvements

*CRE must generally be >51% owner-occupied/used. Includes retail, manufacturing, warehouse, professional offices (including office condominiums), hospitality, healthcare, car washes, gym/recreation, self-storage, parking garages, special use, multi-use.

Grow Your Practice. Meet More Client Needs. Earn Referral Fees.

For more information on any of our lending programs, or to discuss a specific opportunity with a seasoned Ready Capital relationship manager, please contact Chris Kyrillidis, Vice President - Strategic Alliances at Christopher.Kyrillidis@readycapital.com.

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