



READY CAPITAL®

# Small Business Lending

Financing transactions from \$350,000 to \$5,000,000

	OWNER- OCCUPIED COMMERCIAL REAL ESTATE	CHANGE OF OWNERSHIP	BUSINESS EXPANSION
USE OF PROCEEDS	<ul style="list-style-type: none"> <li>• Purchase</li> <li>• Refinance</li> </ul>	<ul style="list-style-type: none"> <li>• Business acquisition</li> <li>• Partner buyout</li> </ul>	<ul style="list-style-type: none"> <li>• Additional location</li> <li>• Equipment purchase</li> </ul>
EQUITY INJECTION	<ul style="list-style-type: none"> <li>• Purchase - 10%</li> <li>• Refinance - 0%</li> </ul>	<ul style="list-style-type: none"> <li>• Acquisition - 20%</li> <li>• Buyout - 0-10%</li> </ul>	10%
TERM	25 years	<ul style="list-style-type: none"> <li>• Without RE - 10 years</li> <li>• With RE - up to 25 years</li> </ul>	<ul style="list-style-type: none"> <li>• Without RE - 10 years</li> <li>• With RE - up to 25 years</li> </ul>
DEBT SERVICE REQUIREMENT	≥ 1.15x for 1 year + interim	≥ 1.30x for 2 years + interim	≥ 1.15x for 1 year + interim
MINIMUM CREDIT SCORE	680	680	680
PREPAYMENT PENALTY	<ul style="list-style-type: none"> <li>• RE - 3 years</li> <li>• Non-RE - none</li> </ul>	<ul style="list-style-type: none"> <li>• RE - 3 years</li> <li>• Non-RE - none</li> </ul>	<ul style="list-style-type: none"> <li>• RE - 3 years</li> <li>• Non-RE - none</li> </ul>

## RECENTLY CLOSED

**\$1,300,000**  
 SBA 7(a) Loan  
 Warehouse Purchase  
 Contractor  
 25 Year Term  
 90% Financing

**\$1,600,000**  
 SBA 7(a) Loan  
 Business Acquisition  
 Insurance Agency  
 10 Year Term  
 80% Financing

**\$1,100,000**  
 SBA 7(a) Loan  
 Purchase  
 Childcare Center  
 25 Year Term  
 90% Financing

## WHY READY CAPITAL?

- ✓ Closing costs may be financed
- ✓ Equity injection may include seller note or gifted funds
- ✓ Working capital may be included
- ✓ Competitive interest rates

Creative Solutions. Reliable Results.  
[www.readycapital.com](http://www.readycapital.com)

