



Business Lending Solutions

To Complement Your Existing Offering

We've further expanded our lending platform to help you satisfy even more customers, retain and attract deposits and build your brand – without taking on undesirable credit risk.

SBA 7(a) TERM LOANS

- Loans from \$350,000 to \$7,000,000
- Non-bank, Preferred Lender Provider
- Our wider lending box will help you get more deals done
 - Loans that fall outside of your credit policy
 - Challenging industries
 - Geographic restrictions
 - Portfolio concentrations
- Potential for CRA credits

USDA¹ B&I LOANS

- Loans to \$10,000,000 or more
- Requirements similar to SBA
- Can help where SBA isn't a fit
 - Loans sizes >SBA limits
 - CRE <51% Owner Occupied
 - Borrower has used up/wishes to preserve SBA eligibility
 - Does not meet SBA "Credit Elsewhere" criteria

Deliver an opportunity to the seasoned Ready Capital lending specialist dedicated to your account. With minimal borrower and project information, we'll determine which of our lending programs offers the best likelihood of success on the best possible terms for your customer.

- We Offer:
- Easy referral process
 - Fast eligibility screening & prequalification
 - Loans in all 50 states to a wide variety of industries
 - **Referral fees paid at the very top of industry standards**
 - Preferred lending rates for stronger credits

To learn more, contact your Ready Capital Business Development Officer.

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