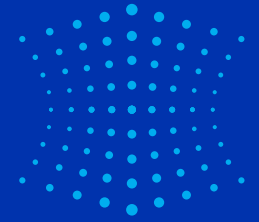




READY CAPITAL

Creative Solutions. Reliable Results.



# SBA 7(a) loans for in-demand child care properties

SMALL BUSINESS LENDING



**Today, two-income households and single parent families are becoming the norm.** As a result, there's a high demand for child day care and education services—and an increasing need to finance these businesses.

SBA 7(a) loans can help child care owners and operators acquire business and commercial property with financing up to 100%. As an SBA Preferred Lender, Ready Capital can process loans quickly.

## SBA 7(a) highlights

- Loans from \$350,000 to \$7,000,000<sup>1</sup>
- Loan terms up to 25 years
- Low borrower equity required
- Wide use of loan proceeds
- Limited/No prepayment penalties
- Closing costs may be financed

## Market fact

The U.S. child care market size was valued at \$60.4B USD in 2022 and is expected to expand at a compound annual growth rate of 4.18% from 2023 to 2030.<sup>2</sup>

## Contact your financing expert



**JOHN FITZGERALD**

Vice President

973.577.4746

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With 10 years of lending experience, John can help finance your child care properties.

### CHILD DAY CARE SERVICES

**\$1,780,000**

SBA 7(a) Real Estate Purchase

**HIGHLIGHTS:**  
25-year term  
Mesa, AZ

### CHILD DAY CARE SERVICES

**\$150,000**

SBA 7(a) Equipment Purchase

**HIGHLIGHTS:**  
10-year term  
Plano, TX

## Small business lending for humankind

We are experts who not only understand commercial real estate but also the importance of financing child care businesses, which serve a purpose to benefit families, communities, and the economy.

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1. Loans between \$5M and \$7M financed with a Pari Passu loan. Loans under \$350,000 financed through our iBusiness technology platform. These loans are made pursuant to the SBA 7(a) Small Balance and Express programs. Loan terms vary by loan program, borrower eligibility, loan amount, and other factors. | 2. Source: Grand View Research.

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