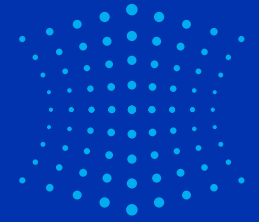




READY CAPITAL

Creative Solutions. Reliable Results.



SBA 7(a) loans to finance gas stations and c-stores

SMALL BUSINESS LENDING



A gas station and convenience store (c-store) can be a very rewarding business.

To stand out in this highly-competitive industry, however, several features are needed. Among others, they include a high-traffic area location, a variety of convenience products aimed at the local market, and the ability to attract and retain reliable staff.

An SBA 7(a) loan from Ready Capital can provide capital to acquire an existing gas station and convenience store or construct a new one, including costs for gas pumps, point-of-sale technology, and kitchen equipment. As an SBA Preferred Lender, Ready Capital can process loans quickly and efficiently.

SBA 7(a) highlights

- Loans from \$350,000 to \$7,000,000¹
- Loan terms up to 25 years
- Low borrower equity required
- Flexible use of loan proceeds
- Limited/No prepayment penalties
- Closing costs may be financed

Market fact

Between 2018 and 2023, the gas stations with convenience stores industry revenue in the U.S. increased at a compound annual growth rate of 5.1%, reaching an estimated \$641.5B in 2023.²

Contact your financing expert



JOHN FITZGERALD

Vice President

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With 10 years of lending experience, John can help finance gas station and c-store businesses.

GAS STATION & C-STORE

\$2,236,000

SBA 7(a)
Real Estate Purchase

HIGHLIGHTS:

25-year term
Belfair, WA

GAS STATION & C-STORE

\$848,000

SBA 7(a)
Construction

HIGHLIGHTS:

25-year term
Elko, NV

Small business lending for humankind

We are experts who not only understand commercial real estate but also the importance of financing gas stations and c-stores that serve a purpose to benefit families, communities, and the economy.

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1. Loans between \$5M and \$7M financed with Pari Passu loans. 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: IBIS World.

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