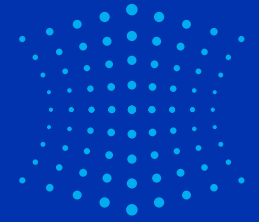




READY CAPITAL

Creative Solutions. Reliable Results.



SBA 7(a) loans to keep up with pet and vet growth

SMALL BUSINESS LENDING



Increases in pet ownership and spending has led to more demand for veterinary care— after all, they are the caregivers of our furry friends. More than 90 million homes (roughly 70% of U.S. households) own a pet, a jump from 67% of households in 2019.¹ As a result, veterinarians, animal clinics, and animal hospitals, may be looking to grow their businesses by purchasing a new building or expanding to a new location.

SBA 7(a) loans can provide financing to acquire, build, equip, expand, and refinance pet and vet businesses. As the #4 SBA Preferred Lender, Ready Capital can process loans quickly and efficiently.

SBA 7(a) highlights

- Loans from \$350,000 to \$7,000,000²
- 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 facts

In 2021, the pet industry reached its highest sales level in history at \$123.6B—from food to vet care—a 27% increase from 2019. In the category that included vet care, Americans spent \$34B in 2021, an 8.9% increase compared to 2019.¹

Contact your financing expert



WILL PEYTON

VP, Business Development Officer
315.761.2666
william.peyton@readycapital.com

With close to 10 years of experience in SBA lending, Will can help provide capital for pet and vet businesses.

PET CARE SERVICES

\$1,235,600

SBA 7(a) Business Acquisition

HIGHLIGHTS:
25-year term
El Prado, NM

PET CARE SERVICES

\$1,443,000

SBA 7(a) Real Estate Purchase

HIGHLIGHTS:
25-year term
Orlando, FL

Small business lending for humankind

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

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1. Source: American Pet Products Association survey. | 2. 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.

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