

**FIRST  
BANK**

**SBA**

## Small business lending solutions from the most experienced SBA lenders.

Our First Bank SBA team is focused solely on helping entrepreneurs across the country prosper and pursue their dreams. We don't think of loans as just transactions, and never rely on formulas for loan approvals – instead, we utilize years of SBA lending experience and industry awareness to make the SBA loan process easier than ever.

*Leave the details to us, so you can focus on your passions and grow your business.*

### OUR SERVICES



#### ACQUISITION

Expand your current operation through the acquisition of existing firms, or expand with additional facilities.



#### EXPANSION

Enhance your service offerings through facility improvements and property expansion opportunities.



#### REFINANCE

Reconsolidate your current debt to improve your cash flow with longer terms and more favorable rates.



#### BUYOUT

Reconfigure your ownership structure to accommodate your current and future operations.



#### LEGACY

Enable the next generation to acquire the family business, and plan their legacy with multi-generational planning.

### OUR SOLUTIONS

#### WE OPTIMIZE YOUR CASH FLOW THROUGH SBA 7(A) AND USDA BUSINESS AND INDUSTRY LOANS.

- Long repayment terms of up to 25 years
- Lower monthly payments
- No balloons, no covenants
- Refinancing for large debts

#### GETTING QUALIFIED IS EASY WITH A SIMPLE LOAN APPLICATION AND THE FOLLOWING DOCUMENTS:

- Personal and business tax returns for the past three years
- Year-to-date financials for subject business
- Purchase contract for acquisition or copies of notes to refinance
- Project estimate for construction (if applicable)



#### **John Caruso** Business development officer

With nearly 20 years' experience, John has extensive practice in the financial services industry. Having held positions as an underwriter, Relationship Manager and Business Development Product Supervisor, John brings a well-rounded eye for analytics to every client and deal utilizing the strengths of his background.

John works to drive long-term relationships by delivering results and providing clients the kind of service they rely on. His primary focus is in the Midwest, however, he originates loans throughout the U.S.

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