



**MIDWEST**  
REGIONAL BANK



## Lucas A. Ramos

Vice-President

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*I'm a West Texas-based commercial lending expert with over 15+ years of experience specializing in SBA and middle-market financing. I help business owners secure the capital they need for real estate acquisitions, business purchases, mergers, equipment financing, expansions, debt refinancing, and partner buyouts. At Midwest Regional Bank, we provide tailored SBA solutions that maximize credit enhancements, ensuring you get the most competitive financing available. Whether you're growing, restructuring, or acquiring a business, I streamline the process—from origination to closing—so you can focus on what matters most: running your business.*

**Expertise:** I specialize in SBA loans and understand the intricacies of the program. I am here to guide you through the entire loan process and provide personalized assistance tailored to your specific needs.

**Competitive Terms:** Our SBA loans come with favorable terms, low downpayment requirements, longer repayment periods, and affordable interest rates. We work to ensure that your loan structure aligns with your business goals and financial capabilities.

**Personalized Service:** I will take the time to understand your business aspirations and financial circumstances. I will work closely with you to provide personalized guidance and support at every step.

**Streamlined Process:** We believe in making the loan application process as smooth as possible. Our team will assist you in gathering the necessary documentation and navigate the paperwork required for your SBA loan application.

## Why Choose Midwest Regional Bank for Your SBA Loan?

- We are an independently owned community bank
- We do not exclude eligible business or industry types
- We will finance single purpose properties
- Collateral is secondary to cash flow
- We are often able to make SBA loans that were declined by other banks
- We provide expert small business advice that you can't find elsewhere
- We are a Small Business Administration Preferred Lender

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Member  
**FDIC**



## What is the SBA 7(a) Program?

The U.S. Small Business Administration 7(a) Loan Program is designed to help small businesses that are creditworthy but cannot qualify for a conventional loan. The SBA works with participating lenders to reduce their risk, increasing the likelihood of your loan's approval. Borrowers may use SBA-backed 7(a) loan proceeds for almost any legal business purpose. The loan can be used to purchase and/or improve real estate, equipment and inventory or provide working capital. Proceeds may also be used to refinance business debt, purchase an existing small business or franchise and finance partner buyouts.

|                        |   |
|------------------------|---|
| <b>Max loan amount</b> | \$5 million   |
| <b>Interest rate</b>   | Variable, generally capped at Prime + 2.75%   |
| <b>Guarantee</b>       | 50% to 90%  |
| <b>Terms:</b>          | Vary according to the loan purpose, generally up to 25 years for real estate or 10 years for other fixed assets and working capital |

## What are the Business Qualifications?

- Must operate a For-Profit business within the United States and territories
  - Must meet SBA's small business size standards
  - Must demonstrate ability to repay loan

## Why Choose Midwest Regional Bank?

As SBA Lending experts, we have extensive knowledge and experience with SBA Lending. And as a Preferred SBA Lender, we offer favorable terms and can secure funding faster than most lenders.

|              | <b>MWRBank</b> | Other SBA Lenders | Traditional Loans |
|--------------|----------------|-------------------|-------------------|
| Loan to Cost | <b>90%</b>     | 70% - 80%         | 50%               |
| Minimum DCR  | <b>1.15</b>    | 1.25              | 1.30              |
| Minimum FICO | <b>680*</b>    | 680               | 680               |

\*We work with all credit scores; 680+ provides the best opportunities for approval.

## Where Can I Learn More about the SBA?

The Small Business Administration helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships, the Small Business Administration assists and protects the interests of small business concerns. Learn more about programs and resources at