

## **First Innovative Financial Group (www.fifginc.com) - Community Bank Earns 50.03% ROA on SBA Loan**

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*SBA Secondary Market Premiums Remain Strong! Community Bank Lending Partner Generates 50.03% Return on Asset and Gains Deposit Accounts*

First Innovative Financial Group (FIFG), through its business development division Business Finance Group, assisted our community bank lending partner in successfully funding a SBA 7a loan to an Allstate Insurance Agency in California. The SBA financing enabled the business to avoid balloon payments on a real estate loan and a business acquisition loan that were maturing in two months.

Key highlights of the loan are below:

- Family owned business since 1996
- Loan at P+2.25% with a 17-year blended repayment term
- Loan fully secured by first trust deed on commercial property and collateral assignment of Allstate Termination Value Payment.
- Debt coverage in excess of 2.25X in all periods analyzed
- Excellent personal and business credit histories.
- Bank earned deposit relationship offering remote capture banking services.

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First Innovative Financial Group (www.fifginc.com) provides its community bank partners solutions and services to help develop a successful long-term SBA lending program. FIFG has been directly involved with SBA and Banking since 1974. This unique combination of SBA expertise and banking industry experience gives us the ability to provide a full range of critical solutions and services for a successful SBA lending program.

Our VARIABLE PROFIT solutions will increase your loan volume and improve your credit quality thereby increasing your bottom line profitability.

Category	Sba, Lender Service Provider, Sba Support
Tags	lender support services, sba, banking support, lender support
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