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## **SBA Lending: Great Opportunity!**

Small Business Administration (SBA) lending is a fast-growing market for financial institutions. With the decline in residential mortgage lending, financial institutions are increasingly interested in commercial and industrial lending to generate income. Another reason: In this economy, entrepreneurial small businesses are growing fast. Baby boomers not ready to retire, executive women weary of the glass ceiling, Gen Y'ers who see their parents go through mergers and downsizing - and the parents themselves - are establishing businesses. Add this to existing businesses needing capital and you have a thriving marketplace.

SBA loans offer great opportunity to mitigate risk and realize solid income in this market. Your customers will appreciate the personal attention you give them - as will potential customers who come to you for loans, and stay. Now's the time to take advantage of these opportunities!

SBA is the government's most cost-effective instrument for economic development. New, more relevant products, faster turnaround and funding times, shorter forms, and streamlined back-end processes have made the SBA easier to do business with. Yet this is still a complicated process, especially for institutions relatively new to this marketplace. It's important to have people on your team with the expertise to guide you through the process.

J.R. Bruno is expert in every phase of SBA lending. Whether you're starting a program or need help expanding your program, we offer comprehensive services to meet your specific needs, including loan packaging, portfolio review and due diligence, marketing strategies, documentation, and workshops to assist new and experienced lenders. The J.R. Bruno Team will make SBA lending easy and profitable for your bank. Call us at 626.963.1267 or visit [www.jrbrunoassoc.com](http://www.jrbrunoassoc.com).

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