



GETREDD™
CONSULTING

SBA *The Right Way*



Introduction

Get Redd Consulting specializes in Small Business Administration loans consulting, offering expert guidance and personalized service to optimize your SBA lending program.

SBA Workflow

- + ➔ Packaging & Pre-Qualification
- Underwriting ➔
- ➔ Closing
- Secondary Market Sales ➔
- ➔ Servicing Loans
- Reporting ➔





Challenges



Lending institutions face challenges due to:

- Lack of understanding Small Business Administration's (SBA) Standard Operating Procedures (SOP)
- Complex eligibility criteria
- Lengthy application process
- Loan structuring delays

Demand for:

- Expert Guidance
- Ongoing support at all stages of the SBA lending process
- Specialized training

Without expert guidance, you risk:

- Jeopardize the SBA Guaranty
- Loss of fee income
- Missed growth opportunities
- Difficulty accessing SBA loans



+ Navigating SBA Lending Complexities

- Training & Staffing
- Back Office Support
- Credit Underwriting
- Online Platform tools
- Closing Team Assistance
- Secondary Market Sales
- Servicing Solutions
- Liquidations
- Reporting Tools



Specialized Services

The ReddEye™ Approach

Concierge Consulting

On-site engagement with day-to-day oversight throughout all stages of SBA Lending process with practical recommendations taken from real-world observations

Personalized Approach

Tailored strategies to align with your institution's goals to drive growth and enhancing fee income



Expert Laser-Focused Guidance

Strategic insights from seasoned professionals with actionable recommendations to optimize SBA loan utilization

Ongoing Support

Long-term assistance to ensure effective implementation and monitoring with guidance for sustainable financial success in SBA lending programs and collaboration with Loan Service Providers specializing in all aspects of the loan process



Bottom Line

Increased Loan Portfolio Growth

\$ An in-house SBA Lending team will expand your pool of qualified applicants and boost government-guaranteed loans for secondary market sales.

\$ Enhanced borrower identification leads to increase approved, government guaranteed loans.

\$ Meet or Improve Bank's CRA Goals.

\$ Leverage SBA products as a credit enhancement.

Improved Operational Efficiency

\$ Streamlined processes optimize SBA lending operations. Efficient underwriting, documentation and closing procedures cut processing times, minimizing admin costs.

Risk Mitigation & Compliance

\$ Regulations expertise ensures compliance with SBA lending operations.

\$ Ongoing support mitigates compliance risks and maintain strong regulatory relationships.

\$ Proactive audit preparation ensures readiness for regulatory examinations.

Enhanced Customer Satisfaction and Retention

\$ Personalized service strengthens client relationships, boosting satisfaction, retention, and deposit growth while elevating the customer experience, which enhances financial stability and growth opportunities.



The GetRedd™ Competitive Advantage

Discovery Assessment: With a thorough discovery process we assess your institution's unique needs, tailoring our approach to improve efficiency and optimize SBA lending.

By identifying specific areas for improvement and development, we tailor our consulting approach to address critical priorities and optimize operational performance.

Proven Track Record: Tangible results with a proven methodology for achieving financial goals, market strength, and improved SBA lending performance. Demonstrated success, and satisfied client portfolio.

Tailored Solutions: Customized ReddEye™ strategies for loan origination, risk management, and regulatory compliance. Customized solutions designed for your banks' unique needs and objectives with remedies tailored to meet specific challenges in the SBA lending landscape.

Concierge Consulting Approach: Personalized hands-on support with on-site assistance, ongoing guidance and strategic planning for successful SBA lending program implementation. Consultants work closely with banks to understand goals and challenges.

Commitment to Excellence & Innovation: Stay ahead with cutting-edge technologies, industry trends, regulatory changes and best practices. Dedicated to excellence and ongoing innovation in SBA lending consulting utilizing innovative approaches to keep banks competitive in the dynamic SBA lending landscape.



GetReddy™



Discovery & Implementation*

Phase 1: Initial Assessment & Planning

Thorough assessment of SBA practices, processes and systems to develop a tailored implementation plan.

Phase 2: Strategic Guidance

Provide recommendations for loan origination, underwriting, risk management, compliance, and technology integration.

Phase 3: Training & Capacity Building

Offer comprehensive training for bank staff on SBA lending operations.

Phase 4: On-Site Assistance

Provide hands-on guidance throughout implementation process to optimize SBA practices.

Phase 5: Technology Integration

Assist in selecting and implementing SBA software platforms to streamline and enhance lending operations.

Phase 6: Ongoing Advisory Services

Offer continuous support, insights, and solutions to navigate changing market conditions and regulatory changes.

* More information provided upon request. Your detailed comprehensive ReddEye™ Implementation Plan is provided upon engagement.

GetResults™

Increased Loan Portfolio Growth

More loans processed and closed. Improved servicing provides tools to evaluate transactions overlooked in different circumstances.

Result Expanded portfolio means increased interest and fee income.

Improved Operational Efficiency

Streamlined procedures reduce processing times and administrative overhead to broaden transaction considerations.

Result Improved overall portfolio performance.

Enhanced Risk Management

SBA guarantee minimizes credit risk and bank exposure ensuring SBA compliance, CRA requirements. Consideration of transactions that would otherwise be overlooked.

Result Allows secondary market sales, which translates to higher fee income.

Competitive Advantage

Optimized solutions attract a wider pool of more qualified borrowers and successfully secure loan funding with an SBA enhancement while setting banks apart in the market.

Result Increased market share and customer retention.



The Expert



Liudmila Esquerdo,
Founder & CEO of Get Redd Consulting™

Liudmila Esquerdo

is a seasoned SBA lending and commercial real estate expert with over 20 years of experience. A leader in the small business financing sector, she has managed multiple SBA Lending Departments, emphasizing strategic growth. Ms. Esquerdo holds an AA in Business Administration from Miami Dade Community College and a bachelor's in Finance and Economics from Barry University and is a dedicated philanthropist, actively involved in community service.

She recently established ***Get Redd Foundation***, to raise awareness and funding research for rare blood disorders and bone marrow transplants, a cause near to her heart that saved her young life years ago. She is the chair of *Wikivoice* and also sits on the social committee for *Hard Hats and High Heels with Habitat for Humanity*. With her leadership, she aims to empower non-profit voices and drive positive change in the community.



GetRedded™



Partner with **Get Redd Consulting** to revolutionize your SBA lending program. With our expert guidance, personalized GetReddy™ approach, and commitment to excellence, we help you increase loan portfolio growth, improve efficiency, and ensure compliance. Join us as we revolutionize SBA lending and unlock your institution's full potential for increased revenue, cost savings, and a stronger market position. The SBA Guarantee protects you from additional risk, providing a safety net that ensures lenders can confidently pursue opportunities with reduced exposure.

Leverage our expertise to achieve milestones and expand market reach. Effectively achieve sustainable financial growth and unlock your institution's full potential with Get Redd Consulting. *Do **SBA the right way.***



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