



About SmartBiz

SmartBiz for SBA 7(a) Loans

SmartBiz® has been specializing in processing SBA 7(a) loans since 2013. Our automated, online platform helps streamline the application process for these loans. This can help reduce the typical processing time for loans under \$350,000 from several months to only weeks. SBA 7(a) loans offer longer terms, lower rates, and lower monthly payments than other loan options.

SmartBiz is also proud of the fact that over **60% of the loans funded by our banks** are for women-owned, minority, or veteran businesses. We have served over **230,000 small businesses** and funded over **\$9 billion** through our bank network.



SmartBiz Streamlines Small Business Lending

A recent study we conducted with small business owners shared the gaps they experienced when looking for reliable capital to grow their business:

- 76%** Small business owners sought less than 250k in funding
- 53%** Small business owners were dissatisfied with high rates from online lenders
- 85%** Small business owners preferred to work with banks

This is where SmartBiz comes in. We strive to transform small business banking by enabling entrepreneurs with reliable access to smart capital.



How it Works

We get to know each small business owner and guide them through the application process with technology powered by humans.

- Our online application uses advanced technology and document storage that requires no printing or faxing.
- Customers discover if they're pre-qualified in about 5 minutes with no impact to their credit score.*
- Once a small business pre-qualifies, they are assigned to a team of dedicated professionals who help them every step of the way.
- Our team works with your customer to fully underwrite and package their loan application. We are dedicated to helping them stay on track throughout the financing process.
- The finalized application is handed off to a bank representative for review and funding.

See What Our Customers Are Saying

"I DON'T NORMALLY WRITE REVIEWS, BUT WOW"

"Pretty Amazing. They prepped my loan docs and they made it easy on me. Great job! My rep was amazing and on point (and) got the job done. They took care of all the headache work and got me approved for what I needed! Thank you guys!"

Joe Business Owner
Business Name Co.

"VERY PROFESSIONAL"

"They helped us get an SBA loan and were very professional throughout the process. Their knowledge of the various SBA requirements and preferences, as well as their connection with lending partners, were very helpful in getting us funding within a month!"

Jed Dixon
QCrew BBQ Catering Co®.

"RATES ARE GOOD. SERVICE IS EXCELLENT"

"Good experience with SmartBiz, rates are good, service is excellent. It is refreshing to work with experienced pros on the many moving parts of an SBA loan. This was a good move for my business."

Tim Campbell
business owner

We look forward to providing continued support in the growth of valuable small businesses, financially and beyond.

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