

# THE PROCESS

## INITIAL CONTACT

When a client comes to you with an application, it triggers the start of this lengthy process that takes a lot of your time and energy to work through.

Initial contact often involves:

- Understanding your client's objectives
- Understanding your client's long-term goals
- Educating your client on the process and setting expectations.



## PRE-APPROVAL

At only the 2nd step in this process, pre-approval involves a lot of communication with your client.

LDRGC can help by:

- Gathering needed documents
- Collecting financials
- Filling out forms
- Managing client reminders and checklists
- Managing file shares-as documents are gathered we'll drop them into your file share for you with no additional steps created for the doctor. We'll take care of organizing, labeling, and even grouping the documents for you.
- Working with leadership on docuSign access if needed.



## WORKING TOWARDS A FORMAL APPROVAL

Sometimes your client will require more than just their basic financial statements in order to most accurately depict their creditworthiness.

LDRGC can help by working with your client on:

- Cash Flow Analysis
- Projections and Pro Formas
- Business Plans
- Practice Profiles
- Managing impediments: when costs go up and quotes come in higher than expected, we can help navigate the budget and think outside the box in a responsible manner for both the borrower and the bank.



## SUBMISSION & UNDERWRITING

You know your internal process best, so we'll leave this to you. What we CAN do to help is manage steps 2 & 3 and deliver you a complete financial package ready to go to your underwriting team upon your review and approval and when underwriters require additional items, background or information, LDRGC can manage and fulfill those requests too!



## APPROVAL

Once all documents are in and your underwriting team has granted an approval, it's time to celebrate with your client and move toward closing. One step closer to reaching their goals!

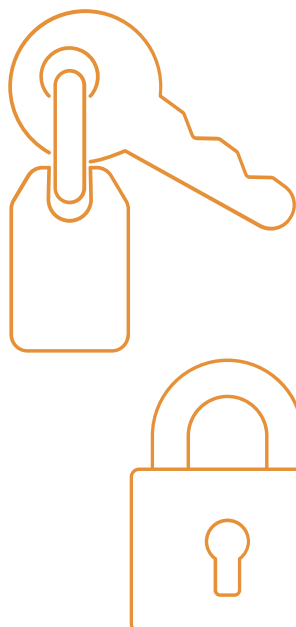


## FULFILLMENT

Leading up to a successful close we understand that there is a lot of effort and coordination with your client to complete.

LDRGC can help with:

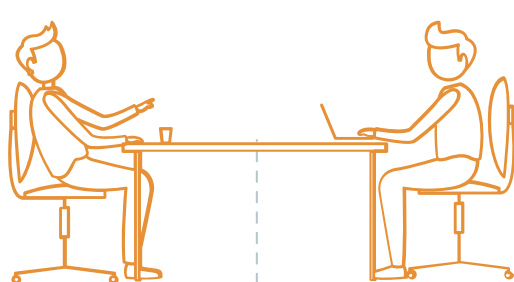
- Gathering the required items and conditions
- Connecting with 3rd parties for insurance, contracts, new entity information, etc.
- Managing appraisals (practice & business), attorneys, CPA's, and any other involved parties
- Collecting equipment lists and financials needed for any valuations
- Properly executing all SBA/Government forms to expedite the process for the bank and the client



## CLOSING

You did it! Client has closed and the loan has been funded/project opened.

*In case you were wondering, the LDRGC team only gets paid when this happens! Our fees are baked into the loan (just like the SBA guarantee fee) and there is no out of pocket cost for our services.*



You can insert our help at any of these steps for as little or as long as you like. Ultimately, we want to be your partner, someone you can depend on to take care of you and your clients. We can give you the confidence that these steps will be completed effectively, efficiently, and with speed. Our goal is to help create the best experience for all involved parties, freeing up your time to focus more on the areas that you desire all while helping healthcare professionals reach their goals...and helping you exceed yours.