



# WHY GROWTH CORP?

## AS A PARTNER, WE HELP YOU GET MORE DEALS DONE.

For over 35 years, Growth Corp has served as a nonprofit, mission-based accredited lender. With a commitment to economic development, job creation and the small business sector, we've partnered with hundreds of banks across the Midwest. Our small team is proud to be ranked a Top 10 National CDC for SBA 504 loan volume and Illinois' largest 504 loan provider.

- ✓ **Accredited Lender with SBA** - a prestigious recognition only given after surpassing an intensive review of the CDC's policies, procedures, and prior performance.
- ✓ Growth Corp has long been recognized as an ALP Lender and has to undergo regular evaluations to ensure we continue to meet the high standards set by SBA. Our ALP status, combined with our in-house closing/servicing departments, grants us the ability to expedite approvals and closings.
- ✓ **Independent** - as a non-profit, we are a partner to banks and financial institutions...never a competitor
- ✓ **Trusted in the market** - sole focus on 504 loans for 35+ years
- ✓ **Experienced staff with longevity** - little to no turnover
- ✓ **Consistent management** - since 1992
- ✓ **Recognized as a top CDC** - both locally and nationally
- ✓ **High-performing, quality portfolio** of over \$900 million
- ✓ **In-house** closing and loan servicing
- ✓ **Clear communication** - a point-person is assigned to every phase of the loan process so you know what to expect and when

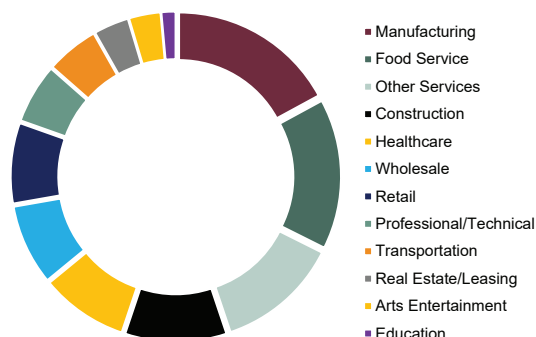
HISTORICAL APPROVAL DATA		
FISCAL YEAR	# OF LOANS	\$ TOTAL APPROVED
2018	171	\$110,866,000
2019	172	\$117,670,000
2020	195	\$124,268,000
2021	280	\$246,021,000
2022	276	\$259,379,000
2023	192	\$197,221,000

*"Growth Corp is the top CDC in Illinois, the largest 504 Lender in Chicago, and a top ten 504 Lender nationwide. However, we're still just a small, focused team working together every day to make the 504 process the best it can be."*

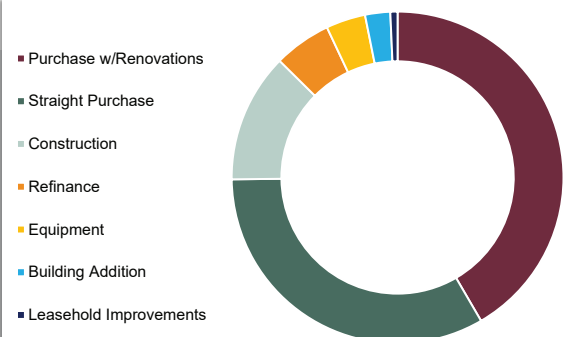


## THOUSANDS OF TRANSACTIONS, SPANNING A VARIETY OF INDUSTRIES

Approvals by Industry



Approvals by Use of Proceeds



## GROWTH CORP IS A **LEADING** CERTIFIED DEVELOPMENT COMPANY (CDC)

# #8

REFI LENDER  
NATIONALLY

# #7

RANKED CDC  
NATIONALLY

# #1

MIDWEST'S  
LARGEST  
504 LENDER



# #1

IL LARGEST  
504 LENDER

### LET'S SET UP TRAINING...

Leverage the benefits of the SBA 504 Loan Program with training from any member of Growth Corp's Lending Team:

- A customized presentation with SBA 504 Loan scenarios - you'll learn about SBA 504 benefits and structures
- A private lunch and learn presentation for your team
- CPE credits available upon request

## 877-BEST 504

[GrowthCorp.com/SBA504Training](http://GrowthCorp.com/SBA504Training)

### WHY PARTNER WITH GROWTH CORP?

The shared structure of the SBA 504 Loan Program lessens the credit risk for all parties involved, making this a win-win for banks, other lending institutions, real estate brokers, small business owners, and local economic development groups.

Plus, we know that when it comes to 504 loans, it's about much more than just getting an approval...

- **It's the ease-of-mind** that comes from knowing Growth Corp's team has their finger on the pulse of the process from application to funding and even beyond into long-term servicing.
- **It's being informed every step of the way** by the point-person responsible for overseeing the closing of your loan.
- **It's knowing that, given Growth Corp's extremely low turn-over**, you'll have the same experienced team members continuing to serve you year-after-year.



**JOEL HERSCHER**  
773.294.6990  
[HERSCHER@growthcorp.com](mailto:HERSCHER@growthcorp.com)



**STEVE KIRBY**  
847.345.4598  
[Kirby@growthcorp.com](mailto:Kirby@growthcorp.com)



**RYAN O'NEILL**  
312.852.8545  
[O'Neill@growthcorp.com](mailto:O'Neill@growthcorp.com)



**MARCIA SCHLICHT**  
217.553.4546  
[schlicht@growthcorp.com](mailto:schlicht@growthcorp.com)



**STEVE LINDSEY**  
618.920.2472  
[Lindsey@growthcorp.com](mailto:Lindsey@growthcorp.com)

### LENDING TEAM