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# Business Lending Options

## BUSINESS LOANS BUILT FOR YOUR NEEDS

At Woodlands National Bank, our business lending options are built around your specific business's needs. All decisions are made locally, right in the communities we serve!

## TO APPLY OR LEARN MORE

Schedule an Appointment:

888.532.4142

or

[woodlandsnationalbank.com](http://woodlandsnationalbank.com)



## SMALL BUSINESS ADMIN. (SBA) LOANS

- We have earned the privileged title of “SBA Preferred Lender” because of our experience in commercial lending. According to the Small Business Administration (SBA) only “the most active and expert lenders qualify for the SBA’s streamlined lending programs. Preferred Lenders are chosen from among the SBA’s best lenders.” At Woodlands National Bank, we are honored with this lending distinction!
- We are authorized by the SBA to make lending decisions on their behalf. Loan approvals do not need to go to the SBA for consideration or approval. And, closing and most servicing are handled by Preferred Lenders as well. In other words, Woodlands National Bank can streamline the entire SBA loan process for you. That means faster approval times!
- While the lender provides the actual loan to the borrower, the SBA guarantees a portion of the loan, acting much like a co-signer. This helps lenders be more comfortable with a loan that they might otherwise not approve, such as a loan for a start-up, or a borrower that has a smaller down payment or less collateral than a bank requires.

## LINES OF CREDIT

- Use a line of credit to buy inventory, pay vendors on time, make payroll without worry, or provide short term cash flow needs until accounts receivable are paid!

## REAL ESTATE LOANS

- Whether you are looking to purchase or refinance land or commercial real estate, we can design a loan made just for you. Also, you can count on us to get you building from the ground up with a construction loan.

## EQUIPMENT LOANS

- The right equipment can help your business be more productive and profitable. So, maybe it’s time to upgrade or buy that new equipment that you’ve been thinking about! Woodlands National Bank will ensure that your business has the tools it needs to not only grow, but to thrive.