



BANK REFERRAL GUIDE

Got a loan you want to make but can't? Maybe we can help.

As a nonprofit lender, Craft3 can make loans banks can't. While we can't do every deal, we can take more risk and work with borrowers who aren't ready for bank financing. We value the opportunity to help you and your customers!

If you have a loan you want to make but can't, please send it to us. If the potential borrower qualifies with us, we'll take the loan risk, and you keep the deposit and primary relationship. When the time is right for the borrower to transition to a traditional lender, we'll refer them back to you.

WHAT WE NEED TO SEE

Like any lender, we want to make sure we get paid back. Is this a business or nonprofit that you believe can be successful? Is the owner experienced and the business plan sound? If so, let's talk.

HOW TO MAKE A REFERRAL

1. Connect with Craft3

As soon as you have an inkling that this is a loan you can't make, give us a call and tell us what you know.

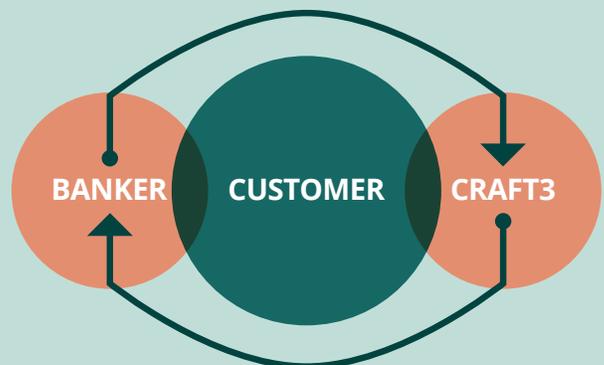
- If you know a Craft3 lender, please reach out directly.
- If you don't know a Craft3 lender, please contact:
Ana Ruiz Kennedy, Business Liaison
AKennedy@Craft3.org / 888.231.2170 ext. 149

2. Make an introduction

You'll stay in the conversation, and your client will appreciate the gesture.

3. We'll keep in touch

As your referral progresses, we'll do our best to keep you in the loop. If we are able to offer them financing, we hope to be in a position to refer the business back to you.



TYPES OF DEALS WE CAN CONSIDER



Good business, bad credit

Craft3 has been able to approve loans to entrepreneurs with sub-600 credit scores, so long as there's a good explanation and the business is promising.

Real estate loans

Purchasing a building can be a giant step forward for a business. Craft3 can finance the purchase of commercial real estate, often at much higher LTV than traditional lenders. Learn more: www.craft3.org/business-loans/real-estate

Limited or no collateral

Entrepreneurs with limited equity often can't qualify for financing. Craft3 can consider low or no-collateral loans.

Startups

Business owners without access to friends and family capital can have trouble getting a business off the ground. Craft3 can lend to startups that have a clear path to profitability and the skills needed to get there.

Incomplete financials

Many small business owners don't keep perfect records. If the business is strong, Craft3 can work with entrepreneurs with incomplete financials.

Bridge financing for established nonprofits

Nonprofits can have a hard time accessing capital. Craft3 can help bridge grant awards or capital campaigns for established nonprofits and help them better serve their communities. Learn more: www.craft3.org/business-loans/bridge-loans

NOTE

Loan amounts from \$50,000 to \$10,000,000. Businesses owned by entrepreneurs of color may qualify for lower rates and special terms.

REFER TODAY

If you already know a Craft3 lender, please reach out directly.

If not, contact **Ana Ruiz Kennedy**, Business Liaison.

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www.Craft3.org

LEARN MORE

Read about how we partner with banks and bankers.



ABOUT CRAFT3

Craft3 is a nonprofit lender that makes loans in Oregon and Washington — often to those that don't qualify for traditional financing. We invest in people, businesses, and communities, and work towards a thriving and just Pacific Northwest.



CUSTOMER STORY

Burch Energy Services

When Burch Energy Services, an existing customer, came back to Craft3 to take out a loan to let them build out an office space, we looked again at their finances. They looked ready for traditional bank financing, so we referred the deal and the entire banking relationship to Summit Bank. Everyone wins!