



J.R. Bruno
& ASSOCIATES

Consultants to the Business Lending Community
SBA and MBL Specialist

OUTSOURCE COLLABORATOR

Business Lending News

Benefits of Outsourcing Your SBA Program

Is it time to trim the fat and tighten the belt? We're still in a roller coaster economy. With the New Year around the corner, many institutions are analyzing their operations, keeping profitable projects or divisions and paring down or eliminating the rest. These are tough decisions. Yet if you're looking to streamline make sure you don't get over zealous, eliminating programs that could provide ongoing relationships because the bottom line might look better next quarter.

Chances are, you've taken a hard look at your Business Services and are asking the tough questions. If you have an SBA lending program, should you continue it? And if you don't have a program, should you start one or put it on the back burner? If you're considering either option, think about what an SBA program can do for your institution. Offering SBA loans makes your institution more diverse, opens new opportunities - and can provide additional income. The secondary market is open for business and providing profitable premiums for the 90% guaranteed portion.

As a full-service lender, a large part of your success hinges on your range of products. Take a look at your customer base and local community. How many small businesses are there? Why take away the chance of retaining a potentially long-lasting relationship because you couldn't offer the SBA loan your customer wanted?

If you don't have an SBA staff on hand, why spend valuable time searching? Outsource. Spend your time building customer relationships, managing operations, and analyzing conventional products. Let that be your core. Let us spend time on your SBA program. That's our specialty.

If you're looking to establish or grow an SBA program, we're your most valuable resource. We can assist you on a Total Outsource basis - running your SBA Department while saving you the salaries of a full-time staff, plus benefits - or we can supplement your staff on any level:

- Pre-qualifying Potential Deals
- Credit/Underwriting Analysis
- Loan Packaging
- SBA Loan Maintenance
- Third Party Portfolio Review/Assessment
- SBA Loan Workout/Liquidations
- SBA Loan Marketing

J.R. Bruno & Associates: We're your answer to growing and maintaining a profitable SBA lending program. Call us today.

Joanna

Joanna Bruno
President
J.R. Bruno & Associates
870 Market Street, Suite 462
San Francisco, CA 94102
415.362.1200
Joanna@jrbrunoassoc.com
www.jrbrunoassoc.com

Visit us at www.jrbrunoassoc.com.

Or give us a call: West Coast: 415.362.1200; East Coast: 978. 886.5875