

SMALL BUSINESS RAPID RECOVERY LOAN PROGRAM

YOUR PARTNER IN RECOVERY | MARCH 3 STORMS IN MIDDLE TENNESSEE

When disaster impacts your small business, we're here to help. With a streamlined application – decisions take one to two business days – our recovery loans will get you back to business as quickly as possible.

Borrow funds to replace or repair lost or damaged business assets. Or, use the funds to cover working capital needs or normal operating expenses through the recovery period. You'll also be able to access technical assistance, coaching, and education from our team.

APPLICATION PERIOD AND ELIGIBILITY

Through April 30, 2020, Pathway Lending will accept applications from small businesses established prior to March 3, 2020 operating in storm-impacted areas in Davidson, Wilson, and Putnam Counties. Loan funds may be subject to other exclusions and restrictions and are subject to change. All loans are subject to required documentation and credit approval. Residency restrictions may apply.

Pathway Lending thanks Pinnacle Financial Partners for investing in our community's recovery and making it possible for us to quickly offer loans to impacted businesses.



LOAN REQUESTS AND APPROVALS

Borrow \$1,000 to \$50,000
No payments for 6 months
Low 4% interest up to 66 months
Up-front fees paid from loan proceeds
No prepayment penalties
Streamlined application
Quick decisions in 1 to 2 business days

Apply Today: Visit www.PathwayLending.org or call (615) 425.7171.

FREQUENTLY ASKED QUESTIONS

HOW DO I APPLY?

Visit pathwaylending.org or by calling (615) 425-7171. We have temporarily closed our offices and moved to remote operations due to coronavirus, but when we resume normal operations, you can also visit us in person at Pathway Lending, 201 Venture Circle, Nashville, TN 37228.

WHAT ARE MY LOAN TERMS?

Repayment period ranges from 1 to 66 months. Interest is charged at a 4% fixed rate. There is no payment for 6 months and beginning in month 7, payments will be due monthly for up to 60 months. Payment is required by automatic ACH debit. There is no pre-payment penalty.

	Payments	Interest Charged
1-6 months	None	4%
7+ months	Monthly Principal and Interest	4%

HOW LONG WILL TAKE TO ACCESS FUNDS?

We will disburse funds for approved loans in 3 to 5 business days. Application requests will generally be reviewed the day they are received by Pathway Lending, and you will be contacted by a staff member. After hearing from us, you will receive email with a private link to finalize your loan request. We will review completed loan applications in the order we receive them and will make decisions in 1 to 2 business days. Loan closings and funds disbursement may take an additional 48 to 72 hours.

WHAT IF I LOST MY BUSINESS RECORDS?

Please contact us directly. Pathway Lending requires

general business information and a minimum level of documentation. The Pathway Lending offices are also available for use when completing the application or you may call (615) 425-7171 for additional assistance.

IS THIS AN SBA LOAN?

No, this is a product offered by Pathway Lending in response to the storms and tornadoes. If you are interested in a disaster-related SBA loan supporting businesses, individuals and non-profits, visit DisasterLoan.SBA.gov or a SBA-Sponsored Business Resource Center.

IS THIS PART OF TEMA/FEMA?

No, this is a product offered by Pathway Lending in response to the March 3 storms and tornadoes in Middle Tennessee. Visit tn.gov/tema to learn more about the Tennessee Emergency Management Agency's assistance programs.

IS THIS A BANK LOAN?

Pathway Lending is not a bank. It is a U.S. Treasury-certified Community Development Financial Institution (CDFI). As a non-depository, private non-profit organization we provide lending solutions and educational services that support the development, growth, and preservation of underserved small businesses, affordable housing, and sustainable communities. We partner with private and public stakeholders to meet this mission.

CAN THIS LOAN HELP MY BUSINESS DEAL WITH CORONAVIRUS IMPACTS?

If you have questions or financing needs related to coronavirus, please contact us directly at info@pathwaylending.org or (615) 425-7171.