

Flexible financing for Oklahoma entrepreneurs.

Whether a business owner needs to buy a building, invest in new equipment, build inventory or access working capital — REI Oklahoma connects the dots to the dollars. Even if traditional loans aren't an option, REI Oklahoma's lending programs are designed to meet you where you are and help you move forward.

SBA 504 Program

Provides up to 90% financing of the total project cost of equipment and/or an owner-occupied real estate project, preserving cash for operating expenses.

- **10-, 20- to 25-year long-term financing**
- **As low as 10% down payment**
- **Fixed rate for the term**

Direct Loans

Provides flexible loan options to cover startup or expansion costs through REI Oklahoma's own lending pool.

- **Tailored for businesses that may not benefit from conventional financing but have the ability to repay**
- **Flexible collateral requirements**
- **Flexible loan terms**

SBA Microloan

Provides up to \$50,000 to start or expand an Oklahoma small business.

- **Up to 6-year financing term**
- **Flexible collateral requirements**

Meat & Poultry Loan Program

Supports Oklahoma meat and poultry processors with funds for working capital, equipment, facility improvements and more.

- **Below market interest rates**
- **Flexible loan terms**

New Markets Tax Credit Program

Bridges funding gaps with below-market interest rates and non-traditional features to help businesses expand. REI Oklahoma's program primarily focuses on manufacturing and healthcare industries.

- **Best suited for projects totaling \$7 million or more**
- **Flexible loan terms**
- **Interest only for 7-years**

Let's get started.

reiok.org

800.658.2823

DURANT

2912 Enterprise Drive
Durant, OK 74701

OKLAHOMA CITY

318 NW 13th Street
Oklahoma City, OK 73103

TULSA

3902 E. 51st Street
Suites 208-210
Tulsa, OK 74135

The one-stop-shop for small businesses— no membership necessary.

For over 40 years, REI Oklahoma has opened doors for entrepreneurs to turn big ideas into successful businesses. Whether you're launching a new venture or scaling an existing one, think of us as the coach in your corner.

Access to Capital

Whether you need \$1,000 or \$5 million, our network of financial partners runs deep, including lenders and investors.

Business Counseling & Training

Our expert team provides one-on-one guidance to help tackle challenges and hit your goals with confidence.

Business Plan Development

Get a hand in crafting a roadmap that can secure financing and confidently guide next steps.

Certification & Bid Assistance

Our team of experts can help obtain certifications (including SBA 8(a), WOSB, MBE and VOSB) and prepare bids to land those life-changing contracts.

Commercial Facilities

Lease one of REI Oklahoma's affordable spaces, including commercial kitchens, warehouses, offices and LEED Silver certified buildings.

Workshops & Seminars

Join 125+ events covering financial management, marketing, customer engagement and more. Even better? 95% are free to attend.



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Making homeownership possible— welcome home starts here.

No down payment? We can help! Our program provides financial assistance to eligible homebuyers who qualify for a home loan but have not been able to save for the down payment and closing costs. We have a network of approved lenders in Oklahoma that will handle all the details in securing the down payment and closing cost assistance.

How It Works

REI Oklahoma's homebuying assistance is as simple as working with an approved lender. With lenders across Oklahoma experienced in our program, securing assistance is seamless. Loan options include FHA, VA, HUD-184, USDA Rural Development, Fannie Mae HFA Preferred and Freddie Mac HFA Advantage.

1. Talk with a Trusted Lender

When you speak with them, mention that you want to use the REI Home100 Program. Find a list of approved lenders on our website.

2. Get Pre-Approved

Work with an approved lender to get pre-approved for a mortgage loan you can afford. While your lender is processing your mortgage loan application, they will simultaneously approve you for our program. That means no additional paperwork or legwork for you.

3. Find Your New Home

Search with your lender to find a house you love that is within the budget you have been pre-approved for by one of our approved lenders. Your realtor will help submit an offer and finalize a purchase contract with the seller.

4. Submit Paperwork to Begin Loan Process

Once you have a contract on a home, you will provide documentation to your lender to support your loan application. These documents can include pay stubs, tax returns, bank statements and other items to verify your income, assets and your debt. Your lender will provide a list of everything they need.

5. Close on Your Home

Once your loan has been approved, your lender will schedule a closing day. Using our program does not delay your closing date or require any additional work or paperwork from you. When the lender is ready to close on your loan, so is REI Oklahoma.

Let's get started.

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