

# Testimonial:



## Celtic Bank Accelerates SBA Due Diligence with CREtelligent and RADIUS

Salt Lake City-based Celtic Bank is one of the top 10 SBA lenders in the nation. In a typical month, the Bank has about 90 SBA transactions in various stages of underwriting. As with all commercial lending, completing necessary due diligence in a timely manner can make or break a closing date.

Celtic Bank's JoAnne Robinson knows this all too well. As Closing Manager for the Bank's SBA/Commercial Operations, having a complete loan package at closing is essential said JoAnne, but coordinating all necessary due diligence is always a challenge.

**“RADIUS also helps with initial site or parcel identification, and has tools to adjust parcel boundaries, view satellite or street level maps of the property... almost like a virtual site visit”**



— JoAnne Robinson  
Celtic Bank's  
Closing Manager

JoAnne said the bidding process with third party providers can take a few days, especially in today's market. And the last thing she wants is to constantly chase down bids from multiple vendors, especially when it is holding up the transaction. Her reports ordering team of 7 recently adopted the RADIUS platform to help.



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“We use the RADIUS platform to help with our environmental due diligence,” said JoAnne. “The instant quoting feature in RADIUS – Click Quotes – has shaved 3 days off the due diligence process. In many cases we can start a Phase I project a few days earlier than in the past because of the instant quoting feature. That’s huge when handling the loan volume we do.”

JoAnne said the platform helps in other ways too. “RADIUS also helps with initial site or parcel identification, and has tools to adjust parcel boundaries, view satellite or street level maps of the property...almost like a virtual site visit,” she said.

JoAnne said the RADIUS platform is easy to use and provides a lot of value, but also said when Bank staff need help interpreting environmental report results, the client success team at CREtelligent is second to none.

Headquartered in Salt Lake City, Utah, Celtic Bank was named the 6th largest SBA lender in the nation for FY 2015. Celtic Bank is a nationwide lender and leading provider of USDA loans, SBA 7(a) and 504 loans, express loans, asset-based loans, commercial real estate loans, and commercial construction loans.

