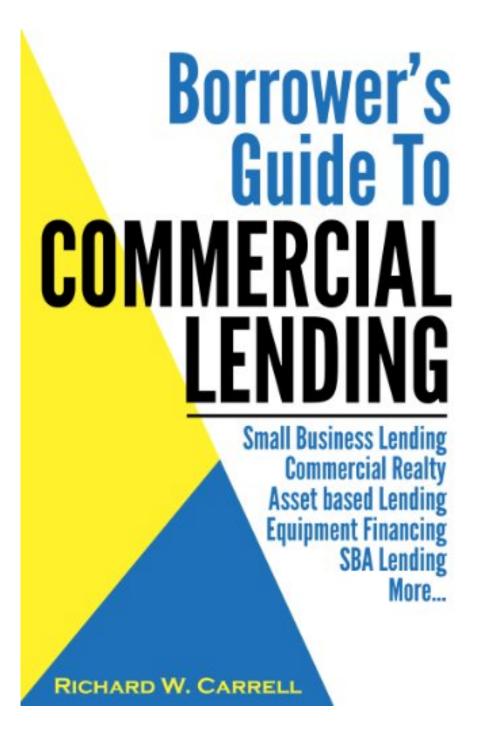


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About the Author

Richard Carrell presently Vice President of Evergreen Commercial Finance Solutions has been involved in commercial lending for over 45 years as an attorney and consultant. After law school, Mr. Carrell was a prosecutor and criminal defense attorney until settling into private practice. Forming a number of companies, Mr. Carrell and his wife Brenda began their present company specializing in small business lending. Having watched the development of commercial lending Mr. Carrell decided to write about commercial lending. Mr. Carrell has four grown children and two dogs. Brenda and Rich try to split their time between New Jersey and Vermont. They are working on a book especially for folks who want to become lending consultants. The book Mortgage Broker's Guide to Small Business Lending will be released in late 2014.

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Borrower's Guide is a discussion of commercial lending and small business lending exploring the way a borrower can prepare, present and obtain a small business or commercial loan.

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