

**Loy Lee**

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**Subject:** FW: Celtic Bank - Ground Up Construction Financing  
**Attachments:** image001.png

----- Forwarded message -----

From: **Ben Smith** <[BSmith@celticbank.com](mailto:BSmith@celticbank.com)>  
Date: Mon, Jun 24, 2019 at 4:06 PM  
Subject: Celtic Bank - Ground Up Construction Financing  
To: Dan Elliot <[dan@integrusdevelopment.com](mailto:dan@integrusdevelopment.com)>, Matt Mccullough <[matt.mccullough78@yahoo.com](mailto:matt.mccullough78@yahoo.com)>  
Cc: PJ Moyes <[PMoyes@celticbank.com](mailto:PMoyes@celticbank.com)>

Dan/Matt,

Per your request, I wanted to give you some details about Celtic Bank. Celtic Bank has been in operations for 17 years with \$900MM in assets. We're also a top 10 SBA lender in the nation. That can be verified through several websites. Below is a list of ground up construction car washes that Celtic Bank has financed in the last several months, all of which are in the \$4MM to \$5MM loan amount range. Celtic Bank has another 5 in closing.

- Completed express tunnel car wash – Covington, LA
- Completed express tunnel car wash – City of North Las Vegas, NV
- Under construction express tunnel car wash – Castle Rock, CO
- Completed express tunnel car wash – Colorado Springs, CO
- Under construction express tunnel car wash – Macon, GA
- Completed express tunnel car wash – Richmond, VA
- Under construction express tunnel car wash – San Bernardino, CA

I hope this is helpful in better understanding the strength of Celtic Bank. If you should need anything additional, please don't hesitate to reach out.

All the best.

Benjamin Smith

Vice President

Business Development Officer



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