

■ NEW YORK  
BUSINESS LEADERS

# Removing Lending Roadblocks, Positioning Clients for Success

*RRML CEO Lenford Robins Demystifies Financing Process*

Applying for financing can be fraught with pitfalls. When they go it alone, many organizations make mistakes that delay obtaining money, resulting in loan denials and harm to their credit ratings. Having the right financial advisor can make a world of difference, and Lenford Robins is such an advisor.

“Businesses generally know what they want, they just don’t know exactly how much they need,” explains Robins, CEO of RRML Capital Resources. “This can cause the loan request to be denied.” RRML is a commercial lending company based in the New York area with offices in New Jersey, New York, Massachusetts, Florida, Georgia, Washington, Illinois, Las Vegas and California. It serves all 50 states and has closed more than \$2 billion in commercial loans.

*“When you work with us, there’s no question. You will get a loan.”*

– Lenford Robins

“For example, a company with excellent credit might apply for a \$1 million bank loan,” Robins continues. “The underwriting department does its analysis, but the application is turned down, because the project is qualified for only \$950,000. That’s the amount the business actually needs—not \$1 million.”



Lenford Robins

Banks won’t modify a loan request to lend a smaller amount. They either approve the entire amount a business requests or deny it.

There are other challenges Robins has experienced, and has helped his clients avoid during his decades in the business. One involves the stigma of loan shopping.

Businesses may believe they’re being wise to have more than one bank process an application—or simply keep trying more institutions if denied a loan. However, Robins says, each time a credit record is checked, its rating drops—signaling the business might have had trouble getting access to money.

Robins also knows the importance of matching clients to lenders familiar with their industries. “If you want a loan

for a commercial office building, it’s best to seek lenders with such a project already in their portfolios,” he says. “They’ll understand your business and be more willing to work with you.”

RRML’s in-depth experience and extensive network of lending institutions puts it in the unique position of being able to assure clients they’ll get the money they need. “People become frustrated when they hear promises and they fall through,” says Robins. “We’re different. When you work with us, there’s no question. You will get a loan.”

Robins notes interest rates have been historically low and may not get much better. “If you’re in the market for financing, it’s in your interest to lock in something now.”

## Lenford Robins Highlights

- Appeared on CNBC and Fox Channel 5 Television.
- Winner of a Congressional award (2002).
- Served as a financial advisor to the president of the Central African Republic.
- Author of the book *The Advantages of Leasing*.
- Entered corporate financing in 1980 and became an investment advisor with First Investor Corporation on Wall Street.
- Worked in leasing/credit for BMW, Ford, Honda, Toyota and Volkswagen.

## RRML Capital Resources

One Bridge Plaza North, Suite 275 | Fort Lee, NJ 07024 | 201-849-4590  
rrmlcapital.com | gharris@rrml.us.com

Disclaimer if needed