

## Contact

[www.linkedin.com/in/ralphabbott](http://www.linkedin.com/in/ralphabbott)  
(LinkedIn)

## Top Skills

Real Estate Financing  
Bridge Loans  
Commercial Mortgages

## Publications

Private Mortgage Investment  
Small Business Financing and  
Investment ([www.sbf.me](http://www.sbf.me))

# Ralph Abbott

I Help Real Estate Investors And Business Owners Get Financing  
When The Banks Can't

Powell

## Summary

Ralph made the process very easy; his methods and processes made me both confident and comfortable in dealing with the financial institutions. His expert advice, years of lending experience, relationships with banks and knowledge of the current lending environment, allowed us to obtain a favorable credit facility. Overall, we saved time, hassle, and money utilizing Ralph and his team.

-Otto Beatty

## WHAT WE PROVIDE:

We provide solutions to borrower that is prohibiting them from receiving traditional financing.

We are Prospera Advisory Group, LLC. through our proprietary mortgage fund, we actively seek short to medium term real estate secured bridge loans.

We work with MORTGAGE BROKERS, REALTORS, ACCOUNTANT, LAWYER AND BANKERS to acquire or refinance real estate loan for our fund.

## WHY CONSIDER PARTNERING WITH PROSPERA ADVISORY GROUP, LLC?

We provide options to you and your clients.

Every relationship presents a deal that doesn't hit your sweet spot; PAG can provide the financing while you maintain the relationship.

In this structure, you not only stay in front of your clients but you have provided them a unique solution instead of sending them to your competition.

Everyone WINS, the client obtains the loan it needs, and you provide a solution to the client, deepening your existing relationship.

#### PROSPERA ADVISORY GROUP:

At Prospera we work with INVESTORS who believe that constrained access to capital does real harm to good businesses that find themselves unable to utilize traditional funding .

Likewise, large cash positions sitting idle not only fail to provide financial returns to investors, but also deny new routes to success for business.

A powerful synergy is created when need meets opportunity.

If this sounds like an exciting way to approach business, we should talk.

##I'd love to connect with you here on LinkedIn, and am always just a phone call away if there's anything I can help with 614-339-4255 or email: rabbott@prosperag.com##

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## Experience

Harvest Small Business Finance, LLC

SVP

July 2017 - Present (3 years 6 months)

Columbus, Ohio Area

Prospera Advisory Group, LLC

Manager

January 2013 - Present (8 years)

Columbus, Ohio

Prospera Advisory Group is the manager of our proprietary mortgage fund which provide short term real estate loans on commercial and investment properties.

We work with investors that are looking for high returns, but not the attendant risk and volatility.

Delivering above average returns requires embracing a level of uncertainty.  
Real Estate funds provide a more stable opportunity to capitalize on risk.

We find, vet and leverage real estate assets to deliver a diversified income stream to our investment partners.

To learn more call Ralph at 614-484-7070

**Premiere Commercial Group, Inc.**

President

October 2008 - July 2017 (8 years 10 months)

Powell, OH

Premiere Commercial Group (PCG) is a mortgage banking company that offers our proprietary mortgage fund.

PCG is actively seek short to medium term real estate secured bridge loans.

Also, PCG offer long term nonbank real estate loans.

Our programs are available for office, retail, industrial, hotels, apartments, construction and other property that don't fit the box.

The loan size range from \$100,000 and up.

To learn more call Ralph Abbott at 614-339-4255 ext or email me [rabbott@premierecommercialgroup.com](mailto:rabbott@premierecommercialgroup.com)

**Insight Bank**

Vice President

March 2011 - September 2012 (1 year 7 months)

This experience gave me the ability to work different businesses in different industry and understanding their financing needs.

Commercial Real Estate, SBA, C & I Loans, Business Loans

**Lehman Brothers Bank**

VP/Business Development

June 2005 - September 2008 (3 years 4 months)

Structure and finance real estate deals throughout the country.

Business Development Officer of owner occupied/investor loans nationwide from \$250,000 to \$5,000,000

### Fleet Bank

Small Business Lender

2001 - 2003 (2 years)

Worked with new, growing and established business owners to understanding how cash flow affects all part of their business i.e. customer acquisition, accounts receivable collection, cost of different capital etc.

Lend to small businesses with sales size under \$10MM as well as start up business utilizing SBA products.

### Fifth Third Bank

Vice President

1999 - 2001 (2 years)

Acted as a consultant to business owners when it came to understanding how different decisions or change of direction affected their overall business.

Lend to middle market companies with revenues ranging from \$10MM and up.

### First Chicago NBD

Credit Underwriter

May 1997 - 1999 (2 years)

Flint Michigan

Meeting business owners to understand their businesses from small one person businesses to multi-national business. I conducted in-depth analyze of the business financial statements, operations, management team, intangibles, customer base and non-intangible.

This analyze determine if the cash flow of the business was able to support the business in the long term.

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## Education

Albion College

BA, Finance · (1993 - 1997)

Graduate School of Banking at the University of Wisconsin - Madison  
Banking · (1999 - 2001)

