

2013

ANNUAL REPORT



BUILDING SUCCESS WITH 504 LOANS

“It is declared to be the policy of the Congress and the purpose of this Act to improve and stimulate the national economy in general and the small business segment thereof in particular by establishing a program to stimulate and supplement the flow of private equity capital and long-term loan funds which small business concerns need for the sound financing of their business operations and for their growth, expansion, and modernization, and which are not available in adequate supply...”

Small Business Investment Act of 1958
from Sec. 102. Statement of Policy

Letter from the Chief Executive Officer

2013 was another year of solid performance for RMI, as the 504 Loan Program again proved to be one of the most attractive financing options for both borrowers and lenders, helping companies expand operations and stimulating economic growth.

RMI ranked 29th nationally in SBA 504 loan approvals and first in the four-state region of Missouri, Kansas, Iowa and Nebraska. RMI is truly a recognized leader in helping small businesses access affordable 504 financing.

Here's what you should know about the SBA 504 Loan Program in 2014:

- Loan limits remain at \$5 million, or \$5.5 million for manufacturing and select energy projects.
- The maximum net worth of an eligible business is \$15 million. The maximum net income is \$5 million.
- Up to one-third of a project can be used for refinancing, allowing a business to generate cash for expenses and debt payment.

- Commercial interest rates are expected to begin rising in the next two years, making historically low 504 fixed rates attractive as a means to minimize future debt service.

As always, we recognize that the success of RMI is a reflection of the success of our clients. In this report, we feature five small business borrowers, and how 504 financing helped them succeed. We hope you'll be inspired by their stories.

Together with the Small Business Administration and our valued lending partners, we are proud to offer the 504 Loan Program, and the remarkable opportunities it provides for small business.

Thank you for sharing in our success and that of our clients.

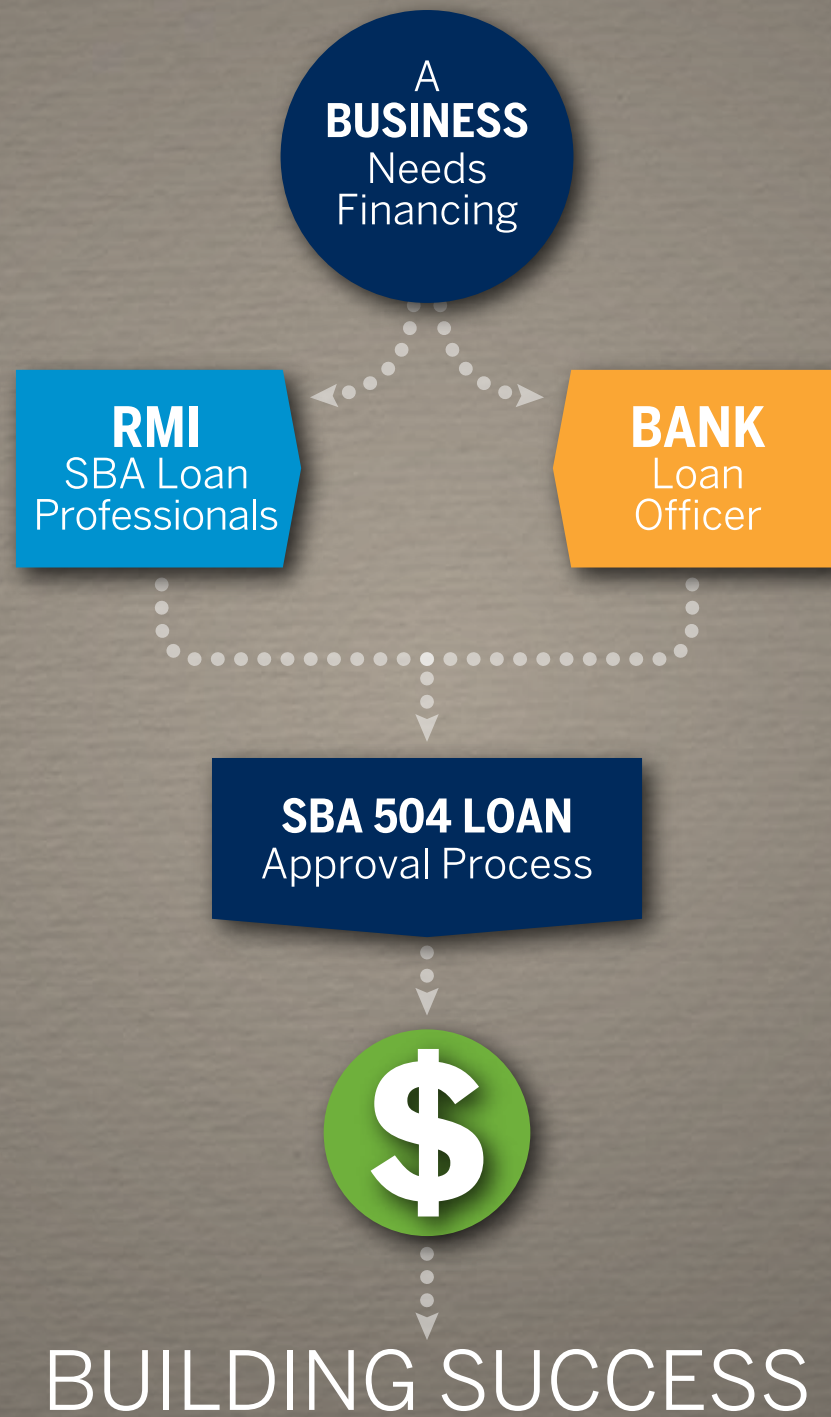
Sincerely,



Ken Lueckenotte

“We are proud to offer the 504 Loan Program, and the remarkable opportunities it provides for small business.”





A Guide to SBA 504 Loans

Who's involved?

The business owner/borrower, RMI, and a bank.

How does the SBA 504 Loan program work?

The financing structure is pretty straightforward. Working with a lender, RMI provides up to 40% of the financing for the purchase of existing commercial real estate or new construction and equipment. The banking institution typically provides 50% of the financing, while the borrower pays as little as 10% down. Even better, SBA 504 Loans are long term with fixed rates. Business owners are able to access capital at the lowest possible cost, and feel confident knowing their monthly payments won't change over the life of the loan.

What's the process?

Borrowers contact RMI to discuss their project with an experienced loan officer. With RMI's help, they complete an SBA 504 Loan application, which is very similar to the one required by banks for conventional loans. After that, RMI works directly with the banking institution and the SBA to move the application through the approval process as quickly and smoothly as possible. RMI helps business owners build success every step of the way—from application to disbursement.

RMI is an SBA Certified Development Company (CDC). The Small Business Administration has authorized us to make 504 Loans and work on behalf of businesses to make the application and approval process fast and easy.

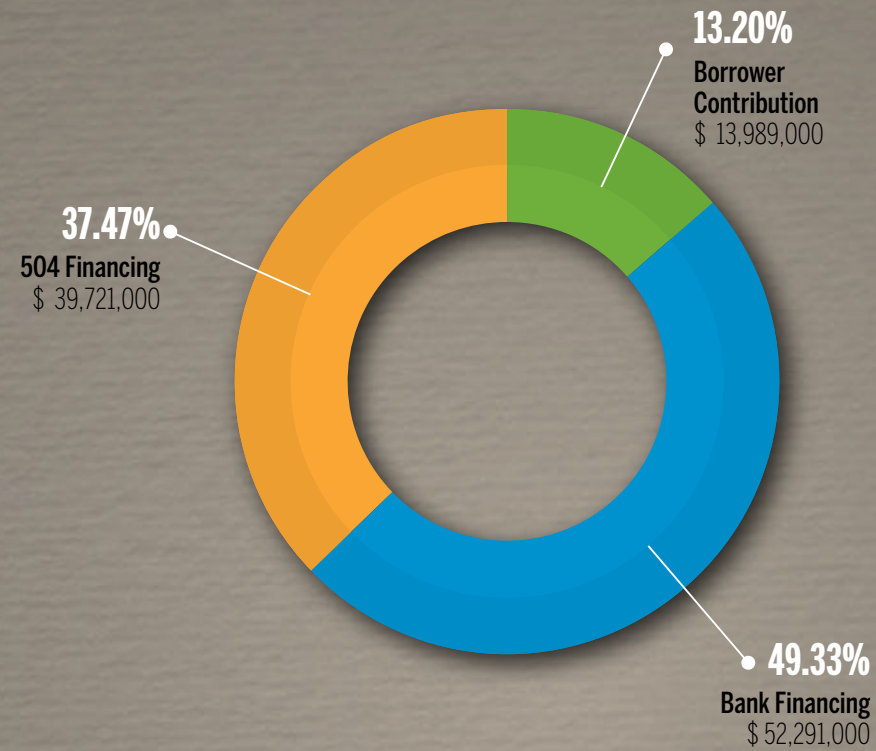


SAY YES is our motto at RMI.

It sums up our philosophy based on one simple fact: *everyone wants to SAY YES.*

- **Borrowers want to SAY YES** to their dream of building or expanding a business.
- **Bankers want to SAY YES** to borrowers— approving loans, developing customer relationships and growing their business community.
- **We want to SAY YES.** At RMI, helping business borrowers get financing is our reason for being.

RMI 2013 Accomplishments

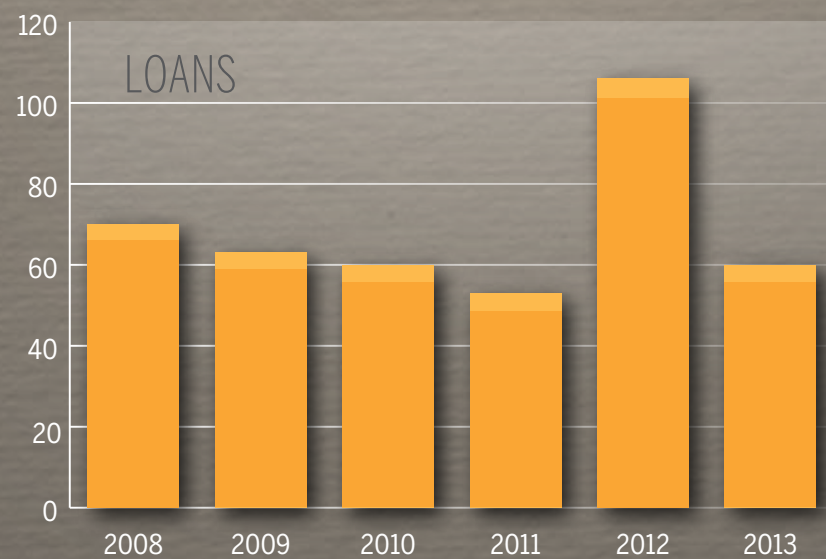
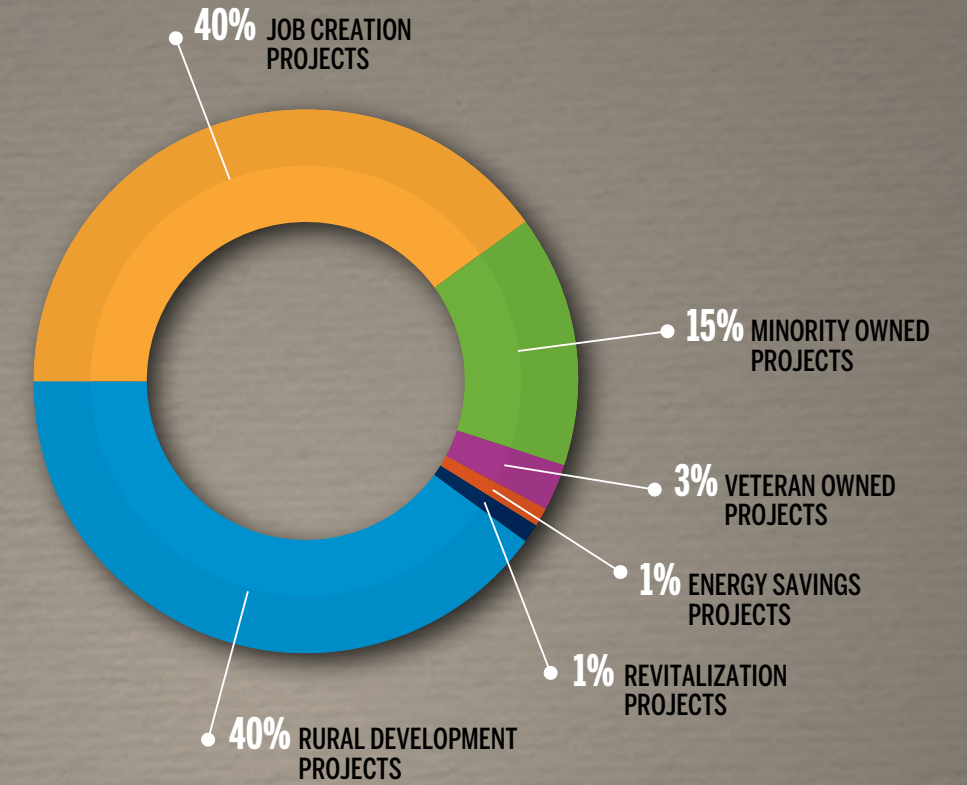


Maximizing Private Capital with 504 Loans

Each 504 Loan project includes a conventional first mortgage of 50 percent. Because of this, our 504 activity has leveraged a total of more than \$106 million in capital investment in 2013.

Building Communities with 504 Loans

RMI assists a diverse group of businesses and projects. We serve as a financial resource to help improve communities and make them stronger

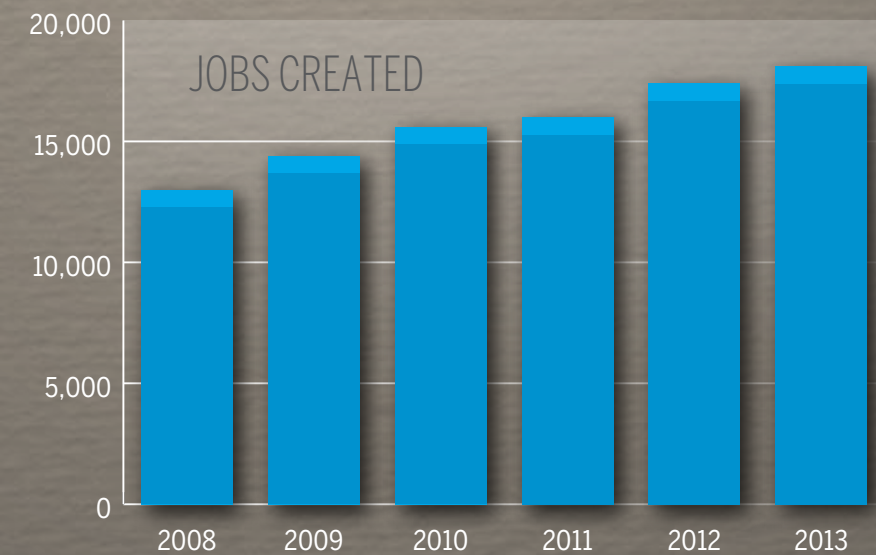


504 Financing Approved

In the last six years, RMI has provided more than 470 businesses with the financing to help them build success.

Jobs Created and Retained

Providing 504 financing opportunities to our clients has resulted in the creation and retention of more than 18,000 new jobs in our service area since our inception.





Anne & Andy Walls Dance With Me

SPRINGFIELD, MISSOURI



Turning a hobby into a successful business requires vision and skill. For Anne and Andy Walls, it also requires knowing how to do the waltz, foxtrot, tango and rumba at the couple's dance studio, Dance With Me, located in the Savoy Ballroom in Springfield, Mo.

The Walls began the business in their home, helping people discover how fun and easy it is to learn to dance. Initially, the business was targeted at the wedding market, preparing couples to take the dance floor on their special day. The concept became wildly popular and the Walls soon found themselves looking for space to help the business grow.

As it turns out, there was more to their vision than dance lessons.

While promoting their company at wedding shows and interacting with DJs and caterers, the Walls learned that Springfield had very few facilities that could accommodate large parties. The idea of combining the dance studio with a facility

for weddings and special events was born.

Both Anne and Andy wanted to find a distinctive location that matched their vision. They found the perfect building in one of Springfield's historic districts. The Walls worked closely with Barbra Wallace of Empire Bank and Annette Darnell of RMI to secure financing with a 504 Loan. The 504 Loan consolidated the property loan and a construction loan they used for renovations.

Today, Dance With Me and the Savoy Ballroom share 12,000 sq. ft. in an historic 1880s building. The ballroom features hardwood floors, crystal chandeliers and an ornate punched tin ceiling. The facility can accommodate 450 people and last year hosted 78 weddings and events.

The next time you pass through Springfield and feel the urge to kick up your heels, visit Dance With Me and the Savoy Ballroom. Anne and Andy Walls would like to show you a few steps.

“The interest rate was great, the payments are affordable, and our assets are more liquid. We saved thousands by going with RMI and the 504 Loan.”

—Andy Walls



Bill Miller Midwest Crane & Rigging

OLATHE, KANSAS

If you've got something big and heavy on the ground that needs to be lifted, Bill Miller is a good guy to know. Miller owns Midwest Crane & Rigging, a business that operates a fleet of cranes available for rent to contractors in construction-related fields. Based in Olathe, Kansas, Midwest Crane & Rigging also has offices in St. Joseph, Mo. and Topeka, Kansas.

You'll find Midwest Crane & Rigging units on sites doing steel beam construction work, raising huge tilt-up panels, and lifting large HVAC units onto the roofs of multi-story buildings. They've helped build refineries and power plants, and are on the receiving end of a 24-hour hotline with Kansas City Power & Light Company when a big transformer blows or a similar emergency arises.

Bill Miller knows a thing or two about responding quickly and handling emergencies. Those skills came in handy in 2012, when the bank he'd worked with

for 21 years failed and called his loans unexpectedly. Fortunately, RMI was able to step in quickly and help him arrange an affordable SBA 504 Loan that improved his cash flow during this critical time. With the 504 Loan financing, Miller was able to refinance a warehouse and equipment, and again offer full-time work to employees whose hours had been reduced during the recession.

Today, Miller credits RMI and the 504 Loan Program with being the lifesaver that helped Midwest Crane & Rigging extend payments, reduce interest costs and improve cash flow. Miller worked with RMI's Mindy Murray, who he says answered all his questions and helped him through the SBA Loan application process step-by-step.

When your business is all about lifting heavy things, it's good to work with a lender like RMI who knows how to lighten a debt load with a long-term, fixed-rate 504 Loan.

Just ask Bill Miller.



“Our company had tons of assets but not enough cash. RMI and the 504 Loan helped us get through a rough time and back on our feet.”

— Bill Miller



Greg & Ginger Surdyke Surdyke Yamaha

OSAGE BEACH, MISSOURI

The Lake of the Ozarks is famous for sun, fun and excitement. For a business to capitalize on all the activities the Lake has to offer, visibility is key to drawing customers. Today, thanks to an SBA 504 Loan from RMI, people can easily find a Surdyke Yamaha store by car or by boat. For Greg and Ginger Surdyke, that's the best of both worlds.

Surdyke Yamaha was founded by Greg's father in 1968 in Festus, Mo. Greg worked in the family business until 1995, when he moved to Osage Beach to establish a new franchise. Today, Surdyke Yamaha sells boats, wave runners, motorcycles and ATVs. In addition, the company provides rentals and repair services.

In 2013, Surdyke Yamaha had two locations, but was looking to increase visibility. Their store on Highway 54 had seen a decline in drive-by traffic with the completion of the U.S. 54 Expressway, and their location on the

water was tucked away and somewhat hidden. So when a marina on the main channel became available, the Surdykes jumped at the opportunity. The new location would allow for sales, repair and storage of larger boats and yachts, and give Surdyke Yamaha the high visibility they needed.

Greg Surdyke worked with Jack Funderburk at Central Bank of Lake of the Ozarks, and the expert team at RMI to secure the property with an affordable, long-term 504 Loan. For the Surdykes, it was the right price and the right financing.

Greg and Ginger say the new location has positioned their company to capitalize on a recovering economy and the growing popularity of large boats at the Lake of the Ozarks. The new store has created 15 jobs, and Surdyke Yamaha has just had the best year in the history of the company.

As you can imagine, the Surdykes plan on riding this wave of success.



“The 504 Loan's long term and low rate made it ideal. Plus, there was no huge down payment, which gave us cash for operations.”

—Greg Surdyke



Kevin Riley
**Riley Chevrolet/
Buick/GMC/Cadillac**

JEFFERSON CITY, MISSOURI



Just off Highway 54, a few miles down the road from the Missouri Capitol in Jefferson City, you'll find a thriving, third-generation family business that's going the distance to find new ways to serve its customers and create opportunities for the next generation of family members.

The enthusiastic leader of this enterprise is Kevin Riley, president of Riley Chevrolet/Buick/GMC/Cadillac. In 2011, Riley, and his brothers Mike and Carey, initiated a large, multi-faceted project that included expanding the existing Riley Chevrolet building from 9,000 to 13,000 sq. ft., expanding the Riley Collision Center from 16,000 to 23,000 sq. ft., and the construction of a new 38,000 sq. ft. Toyota dealership. The goal was to grow the company's volume of new and used vehicles, and provide customers with the latest technology and accommodations.

To fund the sizeable project, the Rileys worked with Hawthorn Bank and other community lenders

in a participation loan that included two SBA 504 Loans through RMI, which were key components of the overall financial package. Kevin Riley was drawn to the attractive terms and fixed rate available through the 504 Loan program. He worked with RMI's Mindy Murray and Zola Finch, who he says were eager to help him understand the process, responsive to his questions, and knowledgeable about options as his company pursued financing.

The Rileys are proud of their company's growth and its effect on the local economy. The construction and building improvements created dozens of jobs, and the expansion has allowed Riley to add employees at each dealership.

The Riley brothers say their family's business is more dynamic and exciting today than at any time in its 77-year history. Their vision is to share that excitement with their customers and staff, and make certain they steer the business successfully into the future.

"The loan officers at Hawthorn Bank suggested the SBA 504 Loan approach and working with RMI. The fixed rate was good. The terms were good. We knew this was the way to go."

—Kevin Riley



Donella Aubuchon MDS of Kansas, LLC

WICHITA, KANSAS

Medical practitioners today are faced with the challenge of merging advanced technology with accurate healthcare documentation. This has made the services of medical scribes, who type doctors' notes while in the room with doctors and their patients, more important than ever.

For MDS of Kansas, the merger of technology and documentation has meant an expanding business, offering solutions that address the importance of accuracy in health records. Formerly known as Medical Transcription Service of Kansas, MDS is located in Wichita, Kan., and is the brainchild of Donella Aubuchon. The company specializes in medical transcription services, healthcare billing, and the integration of dictation into electronic health records.

With more than 22 years of healthcare documentation experience, MDS serves 150 medical practitioners in Kansas, Nebraska and Oklahoma. In addition, MDS

extends its reach nationwide as an accredited trainer of medical scribes and transcriptionists.

As business continued to grow, Aubuchon looked for an opportunity to buy a building to house MDS operations. In 2013, she found what she was looking for in a highly visible location on Hillside Street, the "main healthcare artery" between the three larger hospitals in Wichita. To purchase the building, she approached Sunflower Bank and learned about the benefits of working with RMI to secure an SBA 504 Loan. Aubuchon worked closely with Annette Darnell of RMI and was able to get a 504 Loan with attractive low interest rates.

The new location provides the company with meeting rooms and classrooms for webinars and training sessions. Aubuchon says the space will allow for expanded services and is excited that new clients have already come in due to the high traffic location of the building.



The secret to the company's success? Aubuchon believes in "doing things right." That philosophy continues to pay dividends for MDS and the clients they serve.

"Buying this building is a realization of my dreams. RMI and the 504 Loan gave my company the visibility and space we needed to grow."

—Donella Aubuchon

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RMI Lending Partners

RMI was proud to work with these outstanding lending institutions in 2013.

Country Club Bank

1st MidAmerica Credit Union

Arvest Bank

Bancorp South

Bank Midwest

Bank of America

Bank of Bolivar

Branson Bank

Capaha Bank

Central Bank of Lake of the Ozarks

Commerce Bank

Exchange Bank

First Bank of Owasso

First Community Bank of the Ozarks

First Home Savings Bank

First State Community Bank

Great Southern Bank

Guaranty Bank

Hawthorn Bank

Intrust Bank, N.A.

Liberty Bank

Metcalf Bank

Metropolitan National Bank

Mid-Missouri Bank

Oakstar Bank

The Bank of Missouri

Bank of Blue Valley

Community National Bank and Trust

Fidelity Bank

Garden Plain State Bank

Halstead Bank

UMB





BUILDING SUCCESS WITH 504 LOANS

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