

# Loan growth and collateral radar

Your bank has \$42.6M in commercial loan opportunities and \$13.8M in refinance risk over the next 180 days. Here are the 27 borrowers or prospects your lenders should call this week, the



## LOAN COMMITTEE TAKEAWAYS

- \$42.6M of modeled commercial loan opportunity is visible across public-record, relationship, permit, UCC, and maturity signals.
- \$13.8M is tied to 30/60/90/180-day refinance windows that lenders can work before competitors do.
- 4 opportunities are high-priority lender calls, and 8 include a deposit or treasury expansion path.
- Benton County has the largest modeled opportunity concentration for this demo portfolio.
- Every lender call includes credit-safe language, source proof, and a referral path so the bank can grow loans without creating compliance anxiety.

## TOP COLLATERAL OPPORTUNITIES

- Riverbend Logistics Fleet LLC: \$7.1M Equipment finance; Equipment; High risk.
- Rock River Industrial Partners LLC: \$6.4M CRE refinance; Owner-occupied CRE; High risk.
- Delta Ridge Contractors LLC: \$5.2M Equipment finance; Equipment; High risk.
- Pinnacle Dental Buildout Group: \$4.8M Medical practice loan; Medical practice; High risk.
- Ozark Medical Office Holdings LLC: \$8.6M CRE refinance; Investment CRE; Medium risk.
- Greenhouse Cold Storage LLC: \$4.1M Construction loan; Construction / permits; Medium risk.

**MATURITY / REFI LADDER**  
30 days: \$4.2M | 60 days: \$800K | 90 days: \$4.6M | 180 days: \$4.2M. Top county: Benton.

# Lender queue, graph evidence, and guardrails

Riverstone Community Bank | 4 high-priority opportunities | 8 with deposit / treasury ties

## LENDER ACTION QUEUE

- Jordan Lee: Riverbend Logistics Fleet LLC - UCC equipment evidence and logistics expansion point to a high-dollar fleet finance conversation.
- Taylor Brooks: Rock River Industrial Partners LLC - 28-day maturity plus visible property activity creates an immediate refinance and
- Morgan Avery: Delta Ridge Contractors LLC - New lien and contractor growth signals indicate equipment finance demand before the next bid
- Chris Patel: Pinnacle Dental Buildout Group - Medical buildout plus lien evidence creates a practice-finance and treasury opportunity.
- Taylor Brooks: Ozark Medical Office Holdings LLC - Medical office property has enough lead time for a structured refinance and deposits conversation.
- Chris Patel: Greenhouse Cold Storage LLC - Permit and contractor activity create a construction-finance and treasury setup window.

## COLLATERAL GRAPH EVIDENCE

- Rock River Industrial Partners LLC: 7 nodes, 6 links; Public mortgage lender-of-record evidence appears on the recorded deed of trust; verify
- Delta Ridge Contractors LLC: 7 nodes, 6 links; UCC secured-party evidence suggests equipment financing activity; treat as public lien evidence
- Pinnacle Dental Buildout Group: 7 nodes, 6 links; Recorded lien evidence exists on the property record; confirm payoff details with
- Riverbend Logistics Fleet LLC: 7 nodes, 6 links; UCC secured-party and lender-of-record clues are public-record evidence, not a current relationship
- Ozark Medical Office Holdings LLC: 7 nodes, 6 links; Recorded mortgage lender evidence is available; exact payoff must be

## CREDIT-SAFE GUARDRAILS

- This module is a commercial relationship workflow, not a credit decision, prescreen, approval, or firm offer of credit.
- Lender-of-record and secured-party language must be described as public-record evidence unless verified by borrower-provided documents.
- Mortgage maturity and payoff windows are estimated unless exact recorded or borrower-provided fields are present.
- Do not claim a borrower banks with a named competitor unless independently sourced and

## TREASURY / DEPOSIT TIES

- Rock River Industrial Partners LLC: Operating DDA and positive pay review should travel with any refinance conversation.
- Delta Ridge Contractors LLC: Bid deposits, vendor ACH, and positive pay should be bundled with equipment financing.
- Pinnacle Dental Buildout Group: Merchant settlement, payroll, RDC, and healthcare operating deposits should be reviewed.
- Riverbend Logistics Fleet LLC: ACH, wires, fuel-card settlement, sweep, and fraud controls

### SOURCE PROOF

Demo commercial credit radar data room. Table: lib/commercial-credit-radar.ts:demoCreditOpportunityBook. Observed: 2026-06-14. Last refreshed: 2026-06-14. Demo mode: yes.