Texas Capital

Roofing Contractor

CASE STUDY

ROOFING

$2.9mm

SBA 7(a) Term Loan + SBA Express Line of Credit

Houston, TX
January 2026

Business Description	Roofing Contractor
Location	Houston, Texas
Closing Date	January 2026
Origination Source	Business Broker Referral
Transaction Type	SBA 7(a) Term Loan + SBA Express Line of Credit
Use of Proceeds	Acquisition Financing and Working Capital

The Opportunity

When a business broker referred a buyer seeking acquisition financing, our SBA team recognized the potential and moved quickly to structure a compelling proposal. The buyer sought to acquire an established roofing contractor business in the Houston market while securing working capital for immediate operational needs and required speed and agility.

The Challenge

- Deal structure evolved significantly throughout the six-month process
- Competitive pressure from other lenders seeking the mandate
- Critical structural changes required just one week before closing at year-end
- Needed to maintain client confidence through extended timeline and repeated pivots
- Requirement to execute seamlessly across relationship management, credit and closing teams

Persistence and Execution Win the Day

What distinguished this deal was our willingness to pivot one final time, just seven days before closing, and execute flawlessly. Our team moved with urgency and precision, from client-facing negotiations through credit analysis to closing operations. Each department understood that speed and quality were non-negotiable. The result? We closed in January 2026, and the client felt supported at every turn, even when the path wasn't always clear. Our SBA specialists' deep expertise in construction and contractor financing proved invaluable in navigating the underwriting complexities.

The Outcome

We successfully closed a $2.9mm SBA 7(a) acquisition package plus a $300k SBA Express working capital line for a buyer we'd earned the confidence of through months of demonstrated commitment. The newly acquired business now has the capital, operational support and lending relationship needed to scale operations while maintaining financial discipline.

QUESTIONS ABOUT SBA FINANCING FOR YOUR BUSINESS?

Reach out to our Business Banking team today or visit us at texascapitalbank.com/commercial-banking/products-solutions/sba-loans to learn more.

We're here to turn your ambitious plans into real growth.