

## Loan Doctor's Conservative Approach Pays Off in Challenging Economic Times

Unlike many financial companies hit hard by the current crisis, Loan Doctor is not only surviving, but thriving by staying focused on its conservative approach

NEW YORK, NY, USA, March 27, 2020 /EINPresswire.com/ -- As many businesses and people across the US and the world are affected by the COVID-19 pandemic, a number of



companies, especially in the financial sector have seen significant challenges to their business model, while others face closure or worse.

<u>Loan Doctor Financial</u>, a specialty lender focused on healthcare professionals, is weathering this difficult time remarkably well.



"Our business was built around avoiding credit risk in our loan portfolio. We knew that the economic expansion would come to an end, so we focused on being conservative and avoiding leverage."

Dr. Edgar Radjabli, DDS, CTA and CEO of Loan Doctor "Our business was built around avoiding credit risk in our loan portfolio", says Dr. Edgar Radjabli, CEO of Loan Doctor. "We have always known that the 11 year bull market and economic expansion would come to an end, and we sacrificed profit and fast growth in order to position ourselves correctly to weather any potential crisis, such as the one we are facing now."

Loan Doctor's approach, which brings together lending partners from across the financial industry, as well as the ability to originate its own loans that it can insure or resell, has been key in its success in preserving its revenue and

capital in a time where many financial companies are struggling.

Loan Doctor's primary focus right now is simply on helping its healthcare professional clients get through these difficult times:

"Most importantly right now, we are advising clients affected by shutdowns due to coronavirus to apply for the <u>SBA Disaster Loans</u> to help meet their short term needs, as these loans are interest free for 1 year, and there is also a possibility they may be forgiven altogether. The latest package passed by congress even provides for an <u>emergency \$10,000 loan</u> to be automatically approved for eligible businesses and funded within 3 days, which is a great help to many businesses. After things stabilize a bit in the healthcare industry, we think that many of our clients can also benefit from refinancing existing debt at attractive interest rates which have fallen considerably" said Dr. Radjabli.

Loan Doctor's investors have also benefited from stability. Investors who have capitalized Loan Doctor's lending activities have seen an interest income of 6% APY throughout 2019 and 2020 so far, which compares favorably to other types of investments such as CDs or savings accounts. The lending program has not seen any defaults during these tumultuous times as a result of the

conservative and careful approach Loan Doctor takes in how it re-invests its investors' capital. While the program is currently closed to new investors, Loan Doctor expects that it will make new investment opportunities available soon when overall economic conditions improve.

"Right now, we have all the capital we need for our lending operations, and we want to be conservative and safe" added Dr. Radjabli. "Once the economy starts to rebound, as we are certain it will, we are perfectly positioned to take advantage of available opportunities and we foresee that we will be able to take on significant new capital and continue our growth uninterrupted"

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