

SBA 7a Loans

SBA Preferred Lender

Use of Proceeds

- **Real Estate - purchase, construction, renovation of owner occupied commercial real estate**
- **Business Acquisition - business, franchise or professional practice**
- **Machinery & Equipment - purchase or refinance**
- **Permanent working capital**
- **Debt Refinancing**

Borrower Benefits

- **Extended maturities; no balloon payments**
- **Preserves working capital for growth and expansion**
- **Flexible underwriting guidelines**
- **Financing available for most industry types**

Loan Amounts

- **Total loan amount up to \$2,000,000**
- **SBA exposure is \$1,500,000**

Terms and Interest Rates

- **Real Estate - Up to 25 years**
- **Business Acquisition - Up to 10 years**
- **Equipment - Up to 10 years, based on useful life of equipment**
- **Working Capital - Up to 7 years, based on type of collateral**
- **Competitive Rates - based on a spread over Wall Street Journal Prime**
- **Debt Refinancing - customized to fit each situation**



The Perfect Partnership for Small Business

This is an outline of the terms offered by the SBA, and is subject to final approval by the bank and SBA. Revised 6/11.