



## Small/Middle Market Business Loans

<b>Loan Amount</b>	<b>\$500,000 to \$5MM</b>
<b>Rate</b>	<b>Based on Credit Quality</b>
<b>Terms</b>	Up to 25 years on real estate Up to 10 years on business acquisitions, equipment and permanent working capital
<b>LTV</b>	Flexible; Evaluated on a deal by deal basis
<b>Origination Fees</b>	None
<b>Use of Funds</b>	To purchase owner occupied real estate (must occupy 51% of the building) business acquisitions, equipment purchases, partner buyouts or refinance existing debt.
<b>Business Types</b>	Manufacturing, distribution, retail, medical and other professionals, automotive and auto body repair, motels, marinas, day care centers, car washes, restaurants or any worthwhile business.
<b>Benefit</b>	Deal directly with decision makers No loan covenants Quick response Flexible and sensible underwriting
<b>Underwriting</b>	We will fund loans a typical bank will not due to non-monetary defaults or covenant violations. If the business model is sound and the company is trending positively, we will consider the loan.