

SBA + Conventional Loans

Loan Amounts \$5MM SBA 7a paired with a Conventional loan of

up to \$5MM (up to \$10MM total)

Rate Based on Credit Quality

Terms Up to 25 years on real estate

Up to 10 years on business acquisitions, equipment and permanent working capital

LTV Flexible; Evaluated on a deal by deal basis

Origination Fees SBA Loan – SBA Guaranty Fee

Conventional – TBD

Prepayment Penalty If SBA loan > 15 years - 5,3,1

Conventional – TBD

Use of FundsTo purchase owner occupied real estate (must occupy

51% of the building) business acquisitions, equipment purchases, partner buyouts or refinance existing debt.

Business Types Manufacturing, distribution, retail, medical and other

professionals, automotive and auto body repair, day care centers, restaurants or any worthwhile business.

Benefit Deal directly with decision makers

Quick response

Flexible and sensible underwriting

Underwriting We assist with loans typical banks avoid due to

non-monetary defaults or covenant violations. If the business model is sound and the company is trending

positively, the loan will be considered.