



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 Funds	To 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.