



44 BUSINESS CAPITAL

A Division of Berkshire Bank

Providing SBA Loans to Small Businesses Nationwide

Small/Middle Market Business Loans

Loan Amount	\$500,000 to \$5MM
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	None
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, motels, marinas, day care centers, car washes, restaurants or any worthwhile business.
Benefit	Deal directly with decision makers No loan covenants Quick response Flexible and sensible underwriting
Underwriting	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.