



POPULAR SMALL BUSINESS LOAN PROGRAMS

	SBA 7(a) Express Loans	SBA 7(a) Advantage & Term Loans	Main Street Lending Program
Loan Amount	\$100,000 - \$150,000	\$150,001 - \$5.0 million	T O B E P R O V I D E D
Rate	Prime ⁽¹⁾ + 2.75%	Min: Prime ⁽¹⁾ + 1.75% Max: Prime + 2.75%	
Term	10 Years ⁽²⁾	Min: 10 Years Max: 25 Years	
Prepayment Penalty	None	Year 1: 5.0% Year 2: 3.0% Year 3: 2.0%	
Use of Proceeds	Working Capital ⁽³⁾	Purchase business or commercial asset, refinance debt, construction, equipment, inventory	
FICO	680+	660+	
Years in Business	Min. 2 Years	Min. 2 Years	
LTV	N/A	Max: 85.0%	
Business Type	For-Profit & Owner Occupied	For-Profit & Owner Occupied	
DSCR⁽⁴⁾	1.20x	1.20x	
Documents⁽⁵⁾	3 Years business tax return 3 Years personal tax return Credit report with credit score ⁽⁶⁾	3 Years business tax return 3 Years personal tax return Credit report with credit score ⁽⁵⁾	

(1) Currently Prime is 3.25%

(2) Fully amortized over the term of the loan

(3) Working capital includes advertising, marketing, temporary payroll, cash-in-hand, etc.

(4) Business must show minimum net income of \$25,000

(5) Minimum documents required. Complete document request provided in www.loanmantra.com

(6) No CreditKarma reports