

# Small Business Administration (SBA) 7(a) Loans

With strength, stability and in-depth experience, we move small business forward.

- ✔ **We've partnered with a top SBA Preferred Lender that's focused on speed!** Loan approvals are issued in days (upon receipt of a complete package), and funding occurs in weeks, NOT months.
- ✔ **Nationwide lending footprint, all 50 states + D.C.** (no population restrictions, larger transactions from \$1M to \$25M may also be considered via our SBA 504 and USDA programs)
- ✔ **Personal attention is important to us.** We offer fast and efficient tech-enabled SBA financing with a human experience tailored specific to each borrower!

- \$30,000 to \$5,000,000 financing sizes
- Full documentation underwriting: Tax returns, PFS, credit, business debt schedule (projections, if applicable), all SBA required forms, etc. will be required
- 650+ preferred credit (lower credit may be considered on a case-by-case basis with strong compensating factors)
- All SBA eligible industries considered
- No minimum time in business (startups considered with strong collateral, experience, and personal sponsorship)
- Rates start at WSJ Prime + 1.75% (+ 2.75% is most common pricing)
- Up to a 25-year amortization

- Preferred minimum global debt-service coverage ratio (DSCR) of 1.00x to 1.15X
- Loan proceeds can be used for most eligible business purposes i.e., purchase, refinance, construct real estate, working capital, debt consolidation, equipment, business acquisition, startup, etc.
- High loan-to-value (LTV) financing possible with compensating factors
- When available, additional real estate collateral (primary or second residence, investment property, etc.) may be required to be pledged
- All SBA eligible business property types considered (including special-purpose property and land)

**Contact us at the information below to learn more about SBA 7(a) loan options or to submit your request today!**