

SBA-504 to 90% LTV for Owner Occupied Properties

(NEW Construction Loans Available up to 85% of Total Costs)

Loan Guidelines by Commercial Property Type:

- NO New-Business Start-Ups - 2-3 Years Cash Flowing Tax Returns Required
- Real Estate ONLY - Land, Building, Permanent Fixtures, Attached Equipment
- Minimum Loan Amount of **\$300,000** (Minimum Purchase/Value of **\$400,000**)
- **OWNER-OCCUPIED** (Min. of 50% Purch. to 60% Const.) Properties **ONLY**
- SBA Loans can NOT Typically be used to Replace any old SBA Loan(s).

1. Multi-Use (Lines #1 to #3 on Current Rate Sheet)

- **90% LTV** Available for Purchase and/or Refinance.
- **85% Loan-to-Costs** Available for Purchase/Refinance with Construction **Together**
- **Maximum TOTAL Loan** (1st & 2nd Liens) of **\$13,000,000**
- **Maximum Broker Compensation (48 States)** of **2.0% of 1st Lien ONLY**
- **1st Lien at 60% of Total Costs** – From 5.5%+ to 6.125%+ Interest Rate (20-25 Years)
- **2nd Lien at 10% to 25% of Total Costs** – 4.5% to 5.25% Rate (20 Years)

2. Semi-Generic (Lines #4 to #10 on Current Rate Sheet)

- **85% LTV** Available for Purchase and/or Refinance
- **80% Loan-to-Costs** Available for Purchase/Refinance with Construction **Together**
- **Maximum TOTAL Loan** (1st & 2nd Liens) of **\$9,000,000**
- **Maximum Broker Compensation (48 States)** of **2.0% of 1st Lien ONLY**
- **1st Lien at 50% of Total Costs** – From 6.25%+ to 6.975%+ Interest Rate (20 Years)
- **2nd Lien at 25% to 35% of Total Costs** – 4.5% to 5.25% Rate (20 Years)

3. Special/Single-Purpose (Lines #11 to #17 on Current Rate Sheet)

- **85% LTV** Available for Purchase and/or Refinance
- **75% Loan-to-Costs** Available for Purchase/Refinance with Construction **Together**
- **Maximum TOTAL Loan** (1st & 2nd Liens) of **\$8,000,000**
- **Maximum Broker Compensation (48 States)** of **2.0% of 1st Lien ONLY**
- **1st Lien at 50% of Total Costs** – From 6.25%+ to 6.975%+ Interest Rate (20 Years)
- **2nd Lien at 25% to 35% of Total Costs** – 4.5% to 5.25% Rate (20 Years)

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(NO Multi-Family, NO Land, NO Churches, NO Trailer-Parks)