SBA 7(A) LOAN PROGRAM

Growing businesses need cash flow Alliance can help.

SMALL BUSINESS FINANCING

Together, we'll put together a loan structure for your business that can get it done—the right way—for your bottom line. SBA 7(a) loans help small businesses grow by offering longer, more flexible terms and lower-equity contributions.

Benefits to Business:

- Longer amortization allows for lower loan payments
- No future balloon payment (fully amortizing loan)
- Non-collateral dependent loans available
- Closing costs can be included in loan

Typical Customers/Use of Funds:

- Real estate acquisitions or refinancing—up to 90% financing available (51% owner-occupied)
- Construction Loans—up to 90% financing available
- Franchise financing
- Business acquisitions
- Insurance Agency Acquisitions
- Machinery & equipment acquisitions or refinancing—up to 100% financing available
- Line of credit restructuring
- Lease refinancing
- Business Expansion Loans

Size of Loans:

- Up to $5 million

Terms of Loans:

- Up to 25 years for real estate debt
- Up to 15 years for non real estate debt (term can be blended if the debt includes both real estate and non real estate debt)

Interest Rates:

- Variable and fixed rate options

Loan Fees:

- The SBA Guarantee fee ranges from 2% to 3.5% of the guaranteed portion of the loan
- Other fees include packaging fees, third party reports, lien filings, title charges, etc. (closing fees can be incorporated into the loan)

The U.S. Small Business Administration (SBA) was created in 1953 to aid, counsel, assist and protect the interests of small businesses, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation.

ALLIANCE
BUSINESS CAPITAL