

SMALL BUSINESS CAPITAL SOURCE

Small Balance Commercial Real Estate Loans

We provide Commercial Real Estate Loans from \$75K up to \$1.5MM

- As a Correspondent Lender we have access to Capital to meet the needs of Small Business
 Owners that fall outside of traditional bank parameters
- Single Digit Start Rates on most programs
- Fast Closings in as little as 2-3 weeks from commitment letter
- Fast Pre-Approvals typically within 48 hours of receiving a full loan package
- Lending in most States
- Non-Profit Loan Program





WE PROVIDE A FULL RANGE OF COMMERCIAL LOAN PROGRAMS FOR THE SELF-EMPLOYED BORROWER SECURED BY COMMERCIAL REAL ESTATE

We can help with money for:

- Debt Consolidation
- Purchasing a Building
- PropertyImprovements
- Working Capital

COMMERCIAL REAL ESTATE LOAN PROGRAMS

CORE LOAN PROGRAM

Designed with the Small Business Owner and Commercial Real Estate Investor in mind. Fixed and Adjustable Rates are available.

Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$1.5MM - Loan over \$1MM in major MSA's only
Rates	As low as 5.75 depending on property types, credit, LTV etc.
Terms	25 Year Fixed; 3 Year Hybrid; 5 Year Hybrid
Amortization	25 Years
Maximum LTV:	70% - varies by property type
Prepayment Penalty	Declining - 5,4,3,2,1 or 3,2,1
Minimum Credit Score	600
Eligible Property Types	Apartment Buildings, Office Buildings, Multifamily, Retail, Mixed-Use, Hotel/Motel, Recreational Day Care, Hair Salons, Auto Repair, Auto Body Shop, Funeral Homes, Office, Mobile Home Parks, Garage/Store, Restaurant/Bar

CREDIT CHALLENGED / STORIED LOANS

Many Small Business Owners are unable to obtain traditional Bank Financing for a variety of reasons. Alliance understands this and will work hard to fully understand the situation and provide a financing solution.

Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$350,000
Rates	Starting at 10.5% - depending on property types, credit, LTV etc.
Terms	25 Year Fixed Rate
Amortization	25 Years
Maximum LTV:	60% - varies by property type
Prepayment Penalty	Declining - 5,4,3,2,1
Minimum Credit Score	Will consider scores under 600 or other credit challenges
Eligible Property Types	Apartment Buildings, Office Buildings, Multifamily, Retail, Mixed-Use, Hotel/Motel, Recreational Day Care, Hair Salons, Auto Repair, Auto Body Shop, Funeral Homes, Office, Garage/Store

NON-PROFIT LOAN PROGRAM

Alliance understands that financing for Non-Profits is often a challenge, however we have a loan program designed with you in mind.

Minimum Loan Amount	\$75,000
Maximum Loan Amount	\$400,000
Rates	Starting at 10.5%
Terms	25 Year Fixed Rate
Amortization	25 Years
Maximum LTV:	60% - varies by property type
Prepayment Penalty	Declining - 5,4,3,2,1
Minimum Credit Score	600
Eligible Property Types	Houses of Worship, VFW's, Union Halls, Office Buildings, Retail

ALLIANCE BUSINESS CAPITAL INC.

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Alliance Business Capital is a Correspondent Lender for the Small Balance Commercial Real Estate Loan Programs listed online at https://www.sbcapitalsource.com.

Alliance also functions as a Commercial Loan Intermediary on SBA 7(a), SBA 504 and USDA B&I Loans from \$500K up to \$10MM and more on a case by case basis. Alliance is paid by our Bank Partners on all SBA and USDA B&I Loans.

On Bridge Loans or larger loans up to \$50MM and more Alliance will be functioning as a Commercial Loan Broker. Alliance will charge a fee to the borrower when we function as a Commercial Loan Broker.





GETTING STARTED

Apply Online at https://www.sbcapitalsource.com/apply

View Our Loan Programs – https://www.sbcapitalsource.com/loan-programs

Call Us at 866-712-4175 Ext. 101

Email Us: info@sbcapitalsource.com

Additional Alliance Websites:

www.alliancebusinesscapital.com - Corporate Site

www.hotelfinance.biz - Financing for Hotels

www.gasfinance.net - Financing for Gas Stations with Convenience Stores

www.mfloans.biz - Financing for Multi-family Properties

www.selfstorageloans.biz - Financing for Self-Storage Properties

THANK YOU FOR CONSIDERING ALLIANCE BUSINESS CAPITAL FOR ALL OF YOUR COMMERCIAL REAL ESTATE FINANCING NEEDS