ALLIANCE

BUSINESS CAPITAL

SBA LOANS

Financing solutions for owner-operated businesses and owner-occupied commercial real estate.

PROGRAM OVERVIEW

Built for Growth

A flexible, government-enhanced financing platform supporting business acquisitions, partner buyouts, expansions, equipment, new construction, and owner-occupied commercial real estate.

- **Business acquisitions**
- **Partner buyouts**
- **Expansions & equipment**
- **New construction**
- **Owner-occupied CRE**

SBA LOAN PROGRAM

SBA 7(a) Loan Program

A versatile SBA program designed for business acquisitions, partner buyouts, working capital, owner-occupied real estate, and new construction.

KEY FEATURES

Loan amounts up to **$5,000,000***
Terms up to **25 years**
Down payments as low as **10%**

- Finances goodwill, FF&E, working capital, construction & closing costs
- Ideal for acquisitions and owner-occupied CRE
- Based on business cash flow, not hard collateral

** While SBA 7(a) loans typically cannot exceed $5,000,000, Alliance Business Capital may be able to assist with a companion loan alongside the SBA 7(a) loan, providing up to an additional $1,500,000 in financing for qualified borrowers.*

SBA 7(A) FINANCING

Eligible Business Types

SBA 7(a) financing supports most owner-operated businesses, including:

- Hotels
- Car washes
- Funeral homes
- Liquor stores
- Gas stations & convenience
- Auto repair & body shops
- Restaurants & cafés
- Retail stores (51% owner-occupied
- Professional services
- Childcare centers
- Manufacturing & light industrial
- Franchise businesses

PUT SBA FINANCING TO WORK

Eligible Uses

- Business acquisitions
- Partner buyouts
- Owner-occupied commercial real estate
- New construction
- Working capital
- Equipment
- Franchise financing

COMPANION LOAN OPTION · 7(A) ONLY

Access Capital Beyond the SBA Limit

Alliance Business Capital may be able to assist with a companion loan alongside the SBA 7(a) loan, allowing qualified borrowers to access additional capital beyond the SBA's standard limit.

HIGHLIGHTS

Up to **$1,500,000** additional financing

Structured **pari passu** with the 7(a) loan

- Same collateral position
- Same closing
- Ideal for hotel acquisitions, expansions & new construction

TOTAL POTENTIAL

Up to $6.5M

combined financing for qualified borrowers

SBA 504 Loan Program

Long-term, fixed-rate financing for owner-occupied commercial real estate, major equipment, expansions, and new construction.

KEY FEATURES

Up to **90% financing**
25-year fixed CDC debenture

- Below-market interest rates
- Ideal for expansion and ground-up construction
- Combines a bank first mortgage + SBA second mortgage

Property Types & Eligible Uses

PROPERTY TYPES

- Hotels
- Office
- Retail – (51% Owner Occupied)
- Industrial
- Warehouse
- Self-Storage
- Assisted Living Homes
- Gas Stations and other Special-use (case-by-case)

ELIGIBLE USES

- Owner-occupied commercial real estate
- New construction
- Expansion projects
- Heavy equipment

THE RIGHT FIT

Who SBA Loans Are Ideal For

- Hotel buyers, builders & operators
- Entrepreneurs acquiring an existing business
- Owner-operators purchasing or refinancing CRE
- Businesses expanding or adding locations
- Borrowers seeking lower down payments & longer terms

About Alliance Business Capital

Specialized SBA lending for owner-operated businesses and owner-occupied commercial real estate.

Alliance Business Capital is a specialized SBA lending advisor focused on financing solutions for owner-operated businesses and owner-occupied commercial real estate. We help entrepreneurs acquire, build, expand, and refinance with confidence.

Our team structures SBA 7(a) and 504 loans — along with companion financing — around each client's cash flow and goals, guiding borrowers from first conversation through closing and beyond.

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Disclaimers

This presentation is provided by Alliance Business Capital for general informational purposes only and does not constitute a commitment to lend, a loan approval, or an offer to extend credit.

All loans are subject to credit approval, verification of information, collateral evaluation, and SBA eligibility requirements. Loan amounts, terms, rates, down payments, and financing structures are illustrative, may vary by borrower and transaction, and are subject to change without notice.

SBA 7(a) and SBA 504 programs are administered under U.S. Small Business Administration guidelines; program terms are governed by the SBA and applicable lenders. Companion financing is offered separately, is not an SBA product, and is subject to independent underwriting and approval.

The "up to $6.5M combined financing" figure reflects the potential maximum of an SBA 7(a) loan plus a companion loan for qualified borrowers and is not a guaranteed amount.