### SBA Loan Solutions For Small Business

#### SBA 7(a) Real Estate
- **Use of Funds:** Owner-user commercial real estate purchase, refinance or construction
- **Industries:** Most industries qualify, no non-profits
- **Loan Types:** Term loans
- **Loan Amount:** Up to $5 million*
- **Interest Rate:** Rates based on LIBOR and WSJ Prime
- **Term:** Up to 25 years
- **Amortization:** Fully amortized, no balloon payments
- **Prepayment Penalty:** 5% - 1st year, 3% - 2nd year, 1% - 3rd year
- **Collateral:** Subject property, Additional collateral may be required
- **LTV/Advance Rates:** LTV: Up to 90%

#### SBA 504 Loan Program
- **Use of Funds:** To purchase or construct owner-user commercial real estate
- **Industries:** Most industries qualify, no non-profits
- **Loan Types:** Term loans
- **Loan Amount:** Up to $11.25 million for most industries, higher for qualified manufacturing firms*
- **Interest Rate:** Rates based on LIBOR and WSJ Prime
- **Term:** Up to 25 years
- **Amortization:** Typically 25 years on 1st position, 20 years on the long-term (CDC) portion
- **Prepayment Penalty:** Prepayment applies
- **Collateral:** U.S. Bank Loan – 1st mortgage on property being financed, CDC Loan – 2nd mortgage on business real estate
- **LTV/Advance Rates:** LTV: Up to 90%

#### SBA 7(a) Pari Passu
- **Use of Funds:** Owner-user commercial real estate purchase, refinance or construction
- **Industries:** Most industries qualify, no non-profits
- **Loan Types:** Term loans
- **Loan Amount:** Up to $7 million*
- **Interest Rate:** Rates based on LIBOR and WSJ Prime
- **Term:** Up to 25 years
- **Amortization:** Fully amortized, no balloon payments
- **Prepayment Penalty:** 1st Loan: 5% - 1st year, 3% - 2nd year, 1% - 3rd year, 2nd Loan: Prepayment applies
- **Collateral:** Subject property, Additional collateral may be required
- **LTV/Advance Rates:** LTV: Up to 90%

#### SBA 7(a) Business Loans
- **Use of Funds:** Business acquisition, startup, equipment, debt refinance, working capital, inventory, tenant improvement, partner buyout
- **Industries:** Most industries qualify, no non-profits
- **Loan Types:** Term loans
- **Loan Amount:** Up to $5 million*
- **Interest Rate:** Rates based on LIBOR and WSJ Prime
- **Term:** Up to 25 years
- **Amortization:** Fully amortized, no balloon payments
- **Prepayment Penalty:** None
- **Collateral:** Available collateral
- **LTV/Advance Rates:** LTV: Up to 90%

#### SBA Express
- **Use of Funds:** Business acquisition, equipment, debt refinance, working capital, inventory, newly established businesses
- **Industries:** Most industries qualify, no non-profits
- **Loan Types:** Term loans or lines of credit
- **Loan Amount:** Up to $5 million*
- **Interest Rate:** Rates based on LIBOR and WSJ Prime
- **Term:** 7 year term (3 year draw period)
- **Amortization:** Fully amortized, no balloon payments
- **Prepayment Penalty:** None
- **Collateral:** All business assets. Real estate may be required
- **LTV/Advance Rates:** Advance Rate: 75% - Business acquisition, partner buyout, inventory, newly established businesses 90% - Equipment

*Financing maximums and terms are determined by borrower qualification and use of funds.*

Member FDIC • Subject to normal credit approval. Other conditions may apply.