

Nationwide SBA 7(a) Funding Source



We tailor loans to fit *your* needs, and there is never an application fee!

◆ Acquisitions ◆ Expansions ◆ Renovations ◆ Refinance to a lower rate

Property Types– Motels, C-Stores, Day Care, Auto Aftermarket, Most Owner-User Real Estate

Loan Program Highlights

SBA 7(a)

Loan amounts: \$300,000 - \$5,000,000
Interest Rate: Prime +2 to 2.75% floating (margin remains fixed)
Loan Term: 7-25 year amortization
Prepayment charge: 1-14 years maturity: None

Why consider an SBA Loan?

- Longer terms than most banks (up to 25 years) for overall payments
- No ongoing debt service requirements
- No Ongoing cash deposit requirements
- Never any on-demand or balloon payments
- Lower down payment requirements compared to bank financing
- No prepay penalty up to a 15 year term
- Closing costs can be financed
- SBA loans are assumable

Why Work With US ?

- SBA Preferred Lender (only a handful of lenders have this status)
- We are direct to the lenders– who fund and service their own loans
- Never an application fee
- Quick credit decisions
- Listed on AMEX
- Long term fixed rate financing with low rates (no balloons)
- Outstanding Customer Service

Underwriting criteria: Satisfactory credit history. First lien on land, building, equipment, and inventory. Debt service coverage of 1.2X. Personal guarantees required.

ALL loans are subject to credit approval. Rates are subject to change with market conditions

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