

SBA Loan Solutions For Small Business

All of **us** serving you™

	SBA 7(a) Real Estate	SBA 504 Loan Program	SBA 7(a) Pari Passu	SBA 7(a) Business Loans	SBA Express
Use of Funds:	Owner-user commercial real estate purchase, refinance or construction	To purchase or construct owner-user commercial real estate	Owner-user commercial real estate purchase, refinance or construction	Business acquisition, startup, equipment, debt refinance, working capital, inventory, tenant improvement, partner buyout	Business acquisition, equipment, debt refinance, working capital, inventory, tenant improvement, partner buyout, newly established businesses
Industries:	Most industries qualify, no non-profits	Most industries qualify, no non-profits	Most industries qualify, no non-profits	Most industries qualify, no non-profits	Most industries qualify, no non-profits
Loan Types:	Term loans	Term loans	Term loans	Term loans	Term loans or lines of credit
Loan Amount:	Up to \$5 million*	Up to \$11.25 million for most industries, higher for qualified manufacturing firms*	Up to \$7 million* • Loan #1 – Up to \$5 million SBA guaranteed • Loan #2 – Up to \$2 million U.S. Bank direct	Up to \$5 million*	\$25,000 to \$350,000*
Interest Rate:	Rates based on LIBOR and WSJ Prime	Rates based on LIBOR and WSJ Prime	Rates based on LIBOR and WSJ Prime	Rates based on LIBOR and WSJ Prime	Variable and fixed rates available
Term:	Up to 25 years	Real Estate: • Lender Loan – Typically 25 years • CDC Loan – Typically 20 years Equipment: 10 years	Up to 25 years	10 years – Business acquisition, equipment, tenant improvement 7 years – Working capital, inventory Up to 10 years – Debt refinance	7 year term (3 year draw period)
Amortization:	Fully amortized, no balloon payments	• Typically 25 years on 1 st position • 20 years on the long-term (CDC) portion	Fully amortized, no balloon payments	Fully amortized, no balloon payments	Fully amortized, no balloon payments
Prepayment Penalty:	5% - 1 st year 3% - 2 nd year 1% - 3 rd year	Prepayment applies	1 st Loan: 5% - 1 st year, 3% - 2 nd year, 1% - 3 rd year 2 nd Loan: Prepayment applies	None	None
Collateral:	• Subject property • Additional collateral may be required	• U.S. Bank Loan – 1 st mortgage on property being financed • CDC Loan – 2 nd mortgage on business real estate	• Subject property • Additional collateral may be required	Available collateral	All business assets. Real estate may be required
LTV/Advance Rates:	LTV: Up to 90%	LTV: Up to 90%	LTV: Up to 90%	Advance Rate: 75% - Startup 85% - Business acquisition 90% - Equipment 100% - Debt refinance, inventory, working capital, partner buyout	Advance Rate: 75% - Business acquisition, partner buyout, inventory, newly established businesses 90% - Equipment 100% - Debt refinance, working capital



Member FDIC • Subject to normal credit approval. Other conditions may apply.
*Financing maximums and terms are determined by borrower qualification and use of funds.

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