



<b>USE OF PROCEEDS</b>	Purchase: real estate, equipment, leaseholds Refinance: real estate, equipment, debt consolidation Business Acquisition: purchase existing business, partner buyout Start Up Business: franchise, professional, expansion
<b>LOAN SIZE</b>	\$350,000-\$5,000,000
<b>EQUITY INJECTION REQUIREMENTS</b>	0% to 20%
<b>LOAN TERMS</b>	Up to 25 years fully amortized
<b>DEBT SERVICE COVERAGE</b>	1.15x to 1.30x depending on use of proceeds & industry
<b>ADVANCE RATE</b>	Ask your representative depending on use of proceeds & industry
<b>PREPAYMENT</b>	Real Estate: 3 year (5%, 3%, 1%) Non-Real Estate: none
<b>FEATURES OF ALL LOAN TYPES</b>	Closing cost may be financed Equity may include seller note or gifted funds Working capital may be included Competitive interest rates