



Pari Passu Criteria

USE OF PROCEEDS	Purchase: real estate, equipment, leaseholds Refinance: real estate, equipment, debt consolidation Business Acquisition: purchase existing business, partner buyout Start Up Business: franchise, professional, expansion
LOAN SIZE	Up to \$2,000,000 over \$5,000,000 loan cap
EQUITY INJECTION REQUIREMENTS	0% to 20%
LOAN TERMS	Up to 25 years fully amortized
DEBT SERVICE COVERAGE	1.15x to 1.30x depending on use of proceeds & industry
ADVANCE RATE	Ask your representative depending on use of proceeds & industry
PREPAYMENT	Real Estate: 3 year (5%, 3%, 1%) Non-Real Estate: none
FEATURES OF ALL LOAN TYPES	Closing cost may be financed Equity may include seller note or gifted funds Working capital may be included Competitive interest rates