



# SBA 7(a) Loan

## Alliance Business Capital

### Loan Purpose

Commercial Real Estate Purchase, Refinance and Construction including Working Capital and other Business Assets.

### Loan Amount

\$250,000 to \$5,000,000

### Time to Close

Normal Closing times run between 45 – 60 days of signed Commitment Letter.

### Loan to Value

Up to 90% (higher loan to value may be possible on medical office condominiums or medical buildings - up to 100%)

### Interest Rate

Competitive Variable Rates - (quarterly adjustable).  
Fixed Rates may be available in some States.

### Term

Up to 25 years based on the loan purpose. No balloons or calls – fully amortizing over the life of the loan.

### Prepayment Penalty

Declining Penalty over 3 years (5%, 3%, 1%)

### Fees

In most cases you can expect to pay Alliance a 1% Commercial Loan Origination Fee upon a successful closing. Additional Fees are Processing/Application Fee of \$1500.00 (due upon Application). You will also be required to put up a Good Faith Deposit to cover third party fees such as Appraisal, Survey and Closing Costs.

### Collateral

First Lien on Assets being Financed.

### Recourse

Personal Guarantees for all Individuals owning 20% or more. Corporate Guarantees of Affiliated Companies may also be required.

### Debt Service Requirements

Minimum Debt Service Coverage of 1.25%

### Industries

All For Profit Business that meet SBA Eligibility Requirements.

## Alliance Business Capital

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