



SBA loan specialists helping you put your business in overdrive!

SBA 7a Loan Program

A Quick Reference Guide

The 7a program is the Small Business Administration's main method to support startups, as well as to facilitate other capital needs for existing businesses. In addition to traditional 7a loans, the 7a umbrella of government guaranteed loans includes a host of other programs for veterans, exporting, working capital, and other special initiatives.

QUALIFICATIONS

- New or existing for-profit business
- Owner occupied/business use
- Tangible Net Worth not to exceed \$1.5 million
- Net Income (2 yr avg) not to exceed \$5 million

ELIGIBLE USE OF FUNDS

- Working capital
- Inventory and supplies
- Traditional debt refinancing
- Business acquisitions
- Partner buyouts
- Revolving lines of credit
- Equipment
- Real estate purchase, leasehold improvements

INJECTION REQUIREMENTS FROM BORROWER

- 10-30%, not to exceed 30%. Injection is determined by credit worthiness and lender's policy

PUBLIC POLICY GOALS

**Aids in reducing job creation requirements/increasing funds*

- Rural development
- Revitalizing economic development areas
- Women, minority, or veteran owned (51%)
- Expanding exports
- Areas impacted by federal budget cutbacks
- Sustainable building/energy reduction of 10%

BENEFITS TO BORROWER

- Max 30% injection (usually 10-20%)
- Cap on interest rate
- No balloon payment
- Can roll in certain soft costs
- 25 year term on real estate, 5-10 years all other
- No prepayment penalty under 15 years

BENEFITS TO LENDER

- up to 85% SBA guarantee
- 1st lien position
- Can take additional collateral
- Bank issues all proceeds
- Available for sale on secondary market

LOAN PROGRAMS AND MAXIMUMS

- Basic 7a - \$5,000,000 gross
 - 85% guaranty for loans \$150,000 or less, 75% guaranty on loans over \$150,000 with maximum guaranty of \$3.75 million
- SBA Express - \$350,000
 - Guaranty of 50%
 - Revolving credit and term loans
 - Faster process, streamlined
- Patriot Express - \$500,000
 - 85% guaranty for loans \$150,000 or less, 75% guaranty on loans over \$150,000 with maximum guaranty of \$3.75 million
 - Available for all active and retired military/reservists and their spouses/widows
- International Trade - \$5,000,000
 - 90% guaranty: up to \$4 million for working capital, \$4.5 million all other
 - Maturity up to 25 years
- Export Working Capital - \$5,000,000
 - 90% of guaranty up to \$4.5 million
 - Maturity generally 1 year or less, can go up to 3 year
- Export Express
 - 90% of guaranty for loans \$350,000 or less, 75% guaranty for loans over \$350k
- Caplines - \$5,000,000
 - Includes working capital, contract/seasonal, and builders Caplines
 - 85% guaranty for loans \$150,000 or less, 75% guaranty on loans over \$150,000 with maximum guaranty of \$3.75 million
- Other loans include Small Loan Advantage, Small/Rural Lender Advantage, and Community Advantage

**All express loans require an approved PLP lender.*

Sba 7a Guidelines

United States. Coast Guard



Sba 7a Guidelines

The SBA Loan Book Charles H Green,2010-12-18 Spurred by President Obama the Small Business Association has stepped up its loan program to companies around the nation But to receive an SBA guaranteed loan firms must navigate a complex course of processes qualifications documentation and approvals You need this new edition of Charles Green s invaluable book to chart the best way to apply for and get an SBA loan Green wastes no time in showing Why an SBA loan guarantee is a good option in tough economic times How to choose the right bank at a time when many banks have failed and credit is tight What the new rules and regulations say about the paperwork and documentation loan applicants must supply In today s turbulent economic climate solid financial backing is the key to small business survival And this fully updated guide to SBA loans will help you land it

A Guide to Starting a Business in Minnesota Charles A. Schaffer,Madeline Harris,1983

The SBA Loan Book Charles H Green,2005-06-01 The SBA Loan Book 2nd Edition provides you with step by step instructions on how to maneuver through the complex maze of eligibility qualification and approval needed to get SBA financing This edition includes the most up to date information on policy changes including Revision E the 504 program and the SBA Express program The SBA Loan Book 2nd Edition gives you answers to your most important questions including how to Increase your chances of getting a loan Fill out a loan application Present yourself to lenders Consider your options for SBA guaranteed loans Close your loan fast In addition you ll learn how to appeal a lender s denial as well as how to approach a loan request if you ve previously filed bankruptcy The SBA Loan Book 2nd Edition also includes the latest resources and forms

AUTHOR Charles H Green is a vice president with Sunrise Bank one of the leading SBA lending banks in the nation He has appeared on CNN CNBC and Bloomberg Business News He lives in Atlanta GA

Securitization of Small Business Loans Christopher Beshouri,1994

Tribal Business Structure Handbook Karen J. Atkinson,Kathleen M. Nilles,2009 A comprehensive resource on the formation of tribal business entities Hailed in Indian Country Today as offering one stop knowledge on business structuring the Handbook reviews each type of tribal business entity from the perspective of sovereign immunity and legal liability corporate formation and governance federal tax consequences and eligibility for special financing Covers governmental entities and common forms of business structures

The Indigo Book Christopher Jon Sprigman,2017-07-11 This public domain book is an open and compatible implementation of the Uniform System of Citation

HBR Guide to Buying a Small Business Richard S. Ruback,Royce Yudkoff,2017-01-17 Think big buy small Are you looking for an alternative to a career path at a big firm Does founding your own start up seem too risky There is a radical third path open to you You can buy a small business and run it as CEO Purchasing a small company offers significant financial rewards as well as personal and professional fulfillment Leading a firm means you can be your own boss put your executive skills to work fashion a company environment that meets your own needs and profit directly from your success But

finding the right business to buy and closing the deal isn't always easy In the HBR Guide to Buying a Small Business Harvard Business School professors Richard Ruback and Royce Yudkoff help you Determine if this path is right for you Raise capital for your acquisition Find and evaluate the right prospects Avoid the pitfalls that could derail your search Understand why a dull business might be the best investment Negotiate a potential deal with the seller Avoid deals that fall through at the last minute

Franchise Management For Dummies Michael H. Seid, Joyce Mazer, 2017-04-24 Learn what it takes to find buy and run a franchise and enjoy the rewards of being your own boss If you've ever visited a chain restaurant and thought I'd like to run one of these you're among countless would-be entrepreneurs eager to be their own boss Franchise Management For Dummies is a hands-on guide that provides clear and concise information on the issues involved in finding buying operating and ultimately growing a successful franchise business Geared toward both novices and experts in franchising it's an essential guide to help prospective franchisees know what to look for in a great franchisor and to show existing franchisees what great franchisors are providing their franchisees Both emerging and experienced franchisors will gain an understanding about the proper methods of structuring managing and expanding their franchise systems Social impact investors donors and NGOs can learn how franchising techniques can transform how they look at providing products and services at the base of the pyramid Inside you'll discover How to find a franchise that's right for you and the ideal location for it Where to find quality franchisors and understand the qualities franchisors look for How to gather information from franchisees A franchisor's mandatory legal obligations to prospective franchisees the franchise disclosure document FDD and working with franchise professionals How to take a realistic look at your finances and what capital you'll need to buy and launch a franchise Develop strategic advertising and marketing plans How to find hire and train talented employees who will help make your franchise a success How to make sure your franchise makes money How to grow your business with multiple franchises And more Additionally Franchise Management For Dummies includes a glossary of common franchise-related terms ten keys to franchisee success and the questions to ask before becoming a franchisor Get a copy today and find out if owning and operating a franchise is the right business move for you

Finance Your Own Business Garrett Sutton, Gerri Detweiler, 2016-01-05 Learn the financing fast track strategies used by successful entrepreneurs and investors

Homeowner's Guide to Retrofitting, 1998 Chemical Data Guide for Bulk Shipment by Water United States Coast Guard, 1990 Contains data on over 300 liquid cargoes being transported in bulk by water This Chemical Data Guide was developed in the interest of safe water movement of bulk chemicals By providing key chemical information this guide can help prevent or at least minimize the harmful effects of chemical accidents on the waterways Edge indexed

Standards-Based Accountability Under No Child Left Behind Laura S. Hamilton, Brian M. Stecher, Julie A. Marsh, Jennifer Sloan McCombs, Abby Robyn, 2007-05-24 Since 2001 2002 standards-based accountability provisions of the No Child Left Behind Act of 2001 have shaped the work of public school teachers and administrators in the United States This

book sheds light on how accountability policies have been translated into actions at the district school and classroom levels in three states The Construction Chart Book CPWR--The Center for Construction Research and Training,2008 The Construction Chart Book presents the most complete data available on all facets of the U S construction industry economic demographic employment income education training and safety and health issues The book presents this information in a series of 50 topics each with a description of the subject matter and corresponding charts and graphs The contents of The Construction Chart Book are relevant to owners contractors unions workers and other organizations affiliated with the construction industry such as health providers and workers compensation insurance companies as well as researchers economists trainers safety and health professionals and industry observers **Financing SMEs and Entrepreneurs 2012 An OECD Scoreboard** OECD,2012-05-02 This book establishes a comprehensive international framework for monitoring SMEs and entrepreneurs access to finance over time Technical Assistance Guide for Federal Construction Contractors United States. Office of Federal Contract Compliance Programs,2000 **Mint Errors to Die For** Joseph Cronin,2021-02-28 This 304 page reference book 8 5 by 11 inches is a must have for those who love collecting coins especially U S Mint errors Inside you ll learn many different error types along with seeing HD color photos and detailed explanations of how they occur and what to look for There s also a chapter on how to identify coins that are damaged altered or are counterfeit that merely look like genuine errors Be prepared to be blown away in this well crafted masterpiece that is fit for both beginners and experienced collectors Get your copy today **How to Start a Business in Colorado** Entrepreneur Press,2007-07-09 SmartStart Your Business Today How to Start a Business in Colorado is your road map to avoiding operational legal and financial pitfalls and breaking through the bureaucratic red tape that often entangles new entrepreneurs This all in one resource goes a step beyond other business how to books to give you a jump start on planning for your business It provides you with Valuable state specific sample forms and letters on CD ROM Mailing addresses telephone numbers and websites for the federal state local and private agencies that will help get your business up and running State population statistics income and consumption rates major industry trends and overall business incentives to give you a better picture of doing business in Colorado Checklists sample forms and a complete sample business plan to assist you with numerous startup details State specific information on issues like choosing a legal form selecting a business name obtaining licenses and permits registering to pay taxes and knowing your employer responsibilities Federal and state options for financing your new venture Resources cost information statistics and regulations have all been updated That plus a new easier to use layout putting all the state specific information in one block of chapters make this your must have guide to getting your business off the ground NEHRP Recommended Provisions for the Development of Seismic Regulations for New Buildings Building Seismic Safety Council (U.S.),1985 **Rhino Trouble** Grant Orrin Olsen,2015 Who knew rhinos could be such trouble This fun picture book takes you deep into the jungles of Nepal where two young boys have to protect their village from a band of marauding

rhinos This book is based on true events that journalist turned author Grant Olsen witnessed while traveling All proceeds will be donated to The Umbrella Foundation to help end child trafficking in Nepal **A Citizen's Guide to Disaster Assistance** Fema,2010-08-04 IS 7 Course Overview This independent study course provides a basic understanding of the roles and responsibilities of the local community State and the federal government in providing disaster assistance It is appropriate for both the general public and those involved in emergency management who need a general introduction to disaster assistance CEUs 1 0 Course Length 10 hours

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