

Loan Product	Working Capital Line of Credit	Term Loan
Purpose (Uses)	Finance working capital, including, receivables financing, and general operating expenses.	Purchase of vehicles, equipment, or supplies; finance leasehold improvements; or provide working capital for organizational expansion and growth.
Borrower Eligibility	Businesses with min 3 years of operations	
Amount	Up to \$5 million	Up to \$21 million
Geography	District of Columbia, Maryland, Virginia, Delaware, Pennsylvania, California	
Term	Up to 3 years	Up to 10 years
Amortization	N/A	Fully amortizing over term of loan
Rates Range	WSJ Prime + Spread	Fixed at CFB cost of funds plus spread
Advance Rate/LTV	Determined by quality of accounts receivable and financial condition. For non-profit businesses with min 3 years of operations.	Determined by quality/useful life of equipment financed and financial condition. For non-profit businesses with min 3 years of operations.
Repayment	Monthly interest only, revolving line of credit	Monthly principal and interest
Origination Fee	1% to 2%	
Other Fees	Covered by borrower	
Collateral	Business assets/accounts receivable/inventory. Borrowing base with advances based on % of A/R may be required	Business assets/equipment financed
Debt Service Coverage Ratio (DSCR)	1.2x	
Guaranty Requirements	Typically, not required	