<table>
<thead>
<tr>
<th>Loan Product</th>
<th>Working Capital Lines of Credit</th>
<th>Term Loans</th>
<th>Owner Occupied Real Estate</th>
<th>SBA 504</th>
<th>Other SBA Products (a), Express, Veterans Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purpose (Uses)</td>
<td>Finance an array of business necessities, including cash flow needs, receivables financing, and general operating expenses.</td>
<td>Purchase of vehicles, equipment, or supplies; finance leasehold improvements; or provide working capital for business expansion and growth.</td>
<td>Purchase/ refinance of real estate owned for use by borrower’s business</td>
<td>Long term fixed asset loans</td>
<td>Expansion, renovation, new construction, purchase land or buildings, leasehold improvements, working capital.</td>
</tr>
<tr>
<td>Borrower Eligibility</td>
<td>Determined by quality of accounts receivable and financial condition. For profit businesses with min 3 years of operations.</td>
<td>Determined by quality/useful life of equipment financed and financial condition. For profit businesses with min 3 years of operations.</td>
<td>For profit businesses with min 3 years of operations.</td>
<td>For profit business that meets SBA eligibility criteria.</td>
<td>For profit businesses with tangible net worth of less than $15 million and income of less than $5 million. Owner-occupied for 51% of existing or 60% of new construction.</td>
</tr>
<tr>
<td>Amount</td>
<td>$21 million</td>
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<td>$21 million</td>
<td>Up to $12.5 million</td>
<td>Up to $5 million</td>
</tr>
</tbody>
</table>

**Geography**

- District of Columbia, Maryland, Virginia, Delaware, Pennsylvania, California

**Term**

- Typically, 1 year with max of 3 years
- Up to 5 years
- Up to 10 years
- 10 Years
- Up to 25 years

**Amortization**

- n/a
- Fully amortizing over term of loan
- 25 years
- 25 years

**Rates Range**

- WSJ Prime + Spread
- Fixed at CFB cost of funds plus spread
- Fixed at CFB cost of funds plus spread
- Fixed at CFB cost of funds plus spread
- WSJ Prime + spread

**LTV**

- Up to 85% of accounts receivable
- Up to 75% of equipment financed
- Up to 85% LTV
- 50% CFB; 90% CLTV
- Up to 90% CLTV

**Repayment**

- Monthly interest with Principal Curtailments
- Monthly principal and interest
- Monthly principal and interest
- Monthly principal and interest
- Monthly principal and interest

**Origination Fee**

- 1% to 2%
- Bank & debenture Fees
- SBA Guarantee & Packaging Fee

**Other Fees**

- Covered by borrower

**Collateral**

- Business assets/ accounts receivable/ inventory
- Borrowing base with advances based on 75% of A/R less than 90 days may be required
- 75% of value of Business assets/ equipment financed
- 1st Lien and/ or alternative collateral
- 1st Lien and/ or alternative collateral
- Business assets/ accounts receivable/ inventory Borrowing base with advances based on 75% of A/R less than 90 days may be required

**Debt Service Coverage Ratio (DSCR)**

- 1.2x
- 1.2x
- 1.2x-1.3x
- 1.2x
- n/a

**Other**

- Borrower business must occupy
| Guarantee Requirements | Any owner with 20% or more ownership interest(s) |