

Loan Product	Working Capital Lines of Credit	Term Loans	Owner Occupied Real Estate	SBA 504	Other SBA Products 7(a), Express, Veterans Advantage
<b>Purpose (Uses)</b>	Finance an array of business necessities, including cash flow needs, receivables financing, and general operating expenses.	Purchase of vehicles, equipment, or supplies; finance leasehold improvements; or provide working capital for business expansion and growth.	Purchase/ refinance of real estate owned for use by borrower's business	Long term fixed asset loans	Expansion, renovation, new construction, purchase land or buildings, leasehold improvements, working capital
<b>Borrower Eligibility</b>	Determined by quality of accounts receivable and financial condition. For profit businesses with min 3 years of operations.	Determined by quality/useful life of equipment financed and financial condition. For profit businesses with min 3 years of operations.	For profit businesses with min 3 years of operations.	For profit business that meets SBA eligibility criteria.	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
<b>Amount</b>	\$21 million	\$21 million	\$21 million	Up to \$12.5 million	Up to \$5 million
<b>Geography</b>	District of Columbia, Maryland, Virginia, Delaware, Pennsylvania, California				
<b>Term</b>	Typically, 1 year with max of 3 years	Up to 5 years	Up to 10 years	10 Years	Up to 25 years
<b>Amortization</b>	n/a	Fully amortizing over term of loan	25 years	25 years	
<b>Rates Range</b>	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
<b>LTV</b>	Up to 85% of accounts receivable	Up to 75% of equipment financed	Up to 85% LTV	50% CFB; 90% CLTV	Up to 90% CLTV
<b>Repayment</b>	Monthly interest with Principal Curtailments	Monthly principal and interest	Monthly principal and interest	Monthly principal and interest	Monthly principal and interest
<b>Origination Fee</b>	1% to 2%			Bank & debenture Fees	SBA Guarantee & Packaging Fee
<b>Other Fees</b>	Covered by borrower				
<b>Collateral</b>	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
<b>Debt Service Coverage Ratio (DSCR)</b>	1.2x	1.2x	1.2x-1.3x	1.2x	n/a
<b>Other</b>			Borrower business must occupy		

