

Loan Product	Working Capital Lines of Credit	Term Loans	Owner Occupied Real Estate	SBA 504	Other SBA Products 7(a), Express, Veterans Advantage
Purpose (Uses)	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
Borrower Eligibility	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
Amount	\$21 million	\$21 million	\$21 million	Up to \$12.5 million	Up to \$5 million
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		

*This is not a commitment to lend. Loan terms may vary depending on the purpose of the loan. Contact us at 888.351.3280.