

**Michael Ryan - MORTGAGE BROKER**  
**Key To Your Perfect Mortgage**

**Small Business Loans**

**July - August 2015**

**News-points:**

- 7A Program expands lending options. Fixed rates, Intermediate Fixed added to the original Adjustable.
- With energy improvements as part of the loan request, the lending limits are expanded. More loans, bigger loan amounts. The playing field takes a huge step bigger.

**Business Types:**

Manufacturing	Hotels / Motels	Professional Service
Restaurant	Gas Stations	Not for Profit Groups
Elder-Care	Automotive Service	IT Companies
Retail Store	Construction Companies	Office
	and More	

**Owner Occupied - SBA Financing – definition of Small Business:**

Owner / operator using at least 51 % of the building - other tenants Are allowed

**SBA program – 504 (Fixed Rates)**

Purchase, Construction

2 Loans: Standard intermediate ARM for first loan, fully amortized fixed rate 2<sup>nd</sup> loan  
Borrowers CAN have more than 1 SBA loan

**SBA program – 7A (Adjustable Rates) Now Available Rolling Fixed and Long-Term Fixed Rates**

Purchase, Construction and Refinance  
Maximum purchase price \$ 5,000,000

**Micro Loans: Existing 2 + year businesses**

**WHY Call Us ??      Our compensation is generally paid by the bank!**

Broker not Bank = We seek the BEST capital source for You  
Understanding Pitfall's and Knowing Alternatives  
Responsive = ALL calls and inquiries returned  
Predictable Process and Timelines = Keeping you in the know

**What do you do with this information?      Call Mike**

(408) 986-1798    Fax (408) 986-1766    [www.michael-ryan.com](http://www.michael-ryan.com)  
California BRE # 01090891 NMLS 295351  
[Mike@Michael-Ryan.com](mailto:Mike@Michael-Ryan.com)      7-2-2015