

Michael Ryan - MORTGAGE BROKER

Key To Your Perfect Mortgage

Small Business Loans

November - December 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.
- Members of Congress working to expand the 504 program to include refinances
- Borrowers CAN have more than 1 SBA loan

Business Types:

Manufacturing
Restaurant
Elder-Care
Retail Store

Hotels / Motels
Gas Stations
Automotive Service
Construction Companies

Professional Service
Not for Profit Groups
IT 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 2nd loan

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

Purchase, Construction and Refinance

Maximum purchase price \$ 5,500,000

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

CaIBRE # 01090891 NMLS 295351

Mike@Michael-Ryan.com

11-2-2015