

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Small Business Loans

March 2016

News-points:

- 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.
- Borrowers CAN have more than 1 SBA loan.
- Use SBA to facilitate the Capital Stack with financing TI's, operating cash, etc.

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, Refinance is coming !

2 Loans: Standard intermediate ARM for first loan, fully amortized fixed rate 2nd loan

SBA program – 7A 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

CalBRE # 01090891 NMLS 295351

Mike@Michael-Ryan.com

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