

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Small Business Loans

March - April 2017

News-points:

- Energy improvements: Financeable and Increase the SBA lending cap
- 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 BACK !**

2 Loans: Standard intermediate ARM for first loan, fully amortized fixed rate 2nd loan
Increased purchase price values

SBA program – 7A: Available Rolling Fixed and Long-Term Fixed

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
1375 S De Anza Blvd.