

Michael Ryan - MORTGAGE BROKER
Key To Your Perfect Mortgage

Small Business Loans

February 2018

News-points:

- Borrowers CAN have more than 1 SBA loan.
- Small Business is 54 % of domestic sales. 55 % of all jobs and added 8 M jobs since 1999
- Use SBA to facilitate the Capital Stack with financing TI's, operating cash, etc. - Incredible stretch of clients money !

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

Business Types:

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

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

Business expansion, equipment and improvements

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

2-1-2018