

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

**Small Business Loans**

**September 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 BACK !**

2 Loans: Standard intermediate ARM for first loan, fully amortized fixed rate 2<sup>nd</sup> 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](http://www.michael-ryan.com)

CalBRE # 01090891 NMLS 295351

[Mike@Michael-Ryan.com](mailto:Mike@Michael-Ryan.com)

9-1-2016