

	SBA CAPLine	SBA 7a	SBA 504*
Maximum Loan Amount	\$5,000,000	\$5,000,000	1. No limit other than Bank's limit on loans to one borrower 2. \$5,000,000
SBA Guaranty	85% for loans of \$150,000 or less 75% for loans over \$150,000 Maximum guaranty of \$3,750,000	85% for loans of \$150,000 or less 75% for loans over \$150,000 Maximum guaranty of \$3,750,000	1. No guaranty 2. Backed by 100% SBA guaranty
Borrower Injection	N/A	Minimum 10%, more for special purpose or start-up businesses	Minimum 10%, more for special purpose or new businesses under 2 years old
Maturity	10 years for Working Capital, Contract, or Seasonal CAPLine 5 years for Builder's CAPLine	Based on use of proceeds; 25 year maturity/amortization for real estate	Based on use of proceeds. For real estate: 1. 10 year maturity (25 year amortization) 2. 20 year maturity/amortization
Fees	No fees on loans of \$150,000 or less Calculated at 3.50% of the guaranteed amount up to \$1,000,000 and 3.75% of the guaranteed amount over \$1,000,000 Example fee for \$5,000,000: \$138,125 (equates to 2.76% of loan amount)	No fees on loans of \$150,000 or less Calculated at 3.50% of the guaranteed amount up to \$1,000,000 and 3.75% of the guaranteed amount over \$1,000,000 Example fee for \$5,000,000: \$138,125 (equates to 2.76% of loan amount)	1. Standard Bank Fees 2. Varies and depends on terms provided by CDC/SBA. Typically 2 to 2.25% of loan. All fees are financed
Prepayment Penalty	None	3 years for loans with maturities over 15 years 5% year 1, 3% year 2 and 1% year 3	1. Standard Bank Prepayment Penalty 2. 10 year prepayment penalty for loans with maturities of 20 years (declining penalty % each year). In general, prepayment penalty in effect for half the term of the loan
Use of Proceeds	Working Capital CAPLine: Revolving line of credit Seasonal CAPLine: Finance seasonal increases of accounts receivable and inventory Contract CAPLine: Finance all costs of one or more specific Contractor project Builder's CAPLine: Finance direct costs with building a commercial or residential structure	Expansion/renovation; new construction, purchase land or buildings; purchase equipment, fixtures, lease-hold improvements; working capital; refinance debt for compelling reasons; inventory or starting a business	Long-term, fixed-asset loans

*Consists of two loans, the first is the Bank loan and the second is the SBA



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