

SBA FINANCING SOLUTIONS

We offer a wide variety of Small Business Association (SBA) financing solutions to support your business when a conventional loan or line of credit doesn't quite fit your needs. As an SBA Preferred Lender, we'll provide the tools you need to make an informed decision that's right for you. You can be confident that your application will be guided and reviewed by lenders who know the business of SBA lending and can make decisions quickly and locally.

An SBA loan might be a good fit for your business if you are considering the following:

- Purchasing a business in the industry you are currently in, buying out partners or purchasing the business for which you work
- Expanding into a new market or adding a location
- Purchasing equipment or real estate for your business
- Obtaining a line of credit
- Refinancing existing business debt

The benefits of SBA solutions include:

- Lower down payment requirements when purchasing a business, equipment or real estate
- Longer repayment terms for real estate, equipment and permanent working capital
- Multi-year lines of credit with one low, up-front fee
- Lower payment and more reasonable collateral requirements
- Long-term fixed rates (SBA 504 Program)

The business must:

- Be organized as a for-profit business
- Be small by SBA standards
- Not be a lender, money-service business, life insurance company or investment brokerage
- Demonstrate a need for financing and the ability to repay
- Have a positive net worth and history of earnings
- Be located in the United States and owner must be a U.S. citizen or legal resident alien

Loan proceeds cannot be used for:

- Purchase of investment real estate
- Speculative investment (research and development, oil wildcatting, stocks, bonds or other securities)
- Purchase of part of a business (buyer must end up with 100%)

CALL ME TODAY:

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Small Business Administration Matrix

SBA PROGRAM	504 LOAN PROGRAM		7A LOAN PROGRAMS					
Uses	Capital Equipment	Real Estate ¹	General Purpose Term Loans		General Purpose Lines of Credit		For Exporters	
Program Name	SBA 504 10 Year Debenture	SBA 504 20 Year Debenture	Small 7a Loan	Large 7a Loan	SBA Express	Working Capital CAPline	Export Express	International Trade Loan
Structure	50% Bank Loan 30%- 40% SBA Bond/"Debenture" 10% - 20% Borrower Equity ²		Bank Loan with 75% - 85% Guaranty	Bank Loan with 75% Guaranty	Multi-year Line of Credit with 50% Guaranty	Borrowing Base Line of Credit with 75% Guaranty	Bank Line of Credit with 75% - 90% Guaranty	Bank Loan with 90% Guaranty
Minimum and Maximum Loan	SBA Portion - Minimum: \$50,000 Maximum: \$5,000,000 for most borrowers \$5,500,000/project for manufacturers or projects that include solar/geothermal Bank Portion - No Maximum		No Minimum Maximum: \$350,000	Minimum: \$350,001 Maximum: \$5,000,000	No Minimum Maximum: \$350,000	Minimum: \$350,001 ³ Maximum: \$5,000,000	No Minimum Maximum: \$500,000	No Minimum Maximum: \$5,000,000
Eligible Uses	Purchase long-lived fixed assets (not rolling stock)	Purchase Owner-Occupied Real Estate ¹	Purchase business, inventory, equipment or real estate ¹ Construct a building ¹ Fund tenant improvements Provide working capital term loan		Fund temporary working capital needs based on accounts receivable and inventory		Fund temporary working capital needs to support export sales	
Bank Fee	Varies: typically 0.5% - 1% on the bank portion, more if construction loan		Packaging Fee: Capped at \$2,500 Construction loans may require extraordinary servicing fee of 1%			0.5% - 1% annually	Packaging Fee: Capped at \$2,500	
SBA Fees	0.5% of Bank Portion, plus approximately 2.65% of SBA's Portion Prepayment: SBA's Portion may only be prepaid in whole, but the Bank Portion may be prepaid in part. SBA charges a declining prepayment penalty for the first 10 years on real estate and for the first 7 years on equipment loans		<p>Guaranty Fees: Loans up to \$150,000 - waived Loans \$150,001 - \$5,000,000: <i>Loans with terms up to 12 months (no renewals) - 0.25%</i> <i>Loans with terms longer than 12 months - Varies on size of loan:</i> \$150,001 - \$750,000 - 3% of guaranteed amount \$750,001 - \$5,000,000 - 3.5% of the first \$1,000,000 guaranteed, plus 3.75% of guarantee in excess of \$1,000,000</p> <p>Veteran's Advantage: For businesses owned 51% or more by veterans and their spouses SBAExpress lines up to \$350,000 - waived Other 7a loans \$150,000 - \$500,000 - 50% discount</p>					



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