



### Client who is looking to:

- 1) Purchase of an existing Business or Practice
- 2) Refinance of existing Business Debt
- 3) Working Capital Line of Credit
- 4) Purchase of Equipment
- 5) Improve Facilities or open 2<sup>nd</sup> Location
- 6) Start Up's

### Features of the SBA Programs:

- 1) Fixed and Variable Rates of Interest depending on the program
- 2) Longer Amortizations
- 3) No Balloon Payments
- 4) Start-up's
- 5) No Call's

### General Outline - Loan Structure:

Loan Amounts:	\$100,000 and above
Loan to Costs:	Up-to 90% advance
Rate Index:	WSJ Prime
Rate Structure:	Variable
Rate Expectation:	5.5 to 6%
Term:	10 years
Amortization:	10 years
Prepayment Penalty:	NO
Personal Recourse:	100%
Collateral Need:	TBD in underwriting
Working Capital:	ALLOWED
Closing Costs:	Can be rolled in
Business Valuation:	Only on expansions

### Client Profile for SBA Loans:

- 1) Client in need of Leasehold Improvements
- 2) Client who is looking to Purchase a Franchise
- 3) Client who is buying an existing Business or buying out a Partner
- 4) Client who are starting a New Business or moving to another location
- 5) Client in need of capital to Purchase Equipment or needing to make Improvements to the property
- 6) Client in need of Refinancing Real Estate they occupy or consolidating other Business Debt such as Equipment Loans, etc.
- 7) Client who is in the Medical Industry as an MD, Vet & Dentist

### Top 5 Benefits to an SBA Loan:

- 1) Low Down Payments and longer terms can improve cash flow
- 2) NO PREPAYMENT PENALTY
- 3) DSCR as low as 1.25x
- 4) Low Down Payments -
  - a. as little as 10% for the Purchase of Real Estate
  - b. 20% for Business Acquisition w/RE
  - c. 20% for Business Acquisition wo/ RE
  - d. Or 10% for Business Expansion
- 5) Longer Terms - lower monthly payments and no Balloons
  - a. Up to 25 yrs fully amortized on RE
  - b. Up to 10 yrs fully amortized for Business Acquisition / Expansion / Refinance / Equipment

## Transactions that we excel in are:

### Owner Occupied Real Estate:

*Buy – Build or Expand your building for clients looking to:*

- Replace Rent Payments
- Build Equity and Long-Term Appreciation
- Increase operating revenues by expanding square footage of current facility

#### Credit Highlights:

- As little as 10% down
- Up to 25 year amortization
- No Balloon payments
- Project can include ground up construction, tenant improvements, working capital and equipment purchase
- 51% occupancy for non-construction
- 60% occupancy for construction

### Refinancing of a Mortgage or Other Loans:

*For clients looking to avoid balloon payments on an existing loan from another Bank or looking to decrease their Interest Rate or extend their Term*

#### Credit Highlights:

- Best for clients with LTV's too high to refinance conventionally
- Ease cash flow by re-amortizing debt up to 25 years
- Can include short term business debt
- Up to 90% LTV
- No Balloon payments
- Only 3 year prepayment period on a 7(a)

### Business / Practice Acquisition Financing:

*For Clients looking to purchase an existing Business or Professional Practice:*

#### Credit Highlights:

- Direct Industry Experience required
- Low Equity requirements for Dentists / Doctors & Veterinarians
- Loan can be used to finance various purposes:
  - a. Acquiring the land and building
  - b. Purchase of Machinery & Equipment
  - c. Tenant Improvements
  - d. Securing furniture and fixtures
  - e. Working Capital
- Down payments – from 15% to 25%
  - a. Can use existing business equity as a down payment
  - b. Can be combined with a seller note

### Partner buyout Financing:

*For Clients that need financing to buy out the principal of an existing business or practice:*

#### Credit Highlights:

- Must be a 100% buyout
- Typically no cash required with pledge of existing equity

The Financing Desk  
4405 Three Oaks Road  
Suite B  
Crystal Lake, IL 60014  
815-526-3796  
[Info@financingdesk.com](mailto:Info@financingdesk.com)