

SBA 7(a) LOANS

A Lending Solution for Your Growing Business

Looking to launch or grow your small business? Traditional lending guidelines may not allow certain loans that your business needs. In fact, small business owners often find it difficult to secure financing for general business purposes. An SBA 7(a) loan from United Structured Finance Company (USFC) can provide the funds and terms you need to move your business forward.

LOAN HIGHLIGHTS

Projects ranging from \$250,000 to \$2 million

Requires as little as 10% borrower equity

Up to 90% financing on total project costs

Floating rates with no prepayment penalties*

Amortization

Up to 25 years for real estate

10 years for equipment, working capital, and startup costs

Ability to approve loans based on projections provided by the borrower

**Except for real estate loans amortized 20 years or more.*



SBA 7(a) Loan Uses

- Business acquisition
- Franchise startups
- Working capital
- Inventory expansion
- Machinery and equipment
- Real estate purchases
- New construction
- Facility repairs and renovations
- Furniture and fixtures
- Refinancing existing debt (in some circumstances)

Benefits for your business.

- While traditional loans require a down payment of 20% or more, SBA 7(a) loans from USFC are available with as little as 10% down, so you can **protect your cash reserves**.
- Mortgage terms of up to 25 years for real estate (compared to 15 or 20 years with conventional financing) help you **reduce monthly mortgage payments**.
- You can also wrap mortgage fees and expenses into your loan to **preserve limited working capital**.
- Even if your company is in an industry that banks are hesitant to finance, USFC offers **lending assistance to any qualifying business**.
- Floating rates for non-real estate loans mean **no balloon payments** and **no added refinancing expenses**.
- Finally, to help you **consolidate your debt**, your SBA 7(a) loan can be used to finance both **real estate and capital equipment purchases**.



United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

2723 S. State Street, Suite 210 • Ann Arbor, MI 48104
877.332.4700 • Email: contact@unitedstructuredfinance.com
www.unitedstructuredfinance.com

How it Works

Because USFC funds and services your SBA 7(a) loan, it functions in a way that is similar to a conventional loan. The difference is that USFC will work with the Small Business Administration to receive a guaranty for a portion of your loan. This government guaranty allows us more flexibility in lending to small businesses like yours.

Eligibility Requirements

To accommodate the diversity of funding required by small businesses, the eligibility requirements for an SBA 7(a) loan are quite broad. Basically, to be considered, your company must:

- Be a for-profit business,
- Meet SBA size requirements,
- Not have the business or personal resources to provide financing, and
- Be able to demonstrate repayment ability.

Some SBA 7(a) loan programs require that your company meet additional eligibility criteria. These include:

- Company size,
- Type of business,
- Use of proceeds, and
- Availability of funds from other sources.

To learn more about the eligibility requirements for your business, contact USFC.

How to Apply

To apply, simply complete the USFC Pre-Approval Application Packet. This packet contains a simple, easy to follow checklist of items required by the lender. Upon receipt of your information, you will be contacted by an SBA specialist to discuss next your steps.

Questions?

If you have any questions about the SBA 7(a) loan or the application process, we invite you to contact us. We look forward to serving your company's financing needs.

**Secure the funding you need to grow your business.
Apply for an SBA 7(a) loan today.**



United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

2723 S. State Street, Suite 210 • Ann Arbor, MI 48104
877.332.4700 • Email: contact@unitedstructuredfinance.com
www.unitedstructuredfinance.com