

2 Ways to Finance with SBA Loans

SBA 7(a) Loan Program.

This program was developed to meet the needs of most small business including business expansion.

SBA 7a funds may be used for:

- Permanent working capital
- Business or equipment acquisition
- Real Estate purchase, construction or improvements
- Expansion financing or debt refinancing

Loan Structure

- Finance up to 90% of real estate appraised value for up to 25 years
- Finance up to 80% of business acquisition for up to 10 years
- Finance equipment purchases for up to 10 years
- Finance inventory and working capital for up to seven years

SBA 504 loan program.

For acquiring real estate and equipment, the SBA 504 Loan program is an excellent choice for your small business

SBA Funds may be used for:

- The purchase or construction of commercial and industrial real estate
- Financing of up to 90% of real estate purchased through the program, providing space is owner occupied by 51% in existing facilities and 61% in new construction
- Purchase of equipment combined with financing for the real estate transaction

Would you like to speak with a Community Bank of the Bay banker about a SBA Loan?

Please contact
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