

SBA 7A

Occupancy:

- Owner occupied for profit businesses only
- Commercial real estate must be at least 51% owner occupied

Loan Sizes:

- Up to \$5,000,000

Interest Rates:

- Term less than 7 years – Prime + 2.25%
- Term greater than 7 year – Prime + 2.75%
- Fixed rate may be available. Call for quote

Amortization / Term:

- Commercial Real Estate – up to 25 years, fully amortizing
- Equipment and other – up to 7 years

Debt Coverage Ratio:

- 1.25x minimum Debt Coverage Ratio (DCR) for the most recent FYE and interim period. The DCR will be based on the underwritten EBITDA of the small business concern.

Minimum Cash Injection:

- 10% - multi-purpose properties
- 20% - special purpose properties

Recourse:

- All loans are full recourse and require the personal guarantee of any and all individuals or entities holding 20% or more ownership interest.

Construction Financing:

- Available for multi-purpose projects. Please call for program information.

SBA Guarantee Fee:

- Up to 3.75%

Prepayment:

- 3 year – 5%, 3%, 1%

For more information contact:
Sok H. Cordell Sr. Managing Director
503-640-5200 or toll free 1-877-257-0865
info@ch-capital.com