

Franchise Financing Loan Program

PROGRAM HIGHLIGHTS

- Up to 90% financing available
- Fully amortized loans; no call dates

USE OF FUNDS

- Purchase, construction or renovation of commercial real estate and for owner-users
- Purchase of equipment
- Working capital and inventory
- Business acquisitions and start-ups
- Franchise fees
- Leasehold financing
- Refinancing of existing business debt

LOAN AMOUNTS

- Up to \$2 million

TERMS

- Up to 25 years, depending on use of funds and repayment ability

INTEREST RATES

- Adjustable, based on qualifications, and up to 2.75% over WSJ prime

FEEES

- One-time SBA guarantee fee
- Construction loans include separate fees

PREPAYMENT PENALTY

- May prepay up to 25% during first 3 years without penalty. Prepayment above 25% in years 1, 2 and 3 has prepayment penalties of 5, 3 and 1%.

PREQUALIFICATION

- Prequalification service available at no cost to applicant

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