

CapitalSource SBA 7(a) Loan

Advancing small business every day

CapitalSource Small Business Lending

5404 Wisconsin Avenue
Second Floor
Chevy Chase, MD 20815
tel: 1.800.930.3809

capitalsource.com/sbl

* Up to 125% LTV on general purpose commercial real estate and up to 130% for medical office condominiums or office buildings.



Loan Purpose

Commercial real estate purchase, refinance, and construction, including working capital and other business assets.

Loan Amount

\$250,000 to \$5,000,000.

Time to Close

Closing within 45–60 days of signed commitment letter.

Loan to Value*

Up to 125%

Interest Rate

Competitive rates.

Term

Up to 25 years based on the loan purpose. No balloons or calls—fully amortizing over the life of the loan.

Prepayment Penalty

Declining penalty over 3 years (5%, 3%, 1%)

Fees

No loan origination fee. One time SBA loan guarantee fee based on loan size. Good faith deposit to be used for loan closing costs.

Collateral

First lien on assets being financed.

Recourse

Personal guarantees for all individuals owning 20% or more. Corporate guarantees of affiliated companies may be required.

Debt Service Requirements

Projected debt service coverage ratio of 1.25 times.

Industries

All for-profit businesses that meet SBA eligibility requirements.

