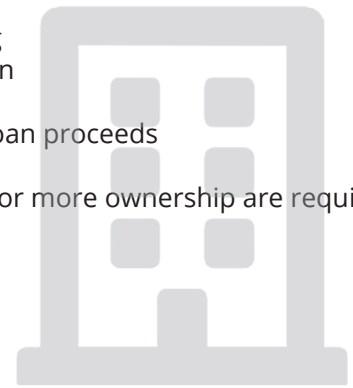


SBA 7a FINANCING

Pioneer Realty Capital has advised on over \$10 billion of commercial real estate debt and equity transactions over the past 15 years. We enjoy helping small businesses grow and succeed through commercial real estate ownership and investments. Purchase, build, or refinance with the best possible rates and terms available today. With PRC, it's as easy as one simple application to access the full range of financial options and programs.

Lending Criteria

Loan Size	\$1 million to \$7 million
Eligible Business Size	<ul style="list-style-type: none"> • Determined by industry type and based on # of employees or annual revenue • Business net worth not to exceed \$15MM
Interest Rate	<ul style="list-style-type: none"> • Variable rate adjusted monthly or fixed rate • Fully amortized through the term of loan
Terms and Amortization	<ul style="list-style-type: none"> • Up to 25 years – real estate • All loans are fully amortized • No balloon payments
Loan Structure	<ul style="list-style-type: none"> • Loan structure negotiable; dependent on risk • 10% down payment (minimum)
Loan Purpose	<ul style="list-style-type: none"> • Purchase existing building • Refinance existing building • Land acquisition and ground up construction (includes soft cost development fees) • Expansion of existing building • Finance building improvements
Loan Requirements	<ul style="list-style-type: none"> • 51% owner occupancy required for existing building • 60% owner occupancy required for new construction
Collateral	<ul style="list-style-type: none"> • 1st lien position on the subject assets acquired by loan proceeds • May require pledge of personally owned real estate • Personal guaranties of the principal owners of 20% or more ownership are required
Prepayment Penalty	<ul style="list-style-type: none"> • Declining 5-3-1%



TO FIND OUT MORE ABOUT OUR LENDING PLATFORM CONTACT:

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