

## SBA 7(a) LOAN PROGRAM CRITERIA

<b>LOAN BENEFIT:</b>	SBA 7(a) offers businesses a flexible financing option. Businesses can use 7(a) loans to acquire a business, purchase business equipment, purchase commercial real estate, expand or renovate current location, buy new or update existing computer hardware or software and refinance existing business debt.
<b>MAX LEVERAGE (LTV):</b>	Up to 90%
<b>MAX LOAN TERMS:</b>	Commercial Real Estate – 25 Years, Working Capital – 7 Years, Business Acquisition – 10 Years, Equipment – 10 Years
<b>LOAN AMORTIZATION:</b>	Commercial Real Estate – 25 Years, Working Capital – 7 Years, Business Acquisition – 10 Years, Equipment – 10 Years
<b>MAX LOAN AMOUNT:</b>	\$5 million
<b>LENDING TERRITORY:</b>	Nationwide
<b>OWNER OCCUPANCY:</b>	Borrowers must occupy 51% of the rentable property on purchase or renovation on existing buildings. Borrowers must occupy at least 60% of the rentable property on new construction. 60% occupancy must be maintained for the life of the loan.
<b>ELIGIBLE PROPERTIES:</b>	Warehouse, Restaurants, Bars, Auto Repair Shops, Medical Office, Dental office, Car Washes, Assisted Living Facilities, Self-Storage Facilities, Manufacturing, Franchises, Hotels, Industrial, Montessori Schools, Day Care/Child Care Facility, Liquor Stores, C-Stores

Next step: Let's talk about your business!! Schedule a discussion [calendly.com/kramcapitalgroup](https://calendly.com/kramcapitalgroup)



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