

SBA to 90% LTV for Owner Occupied Purchases (Construction Loans Available up to 75% of Total Costs)

Loan Maximums:

1. **SBA-504b Purchase** or **New-Build of Multi-Use Property** (Lines #1 to #3 on Rate Sheet)
\$6,000,000 (1st Lien with us to \$4,000,000 & 2nd Lien with SBA to \$2,000,000) - **75% to 90% LTV.**
2. **SBA-504b Purchase** or **New-Build of Special-Use Property** (Lines #4 to #14 on Rate Sheet)
\$4,000,000 (1st Lien with us to \$2,500,000 & 2nd Lien with SBA to \$1,500,000) – **75% to 80% LTV.**
3. **N.O.O. Purchase** or **ANY Refinance** of **Multi-Use Property** (Lines #1 to #3 on Rate Sheet)
\$4,000,000 - 65% LTV.
4. **N.O.O. Purchase** or **ANY Refinance** of **Special-Use Property** (Lines #4 to #17 on Rate Sheet)
\$2,500,000 - 55% to 60% LTV.

(NO Cash-Out Available with ANY Loan Program)

1. **SBA 504b** – Real Estate **PURCHASES** and/or CONSTRUCTION
 - Same Underwriting Standards as Conventional Loans - **NO New-Business Start-Ups**
 - Minimum **TOTAL** Loan (1st & 2nd Liens) of **\$150,000** (**Minimum \$200,000 Purchase Price**)
 - Maximum **TOTAL** Loan (1st & 2nd Liens) of **\$6,000,000** (**\$4,000,000 for Special Use**)
 - Maximum Broker Compensation (from us) of **1.5% of 1st Lien Amount ONLY**
 - **1st Lien at 50% of Total Costs – 4.95% to 7.20% Interest Rate (20 to 25 Years)**
 - **2nd Lien at 25% to 40% of Total Costs – 5.275% to 5.975% Rate (20 Years)**

Loans BELOW are NOT from Freedom Capital – C.Hofferber@PMCTrust.com

2. **SBA 7a** – Real Estate and Equipment **PURCHASES** – or - **REFIs**
 - **MUCH Tougher Underwriting Standards than Conventional or 504b**
 - Borrower(s) must have 10% of Loan Amount in Liquid Assets/Reserves
 - Borrower(s) must have 100% of Loan Amount in Total Net Worth (NOT including Resid.)
 - Minimum Mid-FICO Score of 680 – No Bankruptcies or Foreclosures in 10 Yrs.
 - **Minimum Loan Amount (1 Lien Only) of \$200,000**
 - **Maximum Loan Amount (1 Lien Only) of \$2,000,000**
 - **Maximum Broker Compensation (from PMC-Trust) of 0.5% of Loan Amount.**
 - **1st Lien at 75% to 90% of Total Costs – 5.75% Floating Rate (7 Years to 25 Years)**
 - **ONLY Valid Property/Business Types:**
 - **Newer Gas Stations and Convenience Stores with Gas Pumps**
 - **Profitable Hotels and Motels**
 - **R.V. Parks and Campgrounds**
 - **Some Equipment Purchases**

Freedom Capital, LLC

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(NO Houses or Multi-Family, NO Land Deals, NO Churches)