

"Your best resource for commercial lending"

SBA Advantage (504) Loan

	MULTI-USE	SEMI-GENERIC	ALL SPECIAL-USE
PRIME QUARTERLY	3.75%	4.75%	5.00%
3-Year SWAP	3.96%	4.96%	5.21%
5-Year SWAP	4.75%	5.75%	6.00%
7-Year SWAP	5.28%	6.28%	6.53%
10-Year SWAP	5.77%	n/a	n/a

SBA 20 Year Debenture Rates

5.192% to 5.649

*All loans fully amortizing for up to 25 years
*The interest rate floor for all loans will be the initial start rate of the loan.
*For reference

INTEREST RATE INDEXES

Prime	3-yr SWAP	5-yr SWAP	7-yr SWAP	10-yr SWAP
3.250%	.0962%	1.750%	2.284%	2.768%

General Guidelines

LTV: 65 MAX (90% CLTV WITH SBA DEBENTURE SECOND)
LENDING... LOCATIONS NATIONWIDE
INCOME VERIFICATION ... FULL DOCUMENTATION
CREDIT SCORE ... 675 MINIMUM
CLTV ... 90% MAXIMUM CLTV
TIME IN BUSINESS: 2+ YEARS
ASSUMABILITY ... LOANS ARE ASSUMABLE AT LENDER'S DISCRETION - 1% FEE
IMPOUNDS ... REQUIRED FOR PROPERTY TAXES & INSURANCE.
APPRAISAL PROCESS & FEE ... CONTACT US ABOUT OUR STREAMLINED PROCESS AND COST
INELIGIBLE LOCATIONS ... AL, FL, IN, LA, MA, ME, MI, MS, NJ, OK, OH

Rates & Terms

LOAN AMOUNTS ... \$500K-\$5MM
AMORTIZATION/TERM ... 25 YEAR AM / 20 YEAR TERM
INDEX / MARGIN / CAP ... PRIME, VARIOUS SWAP RATES
PREPAYMENT PENALTY ... VARIOUS PER TERM
PREPAYMENT BUYDOWN ... VARIOUS PER TERM

M5 Advantages

- Low Rates
- Creative Loan Programs
- Conventional Financing
- Low Down Payment
- Low Fixed & ARM Rates
- Soft Prepayment Penalties
- Fast & Easy Processing
- Will Work with Brokers

M5 Popular Loan Types

- SBA 504, SBA 7a
- Stated Income Comm.
- Full Doc Comm.
- 5+ unit Multi-Family
- Mixed Use Properties
- Special Purpose

FOR MORE INFORMATION OR TO SUBMIT A LOAN REQUEST, PLEASE CALL YOUR M5 FUNDING REP OR VISIT WWW.M5FUNDING.COM
M5 COMMERCIAL FUNDING | 826 E STATE ST, SUITE 200 | AMERICAN FORK, UT 84003

Call (888) 662-5748