



Loan Programs

Lender Benefits

- Bank uses their underwriting policies
- Bank uses their forms
- Revolving line of credit
- 50% guaranty
- Unsecured loans up to \$25.0M (or higher based on bank's loan policy)
- Bank may use their own peg rate other than Wall Street Journal
- May charge higher rates than normal SBA guaranty loans
- Lender ongoing service fee same as regular 7(a) - 0.545

Forms Required

- SBAExpress Guaranty Request (SBA Form 1920SX)
- Eligibility Information
- Supplemental Information
- Authorization

Forms can be located at www.sba.gov/banking/program/guide.html

For More Information

- SBA Montana District Office: 406-441-1081
- Fax: 406-441-1090
- E-mail: john.donovan@sba.gov
- TDD: 406-441-1097
- District Home Page: www.sba.gov/mt

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

(05/17/06)

SBA Express

Maximum loan \$350,000

Guaranty

- Maximum guaranty 50%

Guaranty Fee

- Loan \$150.0M and less 2% guaranty fee (lender may retain .25% of the fee)
- Loans greater than \$150.0M up to \$350.0M 3.0% guaranty fee
- Any size loan with a maturity less than one year .25% guaranty fee

Rates

- Based on wall street journal prime rate
- Loans less than 7 years prime plus 2.25%
- Loans greater than 7 years prime plus 2.75%
- Lender may charge for loans less than \$50.0M 6.5% above prime
- Lender may charge for loans more than \$50.0M up to \$350.0M 4.5%
- Rates may be fixed or float daily about prime

Maturities

- Working capital loans up to 7 year maturity
- Equipment 10 years or useful life
- Real estate loans up to 25 years
- Note may blend rate with the above usages

Collateral

- Lenders may use their existing collateral policy for all loans