

QUICK REFERENCE GUIDE TO SBA COMMUNITYExpress LOANS

Revised 4/10

LENDER	\$ AMOUNT	MATURITY	MAX INTEREST RATES	GUARANTY & OTHER FEES	MISC. INFO.
<p>BORREGO SPRINGS BANK Community Express</p> <p>12121 Panama City Beach Pky. Panama City Beach, FL 32407 Phone: (866) 644-0042 Fax: (866) 717-7718 www.borregospringsbank.com</p>	<p>\$ 5,000 – 50,000</p>	<p>7 year term</p> <p>May be unsecured</p> <p>No pre-payment penalty</p>	<p>Prime + 4.75% on loans of \$5,000 - 25,000</p> <p>Prime + 3.75% on loans \$25,001 – 50,000</p>	<p>\$425 Processing fee + SBA guaranty fee 2% of guaranteed portion*</p>	<p>For criteria & forms visit:</p> <p>www.borregospringsbank.com</p> <p>Click on “Loan Products”</p>
<p>SELF-HELP CREDIT UNION</p> <p>301 W. Main Street Durham, NC 27701 Phone: (800) 476-7428</p> <p>www.self-help.org</p> <p>Offices in: Asheville, Charlotte, Durham, Fayetteville, Greenville, Greensboro & Wilmington</p>	<p>\$ 15,000 – 250,000</p>	<p>1 – 14 year term depending on use of proceeds</p>	<p>Prime + 2.25 – 4.75% for loans up to \$25,000</p> <p>Prime + 2.25 – 3.75% for loans \$25,000 -50,000</p> <p>Prime + 2.75% for loans \$50,000 -250,000</p>	<p>Minimum packaging fee \$350</p> <p>+ SBA guaranty fee 2% of guaranteed Portion*</p>	<p>Borrowers required to submit tax returns, financials and business plan</p> <p>For information & forms visit:</p> <p>www.self-help.org</p>
<p>SUPERIOR FINANCIAL GROUP, LLC (SFG) Community Express Loans</p> <p>165 Lennon Lane, Suite 101 Walnut Creek, CA 94596 Phone: (925) 296-0500 Fax: (925) 296-0510</p> <p>www.superiorfg.com</p>	<p>\$ 5,000 – 25,000</p>	<p>10 year term Unsecured</p> <p>No Pre-payment penalty</p>	<p>Prime + 4.5%</p>	<p>\$450 Processing fee (loans \$5,000 – 12,500)</p> <p>\$550 Processing fee (loans over \$15,000)</p> <p>+ SBA guaranty fee 2% of guaranteed portion*</p>	<p>For criteria & forms visit:</p> <p>www.superiorfg.com</p>

<p>SURREY BANK & TRUST Community Express</p> <p>145 N. Renfro Street Mount Airy, NC 27030 Phone: (336) 783-3917 Fax: (866) 789-3687</p> <p>www.surreybank.com</p>	<p>\$5,000 – 50,000</p>	<p>7 years depending on use of proceeds</p>	<p>Prime + 2 – 4.75% for loans up to \$25,000</p> <p>Prime + 2 – 3.75% for loans \$25,000 – 50,000</p>	<p>Minimum of \$100 up to a maximum of 1% of the loan amount</p> <p>+ SBA guaranty fee 2% of guaranteed portion*</p>	<p>For forms & information contact:</p> <p>John Canosa, Jr. 336 783-3917</p>
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**Note: Under the American Recovery & Re-investment Act, the SBA guaranty fee has been temporarily waived through 4/30/2010.*