

Guarantor	Borrower	Industry	Structure	Use of Proceeds
✓ Acceptable credit ✓ No previous government loan defaults ✓ US citizen or legal permanent resident ✓ Less than \$5MM in outstanding SBA loans	✓ For profit ✓ US based ✓ Less than \$5MM in after tax net income ✓ Less than \$15MM in tangible net worth	✓ Active business ✓ No non-owner occupied real estate ✓ No lenders ✓ No pyramid sales ✓ No religious affiliation ✓ No private clubs ✓ Less than 1/3 gambling revenue	✓ 25 year term for real estate ✓ 10 year term for all other uses ✓ Fully amortizing ✓ Full personal guarantee of all 20%+ owners ✓ Up to \$5MM total loan amount	✓ Working Capital ✓ 100% Business Acquisition ✓ Real Estate Purchase ✓ Equipment Purchase ✓ Debt Refinance ✓ Construction

Sba 7a Guidelines

PT Brinkman

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Sba 7a Guidelines:

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