



## SBA Lending



Specialized financing options from one of the top SBA lenders in the country

Since 1953, the Small Business Administration (SBA) has been helping American businesses flourish. So, whether you're looking to open your doors to the public for the first time or fund the expansion of your growing business, our nationally-recognized SBA team has the expertise and resources you need.

We have the financial tools and solutions to help you run more efficiently, open or expand facilities, buy new equipment, enter new markets, and capitalize on the opportunities that come your way.

### What we offer

#### SBA 7(a) loans

For many businesses, Valley's SBA 7(a) Program provides an excellent option to fund growth. These commercial loans are partially guaranteed by the government, which allows Valley to provide loans that might not fit conventional guidelines.

#### What can an SBA 7(a) loan be used for?

- Construction, expansion, renovation of facilities
- Purchase of land and building
- Purchasing equipment, furniture, fixtures, or leasehold improvements
- Permanent working capital
- Refinance of existing debt
- Business acquisitions

#### Who's eligible for an SBA 7(a) loan?

Your business must be located within the United States and be "for-profit." Creditworthiness is based on a businessowners' ability to repay, management experience, equity, and personal credit history.

#### How much can a business borrow?

You can borrow up to \$5 Million

#### What are the benefits of an SBA 7(a) loan?

- Longer repayment terms
- No balloon payments
- No prepayment penalty (on terms less than 15 years)
- Flexible collateral requirements
- Closing costs can be rolled into the financing

#### Ready to grow your small business?

Call us at **866.979.2265** to ask about our SBA 7(a) loan program or learn more about the SBA 7(a) loan at [valley.com/sba](http://valley.com/sba).

We have the financial tools and solutions to help you run more efficiently

