

September 2018

Purchase Loans:

25-year: 5.29%

20-year: 5.25%

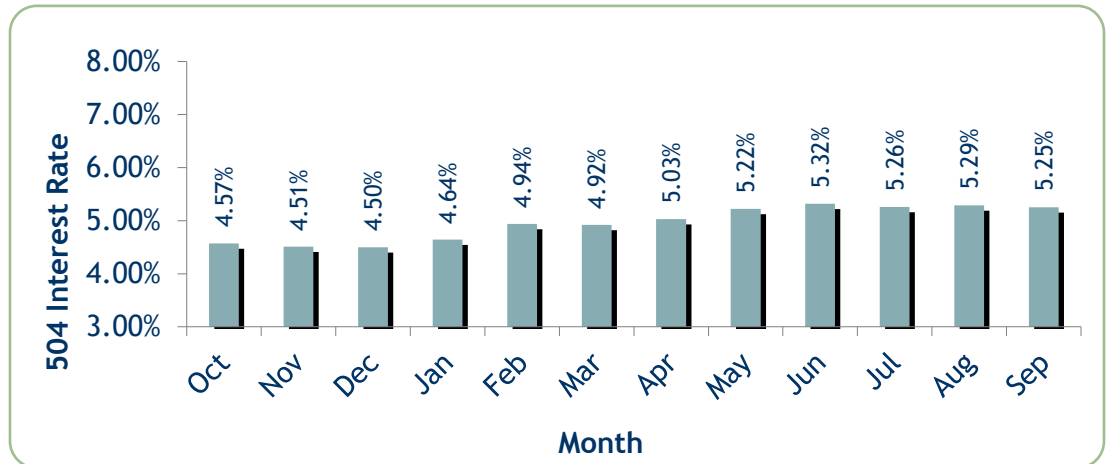
10-year: 5.25%

Refinance Loans:

25-year: 5.33%

20-year: 5.29%

10-year: 5.29%



Evergreen Business Capital is the Northwest's leading SBA 504 loan program expert. With over 35 years in the industry, we are the only company in the Northwest to have earned SBA's Premier Certified Lender Status, and we are consistently the highest volume 504 lender in the region. Evergreen assists businesses in Washington, Oregon, Alaska, and Northern Idaho with the acquisition/refinance of commercial real estate and equipment.

The Program

- Financing for long term fixed assets
- Evergreen facilitates an SBA-guaranteed loan in a second lien position behind a traditional lending institution
- By supplementing traditional financing with a 504 loan, borrower may finance up to 90% of the asset cost/value

Loan Terms

- **Amount:** SBA maximum is either \$5 million or \$5.5 million depending on type of project. This amount may be reduced if applicant has other SBA loans outstanding. No max on first lien loan.
- **Term:** Fully amortized with either a 10, 20, or 25-year term, depending on useful life of the assets being financed.
- **Rate:** Low, fully fixed rate based on a monthly debenture bond sale
- **Collateral:** Typically only the fixed assets being financed

Commercial Real Estate Purchase or Refinance

- Owner-occupied properties (51%+ of existing building, 60%+ for new construction)
- Minor amounts of furniture or other shorter-term fixed assets may be included in the financing package on a case-by-case basis

Equipment Purchase or Refinance

- Up to 90% of cost for new equipment, no appraisal required
- Appraisal required for used assets
- Equipment must have a useful life of at least 10 years
- Autos, trucks and airplanes are not eligible for financing

Benefits to Businesses

- Down payment lower than traditional financing, typically without the requirement of additional collateral
- Fully fixed rate
- No balloon payment

Benefits to Participating Lenders

- Lower loan to value; typically 50%
- Community Reinvestment Act Credits
- Evergreen works with the SBA on all application and servicing requirements

EVERGREEN BUSINESS CAPITAL

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Evergreen Business Capital is an equal opportunity lender

*Estimated based on pricing published by NADCO on September 6, 2018. Rates are for loans approved on or after October 1, 2017; loans approved prior to this date may differ. 20-year and 25-year loans fund every month, 10-year loans every other month. Effective interest rates are inclusive of servicing fees. For additional information, contact us at 800.878.6613.