

## SunTrust SBA Loan Programs

We understand that you set goals and have a vision of success for your business. And you may need an infusion of additional capital to get you to that next level. Whatever your situation and whatever your business goals, our SBA loan programs offer solutions that can help you experience the type of growth you envision for your business.

Understanding the vital role small businesses play in our economy, SunTrust partners with the U.S. Small Business Administration to offer you an attractive borrowing option to traditional financing. We have a team of highly skilled SBA experts who will work with you to understand your business objectives and structure the right SBA program to meet your needs.

### Why Consider a SunTrust SBA Loan Program

Through our partnership, the SBA guarantees a percentage of the business loan making it an attractive financing option for growing companies. SBA loans are designed to make it easy to qualify and have proven to be the answer for businesses that need flexibility in meeting certain conventional loan requirements.

While SBA loans typically take more time to process than conventional loans, our SBA loan specialists will help you every step of the way to make the process easy and efficient.

### SunTrust SBA Loan Programs to Meet Your Business Needs

As one of the leading SBA lenders in the nation, SunTrust offers six types of SBA loan programs. From SBA standard loans to express lines of credit, our specialists will work with you to develop the right solution to help you reach your growth goals.

#### SBA 7(a) Standard Loan

The 7(a) Loan Program is the SBA's primary business loan program offering financing up to \$2,000,000 to accommodate a wide range of financing needs.

- Loans can be used for long term financing for fixed asset purchases including real estate, machinery and equipment, inventory, business acquisition, debt refinancing, and working capital
- No balloon payments or call provisions
- Borrowers benefit from flexible loan structure, longer repayment terms and lower down payments, all of which enhance cash flow

#### SBA Express Loans and Lines of Credit

As a preferred lender of the SBA, SunTrust offers SBA Express Loans and Lines of Credit programs with the

advantage of a streamlined application process and a quick response time for your loan decision.

- Loans can be used for inventory, equipment, leasehold improvements, working capital, and business acquisitions
- Lines of Credit are offered through the express program, which are not available under 7(a)
- Borrowers benefit from a streamlined process with limited additional paperwork and quick turnaround

#### SBA Export Express Loans and Lines of Credit

The Export Express program can be your answer if you're considering developing or expanding your export markets.

- Loans can be used for export-specific working capital, international trade shows, purchase of export-related real estate and equipment, and standby letters of credit
- Designed to meet the export financial needs of small businesses for amounts up to \$250,000
- Businesses must have one full year of business operating history in order to be eligible

#### SBA Export Working Capital

The SBA Export Working Capital program assists US exporters seeking short-term working capital to fund direct export costs.

- Loans can be used to finance foreign account receivables, purchase finished product for export, finance raw materials, supplies, labor and overhead for production of export goods and services. It can also support commercial and/or standby letters of credit associated with export activities.
- Loan amount ranges from \$500,000 to \$2,000,000 with twelve month terms
- Borrowers benefit from funding for exports without disrupting domestic financing or business plans

## SBA Patriot Express Program

The SBA Patriot Express Program is designed specifically for veterans and members of the military community wanting to establish or expand small businesses.

- Businesses must be 51% owned by certain members of the military/veteran community
- Loans can be used for inventory, equipment, leasehold improvements, working capital, and business acquisition
- \$500,000 maximum loan amount with a seven-year maximum term

## SBA 504 Program

SunTrust partners with a Certified Development Company (CDC) on behalf of the SBA to provide businesses with long-term, fixed-rate financing for major fixed assets.

- Loans can be used to purchase owner-occupied real estate, construction, or capital equipment with a minimum of 10 years useful life
- Borrowers benefit from long-term, fixed rate financing and a lower equity requirement

## Committed to Your Business Growth

SunTrust invests in education, tools and solutions to help your business in any economy. Specifically, visit [www.bizsolutionscentral.com](http://www.bizsolutionscentral.com) for ongoing events, videos, webinars, tools and research on issues you face each day.

And to learn more about how SunTrust's SBA Loan Programs can help your business, contact your Relationship Manager or branch banker, or call 800.SUNTRUST. For more information about The Small Business Administration, visit [www.sba.gov/financing](http://www.sba.gov/financing).

## Together we'll find the SunTrust SBA Loan Program that's right for you.

SBA Finance Programs	SBA 7(a) Standard	SBA Express Loans & Lines of Credit	SBA Patriot Express	SBA Export Express Loans & Lines of Credit	SBA Export Working Capital	SBA 504 Program
Description	SBA's primary loan program offering long-term financing to accommodate a wide range of financing needs from real estate to working capital. Requires more upfront time commitment by borrower to complete application and closing process. SBA does not permit lines of credit on 7(a) loans	SBA's Express programs offer a streamlined process allowing the bank to use its own paperwork, documents and guidelines for expedited approvals. Lines of credit are available under this program	Same as SBA Express but designed specifically for American veterans and military communities to create and expand small business	Designed to meet the export financing needs of US small businesses for amounts of \$250,000 or less	Assist US exporters seeking short-term working capital to fund their direct export costs	Partnership between the bank and a Certified Development Company (CDC) on behalf of the SBA - to provide businesses with long-term, fixed-rate financing for major fixed assets
Eligible Borrower	For-profit businesses that meet the SBA's size and industry guidelines <sup>1</sup> Patriot Express - businesses must also be 51% or more owned by certain members of the military community <sup>2</sup> Export Express and Export Working Capital - must also have one full year of business operating history and plan to use the funds to support existing or projected export sales					
Maximum Loan Amount	\$2,000,000	\$350,000	\$500,000	\$250,000	\$2,000,000 (min. \$500,000) Advance rate: - up to 85% - eligible AR - up to 75% - export related inventory	Based on project cost (SBA 2nd lien portion only) -\$1.5MM - standard -\$2MM - public policy -\$4MM - manufacturers
Maximum Term	5-7 years for working capital, up to 25 years for real estate; all other loan purposes including fixed assets and equipment would have a maximum term of 10 years			5-25 years depending on use of proceeds, except 7 yrs for Lines of Credit	12 months	Max - 10 yrs - equipment Max - 20 yrs - real estate Min - 7 yrs - equipment Min - 10 yrs - real estate
Max Interest Rate <sup>3</sup> <i>SunTrust fees and pricing apply<sup>4</sup></i>	WSJ Prime + 2.25% < 7 yrs WSJ Prime + 2.75% > 7 yrs. Lenders may charge 1% more for loans < \$50,000 and 2% more for loans < \$25,000	Up to WSJ Prime + 6.5% < \$50,000, WSJ Prime + 4.5% > \$50,000	WSJ Prime + 2.25% < 7 yrs WSJ Prime + 2.75% > 7 yrs. Lenders may charge 1% more for loans < \$50,000 and 2% more for loans < \$25,000	Up to WSJ Prime + 6.5% < \$50,000, WSJ Prime + 4.5% > \$50,000	No cap	Bank portion is subject to SunTrust pricing. SBA 2nd lien portion is determined at the time of the debenture sale
SBA Guaranty Fees (Charged on SBA guaranteed portion of the loan) <i>SunTrust fees and pricing apply<sup>4</sup></i>	0.25% fee for maturities < 12 months, 2.0% fee for loans < \$150,000, 3.0% fee < \$700,000, 3.5% < \$1MM, 3.75% > \$1MM			0.25% SBA fee for maturities < 12 months, 2.0% fee on loans < \$150,000 and 3.0% on loans > \$150,000	0.25% SBA fee, plus 0.50% monthly servicing fee (based on average monthly outstanding principal balance)	0.5% CDC fee on the SBA portion of the loan
Maximum SBA Guaranty	75 - 85%	50%	75 - 85%		75 - 90%	Bank-none, CDC receives 100%
Owner Equity/Liquidity	Minimum of 10%					Minimum of 10% <sup>5</sup>
Collateral	Generally the assets being financed are used as collateral (personal assets may be required if the assets being financed do not adequately secure the loan)					
Personal Guarantee of Principal Owners	Any and all owners who own 20% or more of the business, are required to unconditionally guarantee. However, anyone with a controlling interest or key role in the business may be required to guarantee.					

<sup>1</sup> Industry guidelines are stated as maximums that qualify:

Manufacturing - 500 to 1,500 employees,  
Wholesaling - 100 employees,  
Services - \$2.5MM to \$21.5MM annual sales,  
Retailing - \$5MM to \$21MM annual sales,  
General Construction - \$13.3MM to \$17MM annual sales

<sup>2</sup> Veterans (other than dishonorably discharged)

Service disabled veterans  
Active-duty service member eligible for the military's Transition Assistance Program  
Reservist and National Guard members  
Current spouse of above or widowed spouse of service member who died in service or widowed spouse of a veteran who died of a service-connected disability

<sup>3</sup> Negotiated between borrower and lender and may be fixed or variable but may not exceed SBA maximums

<sup>4</sup> **Reference SunTrust business banking rate and fee guide**

<sup>5</sup> Start up businesses requires an additional 5% equity injection. Special-purpose real estate requires an additional 5% equity injection. If both apply, these injections would be cumulative resulting in 10% additional equity.

A fee of .25% of the guaranteed portion of the loan is charged for loans with maturities of 12 months or less.

**Important Note:** In all cases, SBA policy requirements supersede SunTrust's credit quality requirements.

