



# SBA 7(a) Commercial Real Estate & Business Acquisition Loan Programs

As a non-bank SBA Preferred Lender, Lendistry SBLC, LLC offers affordable SBA 7(a) loans in as little as 5 business days. We provide both commercial real estate (CRE) and business acquisition options.



	SBA 7(a) Commercial Real Estate Loan Program*	SBA 7(a) Business Acquisition Loan Program
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>Purchase owner-occupied CRE property</li> <li>Refinance owner-occupied CRE property</li> </ul>	<ul style="list-style-type: none"> <li>Increase working capital</li> <li>Expand a small business</li> <li>Refinance current debt</li> <li>Acquire an existing business</li> <li>Purchase inventory, equipment, and more</li> </ul>
<b>Loan Amount</b>	\$150,000 - \$5 million	\$25,000 - \$5 million
<b>Loan Term</b>	Up to 25 years	Up to 10 years
<b>Interest Rates</b>	Up to Wall Street Journal Prime (WSJP) +3.0%	Up to Wall Street Journal Prime (WSJP) +4.5%
<b>Down Payment</b>	<ul style="list-style-type: none"> <li>10% down payment for owner occupied multi-use properties</li> <li>15-20% down on Special Use Properties (e.g. Gas Station, Car Wash, Self Storage, Residential Care, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>10-25% down payment</li> </ul> <i>Third-party business appraisal required if there is a change of ownership, and the goodwill portion is greater than \$250,000</i>
<b>Amortization</b>	Fully amortized with 3-year SBA subsidy prepayment fee	Fully amortized with no prepayment penalty
<b>Prepayment Penalties</b>	Year 1 - 5% of outstanding principal Year 2 - 3% of outstanding principal Year 3 - 1% of outstanding principal	No prepayment penalty

### Why us:

Lendistry SBLC, LLC is a wholly owned subsidiary of B.S.D. Capital, Inc. dba Lendistry and is approved to offer SBA loan products under SBA's 7(a) Lender Program. Lendistry provides equal access to capital for small business owners so they can support their communities. We make it easy, combining personal, experienced service with a technology platform that allows business owners to complete the process in their own time. **Applying does not impact your credit score.**

Apply today!

\*Commercial real estate properties must be 51% owner occupied (based on rental square footage determined by an appraiser)

To learn more about SBA 7(a) loan eligibility, visit [sba.gov/funding-programs/loans/7a-loans](https://sba.gov/funding-programs/loans/7a-loans)

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