

PMC COMMERCIAL TRUST

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LOAN PROGRAM HIGHLIGHTS

SBA 7(a)

Loan amounts: \$75,000 - \$2,000,000 (Subject to SBA program limits)
Interest rate: Prime + 1 to 2.75 % floating
Loan term: 7 – 25 year amortization
Prepayment charge: 1-14 years maturity: None
15-25 years maturity: SBA charges 5-3-1% & None after 3yrs
Equity requirement: 15% - 25%
Other criteria: Citizen or legal permanent resident.

SBA 504*

Loan amounts: Up to \$6,000,000 (\$8,000,000 including SBA portion)
Interest rate: FLOATING or FIXED Rates
(SBA portion will be a 20 year fixed rate)
Loan term: 20-25 year maturity / 20-25 year amortization
Prepayment charge: Diminishing to zero
Equity requirement: 20% average (10% minimum of eligible hard costs, plus working capital and inventory).
Other criteria: Owner operated real estate. Citizen or legal permanent resident. Must meet job creation / retention requirements.

Conventional

Loan amounts: Up to \$3,500,000
Interest rate: FIXED Rates
Loan term: 5 year maturity / 20 year amortization
Prepayment charge: During first 5 years
Equity requirement: 25% - 30% minimum
Other criteria: Owner-operated real estate.

***504 program:** SBA will provide secondary financing based on a percentage of eligible project costs. Terms of the second mortgage are set by SBA upon approval of the loan. These loans may be facilitated through another lender.

Underwriting criteria: Satisfactory credit history. First lien on land, building, equipment, and inventory. Loan to value 70% - 80%. Debt service coverage of 1.3X may be based on projections. Personal guarantees required, but may be limited in some cases.

All loans are subject to credit approval. Rates are subject to change with market conditions, and are priced as of September 18, 2008.

We tailor loans to fit *your* needs, and there is never an application fee!

Start-ups ♦ Acquisitions ♦ New constructions ♦ Expansions ♦ Remodels ♦ Refinance to a lower rate
Quick credit decisions within 5 – 7 business days upon receipt of a completed application.