



# QUICK REFERENCE GUIDE TO SBA LOAN PROGRAMS

Program	Maximum Amount	Maximum % of Guarantee	Use of Proceeds	Maturity	Maximum Interest Rates	Guaranty and Other Fees	Eligibility
<b>504 Certified Development Company (CDC)</b>  Long term, fixed asset loans provided through non-profit Certified Development Companies. Must create or retain 1 job per \$35,000 of debenture proceeds.	SBA portion limited to \$1 million. If loan meets Public Policy Goals amount may be up to \$1.3 million.	Up to 40% of project which is a 100% SBA backed debenture. Private lender portion of project is unlimited but is not backed by SBA.	Purchase of fixed assets such as land, buildings, major improvements, equipment, construction/renovation costs. Working capital needs not allowed.	Only offered for terms of 10 or 20 years.	Based on current market rates for 5 and 10 year Treasury issues plus an increment above the Treasury rate.	Fees related to debenture. Approx. 4%.	For-profit businesses that do not exceed \$7 million in tangible net worth and did not have average net income over \$2.5 million for the past 2 years. Alternate size standard is that imposed for 7(a) loans.
<b>Export Working Capital Loan (EWCP)</b>  Short term lines of credit; Quick turn-around time; may apply for a pre-qualification letter.	\$1,100,000	90% - may not exceed \$1,000,000.	Short term working capital loans to finance export transactions. No repayment of existing debt.	Matches single transaction cycles or generally a 1 year term for line of credit.	No cap - SBA will monitor for reasonableness.	.25% of guaranteed amount	Businesses engaged or preparing to engage in exporting. Must be in business for one year. See 7(a) for other qualifications.
<b>ExportExpress</b>  Lender approves loan and uses their own forms and processes. Available only through "Preferred" lenders. Technical assistance provided to borrower.	\$150,000	85%	See 7(a)	See 7(a) Term loan same as 7(a); no more than 5 years on revolving line of credit.	See 7(a)	See 7(a)	Businesses engaged or preparing to engage in exporting. Must be in business for one year. See 7(a) for other qualifications.
<b>International Trade Loan</b>  Loans to significantly expand or develop an export market or to offset the adverse effects of competition from imports.	\$1,250,000	See 7(a)	Acquire, construct, renovate or expand facilities and equipment to be used in the U.S. to produce items involved in international trade. No repayment of existing debt.	See 7(a) May be combined with an EWCP loan which has a 1 year maturity.	See 7(a)	See 7(a)	See 7(a)
<b>CAPLines</b>  Short term loans and revolving lines of credit. Seasonal, contract, builders and asset-based lines.	\$1,000,000 Small asset based line has a \$200,000 limit.	See 7(a)	Finance seasonal working capital needs; costs to perform on contract; construction costs; inventory. No financing of floor plans. Repayment of short term debt possible.	Up to 5 years.	See 7(a)	See 7(a)	See 7(a)
<b>DELTA Loan</b>  Defense Loan and Technical Assistance Program. Provides financial & technical assistance to defense-dependent firms impacted by reduced defense spending.	\$1,250,000 on 7(a) loan. 504 loan has a limit of \$1,000,000.	80%, regardless of loan amount.	See 7(a), 504 Funds to allow for diversification into commercial markets.	See 7(a), 504	See 7(a), 504	See 7(a), 504	See 7(a), 504. Had 25% of sales from DOD/DOE contracts. Loan is subject to continued availability of funds from joint SBA/DOD funding agreement.

