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204, Orem Utah 84057**

**Have questions
about SBA Lending?**

BruceLee Romero (SBA Loan Officer)
(385) 270-2825
bromero@macu.com

Why finance with an SBA loan?

An SBA loan offers as little as 10% cash down to purchase a commercial building. Keeping more money in your pocket as an owner/user for your business.

What loan options are available to you?

There are two common loan options available. SBA 7a and SBA 504. See below for a comparison of which option works best for you.

7a Loan (Estimate)	
Purchase Price	\$1,888,425
15% Cash Injection	\$283,264
0% Equity Injection	\$0
Est Fees	
Appraisal Estimate	\$3,500
Environmental Assessment Estimate	\$350
Packaging Fee	\$2,500
SBA Guarantee Fee (Estimated)	\$42,645
Estimated 3rd Party fees	\$3,050
Total Estimated Fees	\$52,045
15% Cash Injection + fees	\$335,309
Loan Amount	\$1,605,161

504 Loan (Estimate)	
Purchase Price	\$1,888,425
CDC Fees (Estimated)	\$23,630
Est Fees	
Appraisal Estimate	\$3,500
Environmental Assessment Estimate	\$350
Packaging Fee	\$900
Origination Fee	\$9,442
Estimated 3rd Party fees	\$3,350
Total Estimated Fees	\$40,272
Estimated Total Project w/Fees	\$1,928,697
10% Cash Injection of total project cost	\$192,870
MACU Loan Amount	\$961,755
CDC Loan Amount	\$779,000
Combined Loan Amount	\$1,740,755

Disclaimer: This is not an approval, and all figures are subject to underwriting and final approval.

SBA (FAQs)

What can I use an SBA 7a loan for?

You can use an SBA 7a loan to acquire, refinance, improve or complete a ground up commercial project. In addition to business acquisition (change of ownership), working capital, equipment, furniture and fixtures.

What can I use an SBA 504 loan for?

You can use an SBA 504 loan to acquire, refinance, improve or complete a ground up commercial project. In addition to equipment, furniture, and fixtures.

My business is less than 2 years old. Can I still apply?

Yes, whether you are an existing business, establishing a new business, or buying a business, you can still apply for an SBA loan. If you are less than 2 years old (includes change of ownership), there will be some additional requirements. Such as an additional 5% down, Projections and Assumptions (templates provided), outside income etc. For any and all additional requirements, please contact me (BruceLee Romero) by email bromero@macu.com or phone (385) 270-2825.

Can I finance special use properties? (Carwash, Hotel or Self-Storage)

The simple answer is yes, you can use an SBA loan for special use properties. Contact me, (BruceLee Romero) by email bromero@macu.com or phone (385) 270-2825 for eligibility and requirements.

I do not have enough cash for the injection, but I do have another property I can use as equity injection. Is this possible with an SBA loan?

Yes, we can potentially use another property as equity injection if we do an SBA 7a loan.

For any additional questions, please contact:

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