



BRIDGE BANK

## SMALL BUSINESS AND REAL ESTATE BANKING

### **SBA Lending Services:**

- Loan prequalification with 24 hours of application submission
- Preferred SBA Lender – provides for SBA approval within 24 hours
- Loan amounts up to \$2,000,000 when used for the following purposes
  - Debt Restructuring
  - Business Acquisition
  - Equipment Purchases
  - Permanent Working Capital
- Loan amounts up to \$6,000,000 when used for the following purposes
  - Owner-occupied Commercial Real Estate

### **Commercial Real Estate Lending Services:**

- Typical maturities of 25 years for Owner-occupied projects
- Typical maturities of five to seven years with amortization of 20 to 25 years for Investment projects
- Fixed or Variable Rate loans available
- Up to 90% financing for Owner-occupied projects
- Up to 70% financing for Investment projects

### **Construction Lending Services:**

- Residential and Commercial Real Estate
- Financing for both speculative and owner-user 1-4 unit residential projects
- Loans for land acquisition when construction will begin within 24 months
- Both Ground Up and Home Improvement construction loans
- Construction to Permanent financing options available on owner-user projects
- Interest only during construction period
- No additional appraisal, title or closing fees to convert to term loan

### **USDA Lending Services:**

- Loans for projects located in rural areas (<50,000 people)
- Funds available for Commercial Real Estate and/or Equipment purchases
- As little as 15% down (may vary)
- Financing for both investor and owner-occupied real estate
- Loan Amounts up to \$10,000,000



THE SMARTER CHOICE IN BUSINESS BANKING.®

