

# Lending with your business in mind

AT MISSION VALLEY BANK, WE UNDERSTAND THE UNIQUE CHALLENGES AND OPPORTUNITIES THAT SMALL BUSINESSES FACE. THAT'S WHY WE'RE PROUD TO OFFER SBA LOANS DESIGNED TO MEET THE DIVERSE NEEDS OF OUR BUSINESS COMMUNITY. WITH OUR DEDICATED, HIGH-TOUCH, PERSONALIZED SERVICE, WE'RE COMMITTED TO PROVIDING AN EFFICIENT AND EXPEDITED LOAN PROCESS, ENSURING THAT YOUR BUSINESS GETS THE SUPPORT IT NEEDS TO THRIVE.

## Why Choose Mission Valley Bank for Your SBA Loan?

We are redefining lending: Dedicated Personalized Service, Efficient and Expedited Loan Process, Flexible Loan Options.

### Our SBA Loan Programs Include:

#### SBA 7(a) Loans: Up to 100% (LTV\*) Financing

- Loan Amount: up to \$5MM (for qualified applicants)
- Financing for owner/user CRE acquisition
- Terms/Amort: 25-YR term and amortization, no balloon payments
- Pre-Pay: Minimal 3-YR pre-pay (5%, 3%, 1%)

#### SBA (a) Loans (Up to 90% (LTV\*) Financing

- Loan Amount: up to \$5MM (for qualified applicants)
- 25-YR term: Minimal 3- YR pre-pay (5%, 3%, 1%)
  - Purchase, construction, or refinance of owner/user
  - CRE (minimum 51% owner occupancy)
- 10-YR term: No pre-pay penalty
  - Business acquisition or start-up
  - Acquire machinery / equipment
  - Refinance existing business debt
  - Partner buyout (full or partial)

### Get Started Today

Ready to take the next step in growing your business? Contact Mission Valley Bank to learn more about our SBA loan options and how we can help your business achieve its goals. Our team is ready to provide you with the high-touch, personalized service you deserve, ensuring a smooth and successful loan process.

Loans subject to borrower qualifications, including income, property evaluation, and other qualifying items needs to make credit decision. Approvals are subject to underwriting guidelines, interest rates, and program guidelines. Program subject to change without notice at any time. \*If LTV exceeds 85%, additional collateral may be required to comply with SBA guidelines. For complete program guidelines, please reach out to a Mission Valley Bank SBA lending expert.



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