

COMMUNITY ADVANTAGE LOAN GUIDE

TMC Financing's Community Advantage Program is a financial opportunity supported by the Small Business Administration (SBA) that provides small to mid-sized businesses greater access to working capital.

Loan Amounts	<ul style="list-style-type: none">• Minimum of \$50,000 to maximum of \$250,000
Use of Capital	<ul style="list-style-type: none">• Inventory• Tenant Improvements• Equipment• Working Capital• Start-up Capital• Business Purchase• Real Estate• Refinancing of Existing Debt
Loan Terms	<ul style="list-style-type: none">• Typically 10 years for equipment, working capital, inventory, tenant improvements, business acquisitions, and start-ups• Up to 25 years for real estate• No penalty for early repayment for loans with maturities less than 15 years• Fully Amortized - No Balloon Payments
Rate	<ul style="list-style-type: none">• Variable tied to prime• Starting at Prime plus 2.75% - 6% (<i>based on risk profile assessment</i>)• ACH payment required for all loans
Fees	<ul style="list-style-type: none">• Loan fee of \$1,000 for loans up to \$100,000; 1% for loans over \$100,000• No SBA guarantee fee on loans under \$150,000• SBA guarantee fee: 2%-3% of guaranteed portion (SBA guarantees 85% of the loan up to \$150,000 and 75% of the loan between \$150,000 and \$250,000)
Collateral	<ul style="list-style-type: none">• Security interest in business assets• Unconditional personal guaranties of principal owners of 20% or more ownership• Unconditional guaranty of the business concern• Lien on personal residence if available

Apply online today: tmcfinancing.com/communityadvantage

THE ADVANTAGE:

- Long loan terms
- Low interest rates
- No Balloon Payments
- Speedy Approval Process
- Streamlined, simplified paperwork
- Access to additional working capital for further investment

TMC Financing
Serving California & Nevada
888.989.8855
tmcfinancing.com



TMC is a leading SBA Certified Development Company (CDC)