



Evolve Bank & Trust

Small Business Lending

OWNER - USER REAL ESTATE

Buy, build or expand your building for customers looking to:

Replace rent payments

- Build equity and long-term appreciation
- Increase operating revenues by expanding square footage of current facility

Up to \$5 million 7(a)

Up to \$5.5 million 504

CREDIT HIGHLIGHTS :

As little as 10% down

Up to 25 year repayment terms

No balloon payments

Project can include ground up construction, tenant improvements, working capital and equipment purchase

51% owner -occupancy for non-construction & 60% for construction

REFINANCING A COMMERCIAL MORTGAGE

For customers looking to avoid any balloon payments on an existing loan from another bank or institution

CREDIT HIGHLIGHTS:

Best for customers with LTVs too high to refinance conventionally

Ease cash flow by re-amortizing debt up to 25 years. Can include some short-term business debt Up to 90% LTV

- No balloon payments
- Only a 3-year prepayment period

Up to \$5 million 7(a) only

BUSINESS/PRACTICE ACQUISITION FINANCING

For customers looking to purchase an existing business or professional practice.

CREDIT HIGHLIGHTS:

Direct experience required

Lower equity (down-payment) requirements for dentists, doctors and veterinarians

Loan can be used to finance various purposes:

Acquiring the land and building

Purchase of machinery & equipment

Tenant improvements

Securing furniture and fixtures

Working capital

Down payments - from 10% to 30%

- Can use existing business equity as a down-payment
- Can be combined with a seller note

Collateral to the extent available

Up to \$5 million with real estate

PARTNER BUYOUT FINANCING

For customers that need financing to buyout the principal of an existing business or practice.

CREDIT HIGHLIGHTS:

Must be a 100% buyout

Typically no cash required with pledge of existing equity

Collateral to the extent available

Up to \$5 million with real estate



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