



BIG PLANS DESERVE A LOCAL PARTNER



At Echelon Bank, our SBA team knows the program inside and out, and we know Tampa Bay businesses. We guide you through every step of the SBA process, keep things moving, and structure a loan that fits where your business is headed. Local decisions, real relationships, and a team that picks up the phone.

HOW CAN YOU USE AN SBA 7(A) LOAN?

- Starting, expanding, or renovating your business
- Purchasing land, buildings, or owner-occupied commercial real estate
- Buying equipment, furniture, fixtures, or leasehold improvements
- Working capital
- Refinancing existing business debt
- Acquiring or buying into a business

WHAT ARE THE REQUIREMENTS?

- Operate as a for-profit business in the U.S.
- Demonstrate ability to repay, along with sound credit and management experience
- Owner equity investment
- Personal guarantees from owners of 20% or more
- Meet SBA size standards and eligibility guidelines

WHAT ARE THE BENEFITS?

- Longer repayment terms for lower monthly payments
- No balloon payments (for most loans)
- Lower down payment requirements
- Flexible collateral requirements
- Closing costs can be included in the financing
- Loan amounts up to \$5 million

MEET YOUR SBA LENDING EXPERT



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To schedule a consultation, **contact your banker or call us at (813) 480-6036**. Our team will assess your current needs and recommend the right combination of services.

