

# US Small Business Administration Loans

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Colorado Lending Source

# Types of SBA Loans



Guaranty Loans

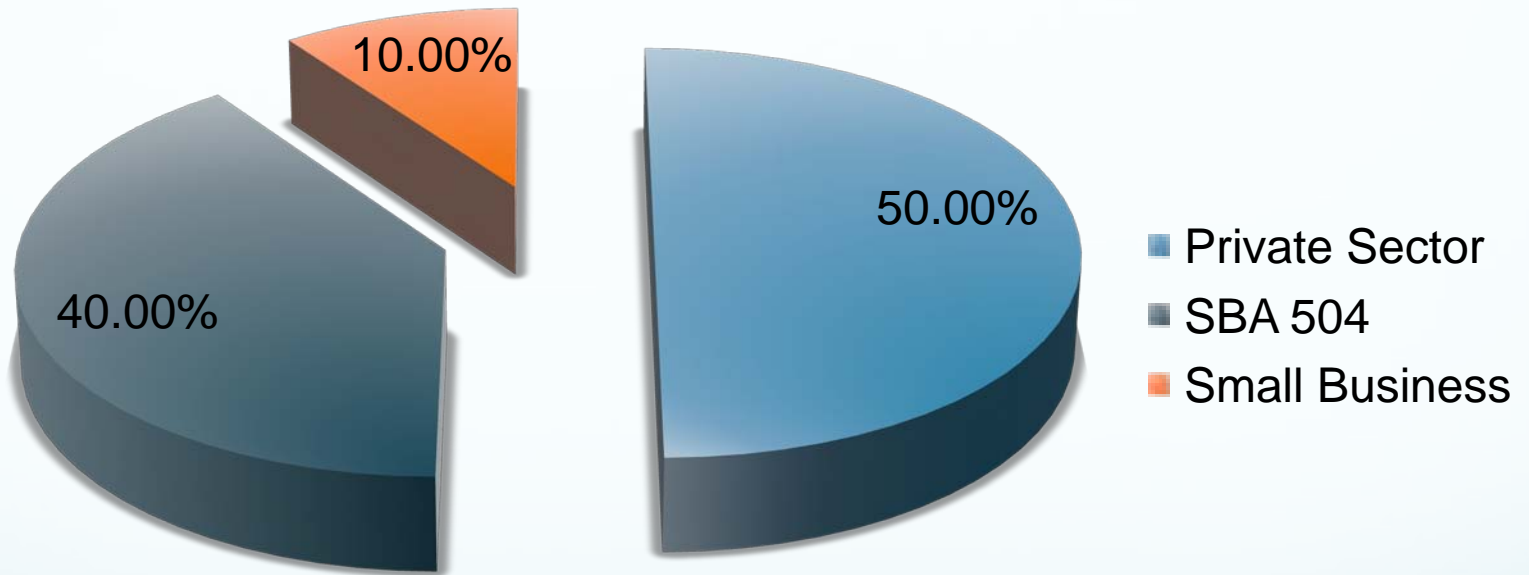


504 Loans



Micro-Loans

# SBA 504 Loan Program Structure



# Most Significant Changes in SBA Programs in more than a Decade!

- ◆ H.R. 5297 (Small Business Jobs Act) signed into law by the President on September 27<sup>th</sup> 2010 ...
- ◆ SBA's Revised Standard Operating Procedures (SOP) effective October 1<sup>st</sup> 2010.

# SOP Changes ...



# SBJA Changes

7(a) Loans



Max loan = \$5 million  
Guarantee = 90% / 75%  
Fee relief (temporary)  
Larger size standards

504 Loans



Max loan (40%) = \$5/5.5m  
Fee relief (temporary)  
Larger size standards  
Refinance (temporary)  
Secondary market (temp)

Micro-Loans



Max  
loan =  
\$50k



# Other Options ...

- ❑ City / County / Region State Loan Programs
- ❑ USDA Business & Industry (B&I) Loan Program

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