

B:Side Capital offers a variety of services to private sector lenders who don't have the internal personnel for processing, closing, and servicing SBA 7(a) loans. Utilizing us as your Lender Service Provider (LSP) allows your bank to expand loan offerings and mitigate risk with an SBA guarantee of 75% to 85%.

\$25,000 TO \$5 MILLION | UP TO 25 YEAR TERM WITH FIXED OR ADJUSTABLE INTEREST RATES

ELIGIBLE USES

- Purchase machinery or equipment
- Buy, build or renovate commercial real estate
- Debt refinance
- Tenant improvements, working capital, or inventory
- Business acquisition, expansion or startup

REQUIREMENTS

- Term loans up to 10 years for most uses, or up to 25 years for equipment or commercial real estate.
- Fixed or adjustable interest rates set by lender, subject to SBA determined maximum rate.
- Revolving or borrowing base lines of credit available.
- Enhanced options for exporting borrowers

BENEFITS

- Mitigate risk with 75% SBA guarantee, while increasing profitability
- Provide loans to small businesses that don't meet conventional credit requirements
- Expand product offerings without hiring staff or incurring capital expenditures
- Eligible costs and fees can be rolled into total project costs
- Ability to sell on the secondary market



HOW IT WORKS

STEP 1:

Sign up for a lender portal account at bsidecapital.org.

STEP 2:

Access our interest rates, tools, and resources.

STEP 3:

When you are ready to submit an application, fill out a brief submit form in the portal. We are collecting basic information about your project

STEP 4:

You will receive a confirmation email that includes a link to our Secure Document Portal & next steps.

SIGN UP ON THE LENDER PORTAL:

[BSIDECAPITAL.ORG/LENDER-PORTAL](https://bsidecapital.org/lender-portal)