

# Stone Bank SBA Lending

## Helping you Finance Small Business Dreams

### Eligible Use of Proceeds

- Business acquisitions
- Business expansions & working capital
- Purchase of equipment & inventory
- Refinance & debt consolidation
- Purchase or refinance of owner-occupied commercial real estate

### We specialize in financing for:

- \* Hotels & B&Bs
- \* Child Care Facilities
- \* Car Washes
- \* Start-Up Business
- \* Medical Offices
- \* Convenience Stores
- \* Assisted Living Facilities
- \* Manufacturing, Franchise Purchases
- \* Restaurants
- \* ... and many more

### Financing Requirements:

- Must be SBA eligible
- Minimum Loan amount \$350k
- Minimum historical DSC 1.15x (given no expansion)
- Discounted LTV max 250%
- Minimum Guarantor Credit Score 650
- Minimum Equity Injection 10% real estate and 20% on Business Acquisition
- No bankruptcy or Foreclosures in the past 5 years

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*call  
businesses to  
offer  
SBA loans-*

