NEWITY

#1 SBA 7(A) FACILITATOR | $12.0B LOANS SECURED | 125K+ BUSINESSES SERVED

SBA 7(a) Large Balance

Standard SBA 7(a) financing for larger and more complex deals, structured around use of proceeds.

SBA 7(A) LARGE BALANCE

PROGRAM AT A GLANCE

LOAN SIZE	INTEREST RATE	TERM	EQUITY INJECTION	MIN. OWNER FICO
$750K–$5M	**Prime + 3.0%**	**Up to 25 Yrs**	**Case by Case**	**720**
Uses beyond working capital	Based on WSJ Prime	Matched to assets financed	Set by use of proceeds	Required for the majority owner

THE PRODUCT

Standard SBA 7(a) loans, underwritten deal by deal around use of proceeds and the borrower's story.

- Equity injection, term, and collateral structured to the use of proceeds
- Firm minimums on FICO, DSCR, and time in business apply to every deal
- Business acquisitions follow NEWITY's SBA 7(a) Acquisition criteria

THE BORROWER

Established businesses with strong owner credit and cash flow that carries the full debt load.

- 5+ years in operation with no existing debt; existing debt may be refinanced
- 720+ FICO for the majority owner; all 20%+ owners guarantee
- 1.25x minimum DSCR after the proposed SBA loan

CORE CREDIT CRITERIA

Minimums on Every Deal

- ✓ **720 minimum FICO** for the majority owner
- ✓ **1.25x minimum DSCR** after the proposed SBA loan
- ✓ **5 years** minimum time in business
- ✓ **No existing debt**; existing debt may be refinanced into the loan

Structured by Use of Proceeds

- ✓ **Equity injection** evaluated case by case against use of proceeds
- ✓ **Term** matched to the assets financed, up to 25 years for real estate
- ✓ **Uses beyond working capital** required, such as equipment, real estate, expansion, or refinance
- ✓ **Acquisitions** follow NEWITY's SBA 7(a) Acquisition criteria

Deal-by-Deal Underwriting

- ✓ Repayment analysis on the **three most recent years** plus interim, per SBA SOP
- ✓ Debt service coverage shown **after** the proposed SBA loan
- ✓ Structure set by use of proceeds, borrower story, and management depth
- ✓ Clean CAIVRS, SAM.gov, and OFAC screening required

720	1.25x	5 Yrs	$5M
MIN MAJORITY OWNER FICO	MIN DSCR	MIN TIME IN BUSINESS	MAX LOAN SIZE

Collateral & Guaranty

- ✓ Collateral taken as required per **SBA SOP**, including available equity in personal real estate, if required
- ✓ **20%+ owners** provide a full, unlimited personal guaranty

Related NEWITY SBA Programs

- ✓ **Working Capital** term loans up to $750K
- ✓ **Asset Based Loan** revolving lines against A/R
- ✓ **Business Acquisition** for change-of-ownership deals

Prepared for prospective referral partners. Summary for discussion purposes only. Requirements subject to change depending on the Applicant's existing debt and other credit-specific characteristics.