



SBA 504 Interim 2nd Trust Deed Pricing Matrix

AVANA Capital is a licensed direct lender. We have deep expertise in SBA 504 lending, ensuring that your loan is funded quickly and seamlessly. Our mission is to assist small and medium sized businesses obtain expansion capital and provide unparalleled service to our partner institutions. We can provide interim/bridge financing for SBA 504 2nd Mortgage loans, enabling the permanent lender to maintain a low LTV, and providing peace of mind until the SBA debenture funds. AVANA Capital also has expertise in projects with Tenant Improvement and/or Construction components, and can include these in the interim loan offered. In addition to providing interim lending, AVANA Capital can provide solutions for banks with legal lending limitations and concentration issues by participating in and buying SBA 504 1st Mortgage loans, especially in special purpose asset types such as Hotels and Assisted Living Facilities.

Rates and Fees

	120 Days or Less	121 days or more
Rate¹	6.99%	7.49% - 8.99%
Origination¹	1.00% - 1.50%	1.50% - 2.00%
Legal Fees	\$3,500 - \$5,000	\$5,000 - \$10,000

1 - Interim loan rate and origination fee will be determined by the duration of the interim loan and if there are any TI or construction components. In the event the interim loan is extended beyond the initial term, the rate and fees will be subject to change.

General Guidelines

2nd TD Loan Amount	\$5,350,000 (Max*)
Geography	All 50 States
Eligible Loans	All Industries / Property Types
Processing Time	LOI within 48 hours

* Higher interim loan is on the basis of an SBA 504 "Green" project.

2 - If there is a construction or TI component, AVANA Capital will typically provide the 2nd TD/Mortgage lien and will monitor and track the TIs through a third party fund control company. If the project is a large ground up construction project, AVANA Capital can participate with the permanent lender pari-passu style, sharing the 1st lien position and then subordinating once construction is complete and the Certificate of Occupancy is issued.

For Construction / Hard TI²

Cost & Contractor Review	\$1,500 – \$3,000
Draw Fees (per draw)	\$1,000 – \$1,250
Construction / TI Portion	Up to \$3,000,000**

**Of the Interim Loan

Property Types

Multi / General Purpose	Hospitality	Special Purpose
Office / Industrial / Retail Warehouse / Manufacturing	Franchised Limited and Full Service Hospitality	Day Care / Specialty Care Assisted Living Facility

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