

# SBA 7(a) Express Loan Program

## A streamlined program with a rapid turnaround

- **Your trust is important to us.** Skyline is your dedicated financing consultant from start to finish. We operate transparently, listen to your story, answer your questions, and customize our approach to your needs. **We put you first.**
- **We have partnered with several of the nations top SBA Preferred Lenders.** Our lending partners approve hundreds of SBA loans every year. They are fast and their expertise with the 7(a) Express Program is unsurpassed.



### Features

- Funding from 30K-350K.
- Minimal down payment and collateral requirements.
- Best for debt refinancing, working capital, and machinery & equipment.
- Loans can often be funded in as little as 3 to 4 weeks.
- Two years time in business is a standard requirement, along with positive business trends and a credit score of 650.
- Loan term is 10 years.
- Minimum debt service coverage ratios range from 1.10x to 1.25x.

### Advantages & Benefits

- Great program for smaller projects where a quicker turnaround is desired.
- **Excellent for refinancing existing debt.** From consolidating existing loans, to extending loan terms and lowering rates leading to enhanced cash flow.
- With the SBA guarantee, this program can finance projects that are short on collateral and down payment.
- **Excellent program for financing working capital,** which is very difficult to finance with conventional loans.
- Our lenders approve hundreds of these loans every year. You are in expert hands.

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*Skyline is paid by our lenders. There is no cost to the borrower.  
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