

**SBA 7(a) LOANS AND CONVENTIONAL LOAN COMBINATIONS**

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| <b>First Citizens SBA 7(a) loans can help you:</b> <ul style="list-style-type: none"><li>Start your own practice</li><li>☞ Purchase an existing practice</li><li>☞ Buy out a partner</li><li>☞ Expand current practice or expand into a new location</li><li>☞ Purchase and/or construct new building</li><li>☞ Improve current leased space</li><li>☞ Purchase equipment or inventory</li><li>☞ Refinance business debt</li><li>☞ Borrow working capital to fund practice growth</li></ul> | <b>First Citizens SBA 7(a) loan features:</b> <ul style="list-style-type: none"><li>■ Up to 100% financing available*</li><li>■ Loan amounts from \$50,000 to \$5,000,000</li><li>■ Loan terms up to 25 years**</li><li>■ Interest only payment schedules allowed to assist during business ramp up or transition periods</li><li>■ Multiple funding needs financed with one loan and one loan payment</li><li>■ No balloon payments</li><li>■ Fixed and variable rate options</li></ul> |
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