

## SBA LENDING

In an era when the banking community is dominated by national organizations, Horizon Bank maintains a commitment to the communities we live and do business in.

### Smart Choices for Long-Term Financing

The U.S. Small Business Administration (SBA) plays a critical role in making financing available to small businesses for a wide array of purposes, from starting and growing a business to purchasing commercial real estate. As a SBA Preferred Lender, Horizon can provide local approval, underwriting, and dedicated SBA specialists who can turn your requests around fast.

### SBA Loans can be used for a Multitude of Small Business Needs

Funds may be used for a wide range of purposes, including:

- Loan Amounts: up to \$5 million for SBA 7(a) business loans
- Owner-occupied commercial real estate
- Business expansion or acquisition
- Financing newly established businesses
- Partner or management buyout
- Inventory purchase
- Equipment and inventory, including restaurant equipment and vehicles
- Machinery
- Furniture
- Debt refinance
- Working capital

### Real Estate Financing up to \$11.25 Million

For small businesses seeking to purchase, refinance, or build owner-occupied commercial real estate, Horizon Bank can provide SBA-backed financing solutions.

- Loan Amounts: up to \$5 million for SBA 7(a) real estate loans  
up to \$11.25 million for SBA 504 loan programs

All loans subject to credit approval.