

A large, modern glass skyscraper with multiple stories, reflecting the sky and surrounding buildings. The building has a mix of glass and metallic panels.

NATIONWIDE COMMERCIAL LENDING

A multi-story brick building with a mix of red and white brickwork, featuring many windows and a stone base. It appears to be a commercial or residential building.

Liberty SBF provides senior financing to businesses and commercial property investors across the country from \$500,000 to \$15 million.

Since 2011, Liberty SBF has funded over \$2 billion in commercial real estate and business loans directly from its balance sheet.

Business Commercial Real Estate

SBA 504 & Conventional (Owner-Occupied CRE)

Liberty's SBA 504 loan provides up to 90% LTV financing for commercial property acquisitions and refinances. The company also provides conventional financing up to 75% LTV for owner-user commercial real estate.

- › Loan Size: \$1 million – \$15 million
- › Loan Purpose: Purchase; Refinance; Rehab; Ground-Up Construction (SBA 504 only)
- › Eligible Property Types: Owner-User Commercial & Industrial, Self-Storage, Hotel, Healthcare (ALF/ SNF) and Special Use
- › LTV: Up to 90%

SBA 7a Term Loan (Business Loan)

SBA 7a loans are for business borrowers who need funds for working capital, equipment, debt consolidation, business acquisitions and small balance commercial real estate.

- › Loan Size: \$500,000 – \$5 million
- › Loan Purpose: Working capital, equipment, debt consolidation, business acquisitions and small balance commercial real estate

Investment Commercial Real Estate

Bridge (Investment CRE)

Liberty SBF's bridge loan is a flexible short-term financing solution for commercial property investors. Eligible uses include property repositioning, lease up, tax lien payoff, partner buyouts and other refinance scenarios.

- › Loan Size: \$2 million – \$15 million
- › Loan Purpose: Purchase; Rehab or Value-Add; Refinance; Lease-Up; Interest Reserve; Bridge to Agency or SBA
- › Eligible Property Types: Multifamily, Industrial, Office, Retail, and Self-Storage
- › LTV/LTC: Up to 80%

Construction & CapEx

Liberty SBF is currently financing ground up construction projects using the SBA 504 program. Our bridge product can accommodate up to 50% construction including capex, TI/LC, and interest reserves.

RECENTLY CLOSED DEALS



PACIFIC NORTHWEST
\$2,100,000
Office
PORTLAND, OR

SBA 504 loan for heavy office capex.



CALIFORNIA
\$3,900,000
Office
SANTA CLARA, CA

Conventional loan for office refinance.



SOUTHWEST
\$13,000,000
Healthcare
TUCSON, AZ

SBA 504 loan for skilled nursing acquisition.



NORTHEAST
\$2,200,000
Multi-purpose
BROOKLYN, NY

SBA 504 loan for office + condo acquisition.



SOUTHEAST
\$4,000,000
Healthcare
ST CLOUD & PALATKA, FL

Conventional loan for assisted living refinance.



MIDWEST
\$1,700,000
Multifamily
CHICAGO, IL

Bridge loan for multifamily refinance.

Business Commercial Real Estate

SBA 504 & Conventional OOCRE 1st Lien Loans

(Up to 90% LTV) (Up to 75% LTV)

Please note that borrower pays a 1.5% loan origination fee on the SBA 504 and Conventional first lien loans. Prepayment penalty: 5/4/3/2/1

COUPON (FIXED 5-YEAR ALL-IN RATE)

Property Type	2 Years Business DSCR coverage (1.25)	1 Year Business DSCR coverage (1.25)	Sponsor Non-Conforming	Tertiary Market
Warehouse	P + 1.00% (5.75%) ¹	P + 1.75% (6.50%)	+0.50%	+0.50%
Commercial (Other)	P + 1.25% (6.00%)	P + 1.75% (6.50%)	+0.50%	+0.50%
Self-Storage	P + 1.25% (6.00%)	P + 1.75% (6.50%)	+0.50%	+0.50%
Healthcare	P + 1.75% (6.50%)	P + 2.25% (7.00%)	+0.50%	+0.50%
Hotel/Special Use	P + 2.25% (7.00%)	P + 2.75% (7.50%)	+0.50%	+0.50%

Current 25-Year SBA 504 Debenture Rate: 4.98%

SBA 504 Interim 2nd Lien Loans

(Up to 90% LTV)

INDEX + SPREAD

	< 3 Months	< 12 Months	Ground Up Construction
Interest Only Coupon	P + 3.50%	P + 4.00%	P + 4.50%
Origination Fee	1 Point	1.5 Points	2 Points

SBA 7a Loans

(Up to 90% LTV)

INDEX + SPREAD

Coupon: P + 1.00-2.75%

Quarterly prime floater

3/2/1 prepayment penalty

¹ Implied floor based on WSJ Prime of 4.75%

FOR MORE INFORMATION ON OUR CREDIT PARAMETERS, CLICK BELOW:

[UNDERWRITING PARAMETERS](#)

Investment Commercial Real Estate

CRE Bridge Loans *(Up to 80% LTC)*

Non-Recourse Floater

- › Loan Amounts: \$5 million – \$15 million
- › Non-Recourse Available

Property Type	Multifamily	Industrial	Office/Retail	Self-Storage	Hospitality
Min. Debt Yield	5%	6%	8%	8%	10%
Max LTC / LTV	80%	75%	75%	75%	65%
Base Pricing (SOFR+)*	395	450	450	450	650

*All pricing utilizes a SOFR floor of 0.5%

Performance Bridge

- › Loan Amounts: \$2 million – \$10 million
- › Loan Purpose: Purchase; Rehab or Value-Add; Bridge / Stabilization; Cash-Out Refinance considered on a loan-by-loan basis
- › CRE (Retail/Office/Light Industrial/Warehouse); Multifamily; Self-Storage
- › No required in-place CF
- › Up to 50% of uses can be for CapEx/construction
- › LTC/Stabilized LTV: Up to 75%
- › Pricing starts at 6.99%
- › Can also be used for stabilized properties with other types of business plans

Origination Fee: 1.5-2 Points
(Minimum fee of \$25K paid to Liberty SBF)

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Interest rates are based on a multitude of factors including, but not limited to, a full risk analysis by Liberty SBF.



Earn Referral Fees Paid By Liberty SBF

Approved brokers with active referral agreements may earn:

- › SBA 504 & Conventional: 1pt for every 25bps in yield spread added to the quoted coupon.¹
- › Bridge Loans: Add 50bps to origination fee to earn 50ps commission from lender
- › SBA 7a: No fees paid

¹ First lien loans only. Not to exceed 1.5pts/37.5bps of yield spread premium



Additional Incentive Bonus

Individual brokers (non-cumulative with other brokers at same account) who close over \$10 million in deals earn an incremental 25bps referral on the first \$10 million in the calendar year. Brokers who close over \$20 million earn an incremental 50bps from \$10-\$20 million in the calendar year. For example, a broker who closes \$20 million in the calendar year would earn an incremental \$75,000 in referral fees.



Account Based Discount Pricing

Special discount pricing available for accounts generating over \$20 million in closed loans per year.



www.LibertySBF.com

(888) 504-8259

Broker commissions, credit parameters and interest rates provided are subject to change at Liberty SBF's discretion from time to time and approved loan terms of any given loan request will be finalized after completion of a full risk analysis by the Liberty SBF team. All loans made pursuant to CA Department of Financial Protection and Innovation License #60DBO-136005.