

**BASE RATE OPTIONS - SBA 7(a) LOANS**  
**For Loan Submissions during MAY 2009**

<b>Wall Street Journal Prime</b>	<b>3.25%</b>
<b>LIBOR (1 month) + 3%</b>	<b>3.41%</b>
<b>SBA Peg Rate</b>	<b>3.375%</b>

**SBA 7(a) Lenders are permitted to use any of the above Base Rates when setting the interest rate for their 7(a) loans.**

**Reminder:**

<b>Maximum Spread on <u>non-SBAExpress</u> 7(a) Loans</b>	
<b>Term less than 7 years</b>	<b>Base Rate plus 2.25%</b>
<b>Term of 7 years or more</b>	<b>Base Rate plus 2.75%</b>
<b>Loan of \$25,000 or less</b>	<b>May add additional 2%.</b>
<b>Loan of \$25,001 to \$50,000</b>	<b>May add additional 1%.</b>

<b>Maximum Spread on <u>SBAExpress</u> and <u>Export Express</u> Loans</b>	
<b>Loans of \$50,000 or less</b>	<b>Base Rate plus 6.5%</b>
<b>Loans over \$50,000</b>	<b>Base Rate plus 4.5%</b>