



Community Focused. Client Driven.

SBA/USDA

SBA & USDA LENDING PROGRAMS



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Small businesses make a big impact on our families, our communities and our economy.

Keeping them strong and helping them grow is our goal. That's why mBank offers government-backed loans through the Small Business Administration (SBA), U.S. Department of Agriculture (USDA) and other government loan programs.

For qualified businesses, SBA and USDA loans may be used to secure financing for working capital, equipment, acquisitions, expansions, real estate and improvements, among other specific purposes — all key activities to drive business growth.

These loans are structured with fixed or variable interest rates and — different from conventional loans — offer lower down payments, longer loan amortization and great flexibility in loan structure/conditions.

As one of the top lenders in the Great Lakes Region, mBank provides your business with greater access to capital through our affiliation with the SBA and USDA loan programs. Our expert team will guide you through the entire process.

LOAN TYPES

› SBA 7(a)

Provides loans up to \$5 million for long- and short-term working capital, revolving funds, equipment and real estate purchases, refinancing of existing debt and business acquisition or expansion.

› SBA Express

A streamlined SBA 7(a) loan program, available to qualified applicants for loans up to \$350,000.

› SBA CAPLines

Revolving lines of credit up to \$5 million. Designed to help small businesses meet their short-term and cyclical working capital needs.

› SBA 504

Financing for real estate acquisition and/or improvements and large equipment investments and debt refinance/restructure for eligible businesses up to \$5 million.

› USDA Business & Industry (B&I)

For businesses in eligible areas, provides loans for business modernization, real estate, improvements, equipment and debt refinancing.

SBA RECOGNITION*

**Business Development Lender
of the Year**

Community Bank Lender of the Year

**Community Development
Lender of the Year**

Michigan Top 10 Lender

* The SBA recognized mBank Michigan locations with these awards.



SBA & USDA LOAN HIGHLIGHTS

PRINTER, COPIER & TONER SALES COMPANY

SBA Loan | \$350,000

Business Acquisition

MEDICAL CLINIC

SBA Loan | \$525,000

Expansion, New Construction,
Equipment Purchase

ASSISTED LIVING FACILITY

SBA Loan | \$602,000

Business Acquisition

RESTAURANT

SBA Loan | \$995,000

Refinance and Restructure
of Company Debt

CONFECTIONARY RETAILER & WHOLESALER

SBA Loans | \$1.7 Million

Refinance and Restructure of
Company Debt, Real Estate,
Equipment Purchase

PRECISION MANUFACTURING COMPANY

SBA Loan | \$1.35 Million

Refinance and Restructure
of Company Debt, Equipment

NURSERY & LANDSCAPING COMPANY

SBA Loans | \$1.7 Million

Business Acquisition, Real Estate,
Inventory, Equipment

OUTDOOR RECREATION COMPANY

SBA Loan | \$1.76 Million

Business Acquisition

HOSPITALITY COMPANY / HOTEL - MOTEL

USDA Loans | \$2.36 Million

Business Acquisition,
Building Renovation, Equipment

GROCERY RETAILER

SBA & USDA Loan | \$5.95 Million

Business Acquisition,
Real Estate, Equipment

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- [Go to bankmbank.com](#)