

PRIME ALLIANCE BANK LOAN SERVICES

Prime Alliance Bank is a bank built for businesses like yours. With a slate of loan products comparable to the “Big Banks”, our highly experienced loan officers can help you finance the biggest of development projects down to the simplest of home equity loans. Our personal attention and dedicated staff will help to make your experience the best it can be.

Loan Product Features

<u>Loan Type</u>	<u>Loan Size*</u>	<u>Purpose</u>	<u>Collateral</u>	<u>Loan to Value</u>	<u>Payment Terms</u>	<u>Maturity</u>	<u>Apply Now</u>
<u>Construction and Development Loans</u>	\$100,000 to \$4,500,000	These loans are used to fund the purchase of land and the development of that land, either in improvements or the construction of a home or building.	Secured by real estate.	Up to 80%	Monthly interest payments with balance due at maturity.	9-12 months residential construction 12-24 months commercial construction 12-24 months for development	<u>Apply Here</u>
<u>Land Loans</u>	\$100,000 to \$3,000,000	To acquire land for holding until a development or construction loan can be started.	Secured by real estate	Up to 60%	Monthly payments made with principal reduction. Interest only available	12 months to 5 years. Amortization of up to 15 years available.	<u>Apply Here</u>
<u>Commercial Line of Credit</u>	\$10,000 to \$1,000,000	Used for short term financing of business operations, used for purchasing inventory and equipment.	Secured by Accounts Receivable, Savings Deposits or other assets. Unsecured lines are available.	Up to 75% for asset based lines.	Monthly interest payments	12 months with renewals, Line must have a zero balance for 30 consecutive days each 12 month period	<u>Apply Here</u>
<u>SBA Small Business Loans</u>	\$10,000 to \$2,000,000	Purchase of real estate, construction of your business facility, purchasing of equipment or increasing working capital.	Secured by real estate or working assets.	Up to 90% available on certain SBA Loans	Determined by loan type	Determined by loan type, up to 15 years.	<u>Apply Here</u>
<u>Real Estate & Mortgage Loans</u>	\$100,000 to \$4,000,000	Used to finance the purchase of real estate, both consumer and commercial based.	Secured by real estate	Up to 80%	Monthly payments made with principal reduction.	12 months to 30 years. Amortization of up to 15 years available for Business.	<u>Apply Here</u>
<u>Home Equity Loans</u>	\$10,000 to \$1,000,000	Use to help consolidate debt, purchase personal property, or any other need.	Secured by your primary residence	Up to 85%	Monthly payments determined by balance	180 months	<u>Apply Here</u>
<u>Equipment Leases</u>	\$10,000 to \$1,000,000	Used to finance the purchase of equipment for your business.	Secured by the equipment being financed	Up to 100%	Monthly, quarterly, semi-annual, annual or seasonal	24 to 48 months	<u>Apply Here</u>
<u>Credit Cards</u>	\$1,000 to \$20,000	Used for short term purchases.	Generally unsecured	N/A	Monthly payment determined by balance	Open	<u>Apply Here</u>
<u>Consumer Based Loans</u>	\$1,000 to \$100,000	Used for the purchase of equipment, automobiles or personal loans.	Secured by equipment, vehicle or unsecured.	Up to 90%	Monthly principal payments	12 to 60 months	<u>Apply Here</u>

* Loan size amounts are given as guidelines only. Please contact a loan officer for specific information and credit amounts.