

# LENDING PRODUCTS *(Effective 5/1/2026)*



	Mini Microloan	SBA Microloan Program	SBA SBLC 7(a)	Regular Business Loan Program	Contract Finance Assistance Program (CFAP)	Revolving Line of Credit	Green Loan
<b>Provider</b>	<b>PACE</b>	<b>PACE</b>	<b>PACE Finance</b>	<b>PACE Finance</b>	<b>PACE Finance</b>	<b>PACE Finance</b>	<b>PACE Finance</b>
<b>Loan Size</b>	\$500 – \$5,000	\$5,000 – \$50,000	\$50,000 – \$350,000	\$50,000 - \$500,000	\$100,000 - \$350,000	up to \$50,000 (new client) up to \$500,000 (existing client)	\$25,000 – \$500,000
<b>Loan Term</b>	1 - 3 Years	Up to 7 years	3 - 10 Years	3 - 10 Years	Up to 24 Months	Up to 24 Months	Up to 10 Years
<b>Interest Rate</b>	8.0% - 9.0% Fixed	7.50% - 9.0% Fixed	7.50% - 9.0% Fixed	7.50% - 9.0% Fixed	9.0% - 12.0% Fixed	7.50% - 9.50% Fixed	7.0% - 8.50% Fixed
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>Working Capital</li> </ul>	<ul style="list-style-type: none"> <li>Machinery &amp; Equipment Purchase</li> <li>Tenant Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Machinery &amp; Equipment Purchase</li> <li>Tenant Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Debt Refinancing</li> <li>Machinery &amp; Equipment Purchase</li> <li>Tenant Improvement</li> <li>Working Capital for Business</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital to Cover Early Project Cost Expenditures Under Contract Awarded</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital for Business</li> <li>Contract Fulfillment</li> <li>Seasonal Cash Flow</li> </ul>	<ul style="list-style-type: none"> <li>Energy Machinery &amp; Equipment Purchase</li> <li>Tenant Improvement</li> <li>Working Capital for Business</li> </ul>
<b>Advantages</b>	<ul style="list-style-type: none"> <li>Easy to Apply</li> <li>ITIN Accepted</li> <li>Good For Sole Proprietor Business that Requires Low Capital</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital Can Be Used for Multiple Purposes</li> <li>Loan Backed by State Guarantee (subject to approval)</li> <li>Flexible Collateral Requirement</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital Can Be Used for Multiple Purposes</li> <li>Loan Backed by SBA Guarantee (subject to approval)</li> <li>Flexible Collateral Requirement</li> </ul>	<ul style="list-style-type: none"> <li>Working Capital Can Be Used for Multiple Purposes</li> <li>Loan Backed by State Guarantee (subject to approval)</li> <li>Flexible Collateral Requirement</li> <li>Can Be Used to Refinance High Interest Loan</li> </ul>	<ul style="list-style-type: none"> <li>Access to Wide Range of Technical Services &amp; Working Capital Support to Execute the Contracts Awarded &amp; Bid for New Projects</li> <li>Loan Backed by State Guarantee (subject to approval)</li> </ul>	<ul style="list-style-type: none"> <li>Flexibility</li> <li>Cash Flow Stability</li> <li>Growth Enablement</li> <li>Loan Backed by State Guarantee (subject to approval)</li> <li>Flexible Collateral Requirement</li> </ul>	<ul style="list-style-type: none"> <li>Loan Proceeds Can Be Used for Broadly Defined Green Business Purposes</li> <li>Loan Backed by State Guarantee (subject to approval)</li> <li>Flexible Collateral Requirement</li> <li>Can Be Used to Refinance High Interest Loan (up to 30% requested loan amount)</li> </ul>