

SBA COMBINATION FINANCING SOLUTIONS

With a fusion of extraordinary service, speed and expertise, Live Oak's devoted team embraces a unique approach to solving problems and surpassing goals.

Live Oak Bank specializes in acquisition financing across the nation and in most industries, utilizing the Small Business Administration (SBA) program. If you have a project that exceeds the SBA 7(a) \$5 million limit, our combination financing program is a creative solution. We pair an SBA 7(a) loan (\$5 million) with a conventional loan up to \$4 million and a line of credit when appropriate. With our dedication to efficiency, collaboration and deep knowledge, we'll take you where you need to go.

Why Live Oak



M&A expertise



#1 SBA Lender*



Simple & fast loan process

Benefits of Working With Us

- Used for business acquisitions of companies with an enterprise value of \$7–10 million, and potentially higher
- National footprint — Lend in all 50 states
- Term and amortization of 7–10 years
- Up to \$9MM combination financing (subject to combined adequate historic debt service coverage)
- Competitive bank interest rates
- Loan experts in over 30 industries
- Manage your loan with convenient online access

What We Need to Get Started

- CBR/CIM/OM
- 3 years business tax returns for seller
- Year-to-date P&L (with prior year comparison if available), balance sheet, AR and AP detailed agings
- Buyer personal financial statement and resume

Project Types

- Acquisition
- Expansion through acquisition
- Partner/manager buyout
- ESOP

“Everyone at Live Oak Bank that assisted us in getting our loan was knowledgeable, professional, personable and attentive. From the initial contact to the day of closing, we were treated like VIPs. Most importantly, we had step-by-step assistance in the paperwork process and had loan approval within two weeks!”

- Pamela Daut, Ohio

To learn more, contact Elyse Gonzales at 480.274.4700 or elyse.gonzales@liveoak.bank

*The data supplied by the SBA reflects 7(a) highest dollar volume during FY 2023

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