

For Loans submitted during **NOVEMBER 2009**

BASE INTEREST RATES FOR  
**VARIABLE RATE** SBA 7(a) LOANS

<b>Wall Street Journal Prime</b>	<b>3.25%</b>
<b>LIBOR (1 month) + 3%</b>	<b>3.24%</b>
<b>SBA Peg Rate</b>	<b>4.00%</b>

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

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

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

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BASE INTEREST RATES and  
MAXIMUM ALLOWABLE RATES  
FOR  
**FIXED RATE** SBA 7(a) LOANS  
(non-SBAExpress and non-Export Express loans)

See <http://www.colsonservices.com/main/news.shtml>.

**FIXED RATE EXPRESS LOANS:**

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