SBA and USDA Lending

Trenam's SBA Lending Team focuses on representing lenders in all aspects of the Small Business Administration and U.S. Department of Agriculture's lending programs. Our attorneys have closed hundreds of government guaranteed loans for local, regional and national lenders under various SBA 7(a), CDC/504, and USDA Loan Programs.

Our Core Service Include

- Negotiate and document loans with SBA and USDA-compliant instruments
- Obtain, review and track due diligence deliveries
- Supply title insurance services
- Create efficiencies in documenting and closing SBA and USDA loans
- Provide innovative solutions to secure loans with complex and unique collateral
- Advise clients in connection with the SBA SOP
- Attendance at loan closing, including streamline closings in our Tampa or St. Petersburg offices

Representative Matters

- Represented a regional bank in a multi-million dollar 7(a) SBA guaranteed loan for a Florida- based assisted living facility.
- Represented a national bank in a multi-million dollar construction loan with an SBA (504) debenture to finance the purchase and improvement of commercial real estate by a popular restaurant franchise.
- Represented a community bank in a 7(a) SBA guaranteed loan to a local manufacturing company, secured by contracts from the Department of Defense and the United States Army.
- Represented a community bank in a complex 7(a) SBA guaranteed loan, secured by intellectual property and other intangible collateral
- Represented a regional bank in connection with several SBA Export Working Capital transactions.
- Represented a credit union in connection with several USDA Business and Industry (B&I) loan transactions nationwide for the construction of a projects including, retail businesses, hotel projects, boat manufacturing facilities, and diverse farming operations.
- Represented a community bank in connection with several USDA Business and Industry (B&I) loan transactions for the refinance of debt, purchase of equipment, leasehold improvements, and inventory.