

Maximum Allowable Fixed Rates for

7(a) Loans

Loan Size	Loan Term 0-6 Years	Loan Term 7-25 years
\$0-\$25,000	Fixed Base Rate + 4.25%	Fixed Base Rate + 4.75%
\$25,001-\$50,000	Fixed Base Rate + 3.25%	Fixed Base Rate + 3.75 %
\$50,001-\$2,000,000	Fixed Base Rate + 2.25%	Fixed Base Rate + 2.75%

The maximum allowable fixed rates will be calculated monthly at www.colsonservices.com.

([SBA Informational Notice 5000-1128](#) gives detailed information on how these fixed base rates are calculated.)

Base Rates* for Variable Interest Rates

7(a) Loans

Wall Street Journal Prime
LIBOR (1 month) + 3%
SBA Peg Rate**

*Lenders may use any of the above Base Rates when calculating variable interest rates.

** Calculated quarterly and published in the Federal Register

Loan Size	Loan Term 0-6 Years	Loan Term 7-25 years
\$0-\$25,000	Base Rate + 4.25%	Base Rate + 4.75%
\$25,001-\$50,000	Base Rate + 3.25%	Base Rate + 3.75 %
\$50,001-\$2,000,000	Base Rate + 2.25%	Base Rate + 2.75%

Monthly variable rates will be calculated monthly at www.colsonservices.com

Sign up for our mailing list and receive monthly Interest Rate Bulletins

