

	FY 2018 Upfront Guaranty Fees				
<i>Maturity > 12 months</i>	\$125,000 & less	\$125,001 to \$150,000	\$150,001 to \$350,000	\$350,001 to \$700,000	\$700,001 to \$5 million
7(a) loans EXCEPT those to Veterans	\$0	2% *	3% *	3% *	3.5% + .25% on guaranteed amount over \$1 million
7(a) loans to Veterans (EXCEPT SBA Express)	\$0	1% *	1.5% *	3% *	3.5% + .25% on guaranteed amount over \$1 million
SBA Express loans to VETERANS	\$0	\$0	\$0	N/A	N/A

* Fee calculated based on guaranteed amount

* Fee for loans to Veterans up to \$350,000 = 50% of standard fee

Fee on loans with maturities of 12 months or less: Non-veteran and veteran loans over \$350,000 = .25% of guaranteed amount
 Veteran loans \$350,000 and less = .125% of guaranteed amount

Ongoing (annual service) fee = 55 basis points

Reminder: When two or more SBA-guaranteed loans are approved within 90 days of each other, the guaranty percentage and guaranty fee are determined based on the aggregate amount of the loans