

South End Capital Offers Guarantee Fee Free SBA 7(a) Loans with Reduced Rates

The \$3.1B preferred SBA lender leverages the Fed's recent rate reduction and the SBA's guarantee fee waivers to offer even more affordable business financing.

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EINPresswire.com/ -- South End Capital, a division of Stearns Bank N.A., is leveraging the Fed's recent rate announcement to lower interest rates on its SBA 7(a) business loans.



The \$3.1 billion preferred SBA lender is excited to offer emerging and expanding businesses access to even more [affordable SBA 7\(a\) financing](#) from \$25,000 to \$5 million.

Businesses that receive SBA financing up to \$1,000,000 through South End Capital's streamlined loan process will also benefit by paying \$0 in SBA guarantee fees* and saving thousands of dollars.

Most businesses are eligible for SBA 7(a) business financing and can use loan proceeds to...

- Purchase or refinance owner-occupied commercial real estate
- Buy or start a business
- Secure large amounts of working capital
- Build or renovate a new location
- Consolidate debt or merchant cash advances.

South End Capital prides itself on the underwriting flexibility of its SBA 7(a) program when compared to other lenders and specializes in business startup financing, construction financing, and other complex business loan requests.

[Access to affordable SBA 7\(a\) financing](#) includes...

- Streamlined Processing
- Monthly Loan Payments
- 5- to 25- Year Loan Terms
- No Prepay Penalty Options
- Interest Rates from Prime + 1.5%

For more details about South End Capital's SBA 7(a) program and [other financing options](#), please visit <https://southendcapital.com> or reach out to Matt Naughton at matthew.naughton@stearnsbank.com.

About South End Capital:

South End Capital was founded in 2009 and is a division of Stearns Bank N.A., a \$3.1 billion institution. Our innovative direct lending and comprehensive marketplace financing delivers a full spectrum of capital solutions for emerging and expanding businesses. A tech-powered platform and premier customer support offers equal access to industry-leading business, equipment, and real estate funding.

Member FDIC | Equal Housing Lender

Financing may be offered through Stearns Bank, N.A. or other third-party lenders. Neither South End Capital nor any lender makes any commitment to lend, representation or guaranty of any person's eligibility for financing. Requested financing is subject to approval by the lender, and if applicable as to government-backed financing, the U.S. Government. South End Capital makes no commitment or guaranty as to the amount of referral fees, the timing of payment of referral fees, or other income payable under the South End Capital Referral Partner program. All programs, offers, and promotions, implied or stated, are subject to change or cancellation without notice.

*Through 9/30/2025 the SBA has waived guarantee fees on all eligible SBA 7(a) loans up to \$1,000,000.

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