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Harvest Small Business Finance, LLC Closes Its Sixth Securitization of Owner-Occupied SBA 7(a) Unguaranteed Portions - $87.8 Million of Offered Notes Rated by Morningstar DBRS

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LAGUNA HILLS, Calif.--(BUSINESS WIRE)--Harvest Small Business Finance, LLC ("HSBF", "Harvest") (http://www.harvestsbf.com), one of the top non-bank originators of SBA 7(a) loans, closed its sixth securitization of SBA 7(a) unguaranteed portions, consisting of primarily first-lien CRE loans. Performance Trust Capital Partners, LLC acted as sole structuring agent and bookrunner and East West Markets, LLC acted as co-manager for the $87.8 million Harvest SBA Loan Trust 2025-1 transaction ("HSLT 2025-1").

Harvest SBA Loan Trust 2025-1 is Harvest's sixth SBA 7(a) securitization and tenth issuance overall, including Harvest Commercial Capital, LLC. The deal structure features pro-rata payments to Class A, Class B, and Class C Notes.

The transaction includes a 90-day prefunding period, during which up to 20% of additional collateral can be included in the transaction. Once the 90-day prefunding period is complete, the transaction will have a static collateral pool. As of the August 31, 2025 initial cut-off date, the collateral consisted of the unguaranteed portions of 374 SBA 7(a) loans with an aggregate unguaranteed principal balance of approximately $79 million. The collateral pool has a weighted average outstanding unguaranteed balance of approximately $211 thousand and a weighted average remaining term of 281 months. All of the loans pay monthly, maintain a quarterly adjustable interest rate based on the Prime Rate, and the pool primarily consists of 25-year, fully-amortizing loans. The obligors have a weighted average FICO of 736 and the properties used to collateralize the loans are all commercial real estate with a weighted average original LTV of 76.4%. The weighted average time in business of the underlying businesses is approximately 15.5 years.

Harvest Small Business Finance, LLC

Harvest Small Business Finance, LLC, a California limited liability company, was created to originate and service loans backed by owner-occupied, multi-purpose commercial real estate, in accordance with the Small Business Administration's ("SBA") 7(a) loan program. The Company is a significant originator in a number of major markets throughout the United States, pursuant to the authority of a Small Business Lending Company ("SBLC") license that it acquired in March of 2016. HSBF

Industry: Professional Services Finance

Harvest Small Business Finance, LLC Logo

HARVEST SMALL BUSINESS FINANCE, LLC

RELEASE VERSIONS

English

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Harvest Commercial Capital, LLC Closes Its Fourth Securitization of First-Lien SBA 504 Loans and Conventional Real Estate Loans - $264.6 Million of Offered Securities Rated by DBRS, Inc

LAGUNA HILLS, Calif.--(BUSINESS WIRE)--Harvest Commercial Capital, LLC ("HCC") (http://www.harvestsbf.com), the nationwide non-bank leader in owner-occupied small balance commercial real estate loans, securitized $264.6 million of first-lien, SBA 504 and conventional...

Harvest Small Business Finance, LLC Closes Its Fifth Securitization of Owner-Occupied First-Lien SBA 7(a) Unguaranteed Portions - $95.2 Million of Offered Notes Rated by Morningstar DBRS

LAGUNA HILLS, Calif.--(BUSINESS WIRE)--Harvest Small Business Finance, LLC ("HSBF") (http://www.harvestsbf.com), one of the top non-bank originators of SBA 7(a) loans, closed its fifth securitization of the unguaranteed portions of primarily first-lien SBA 7(a) CRE loans....

Harvest Commercial Capital and Medalist Partners Close Oversubscribed Securitization of SBA 504 and Conventional Real Estate Loans - $218.5 Million of Offered Certificates Rated by Morningstar DBRS

LAGUNA HILLS, Calif.--(BUSINESS WIRE)--Harvest Commercial Capital, LLC ("HCC"), the nationwide non-bank leader in owner-occupied small balance commercial real estate loans, and Medalist Partners, HCC's long term financing partner, announced today that they have...