## Check out the SBA 504 loan!

Because Smart Business is Knowing Your Options

## **Affordable**

Long-Term Fixed-Rate
 (10, 20 or 25 Years)

# Commercial Financing

- Owner-Occupied Real Estate
- Large Equipment

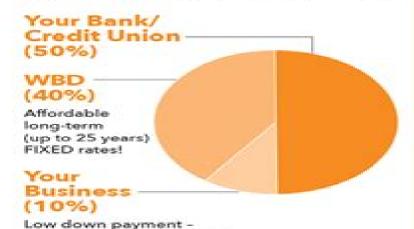
## with Less down!

Most Projects Only 10%!

## **How it Works**

typically only ten percent!

The 504 loan works in partnership with your local lender to reduce your costs and their risk.



## **Key Points**

- · Works with any bank/credit union.
- For profit businesses only. Most businesses qualify.
- Can be used for:
  - Owner-occupied commercial real estate.
    - Purchase Existing Building Must Occupy 51%
    - Ground Up Construction Must Occupy 60%
  - Large Equipment with long useful life (10yrs+)
    - Term to match useful life up to 25 years
    - Can finance Installation and soft costs
- Program niche is for projects between \$350,000 and \$20 Million.
- We sell our SBA-backed 504 debentures on the Bond Market. The result is great, long-term, fixed rates for you!





# **Sba 504 Program Guidelines**

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