

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

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

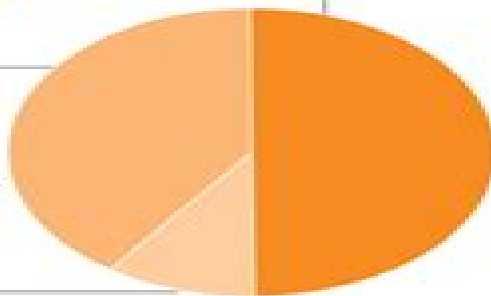
**Your Bank/
Credit Union
(50%)**

**WBD
(40%)**

Affordable
long-term
(up to 25 years)
FIXED rates!

**Your
Business
(10%)**

Low down payment -
typically only ten percent!



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

Lei Huang



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Table of Contents Sba 504 Program Guidelines

1. Understanding the eBook Sba 504 Program Guidelines
 - The Rise of Digital Reading Sba 504 Program Guidelines
 - Advantages of eBooks Over Traditional Books
2. Identifying Sba 504 Program Guidelines
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Sba 504 Program Guidelines
 - User-Friendly Interface
4. Exploring eBook Recommendations from Sba 504 Program Guidelines
 - Personalized Recommendations
 - Sba 504 Program Guidelines User Reviews and Ratings

- Sba 504 Program Guidelines and Bestseller Lists
- 5. Accessing Sba 504 Program Guidelines Free and Paid eBooks
 - Sba 504 Program Guidelines Public Domain eBooks
 - Sba 504 Program Guidelines eBook Subscription Services
 - Sba 504 Program Guidelines Budget-Friendly Options
- 6. Navigating Sba 504 Program Guidelines eBook Formats
 - ePub, PDF, MOBI, and More
 - Sba 504 Program Guidelines Compatibility with Devices
 - Sba 504 Program Guidelines Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Sba 504 Program Guidelines
 - Highlighting and Note-Taking Sba 504 Program Guidelines
 - Interactive Elements Sba 504 Program Guidelines
- 8. Staying Engaged with Sba 504 Program Guidelines
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Sba 504 Program Guidelines
- 9. Balancing eBooks and Physical Books Sba 504 Program Guidelines
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Sba 504 Program Guidelines
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Sba 504 Program Guidelines
 - Setting Reading Goals Sba 504 Program Guidelines
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Sba 504 Program Guidelines
 - Fact-Checking eBook Content of Sba 504 Program Guidelines
 - Distinguishing Credible Sources

13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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