

# 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.

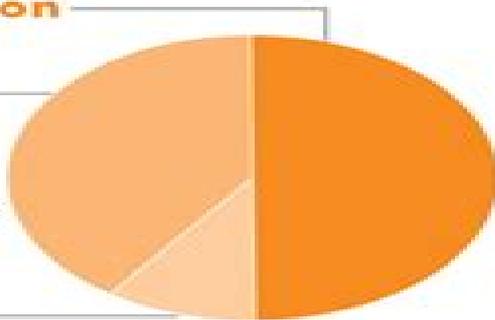
**Your Bank/  
Credit Union  
(50%)**

**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

**Rachel Sandford**



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