



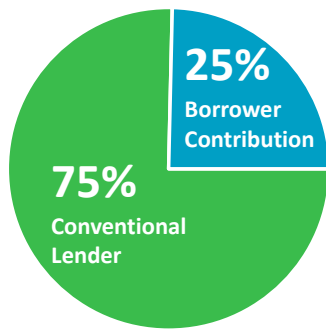
The SBA 504 loan program is designed to assist America’s small businesses for the acquisition of commercial real estate and heavy machinery/equipment. Today, the SBA 504 loan program can also be used to refinance certain qualifying fixed-asset debt, providing an additional opportunity for small businesses to take advantage of the long-term, fixed-rate financing of the program. It is truly one of the best financing options for small business owners today.

## THE BENEFITS OF THE SBA 504 PROGRAM

### FINANCING STRUCTURE

- 10% equity down, up to 90% financing
- For commercial real estate, equipment, renovations/ construction
- Long term (10, 20, or 25 year fixed rates)
- Most projects are between \$300,000 to \$5 million

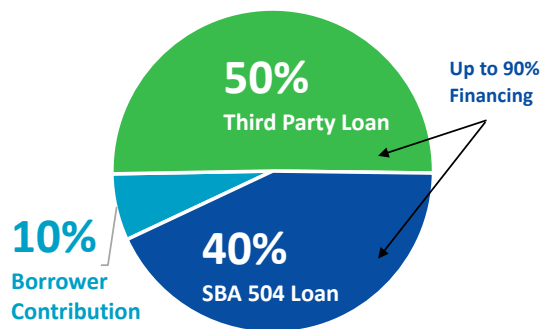
### Conventional Financing



### ELIGIBLE PROJECTS

- Owner-occupied real estate (25, 20 year fixed rate)
- Machinery & equipment (10 year term/fixed rate)
- Soft costs

### The 504 Advantage



## SBA 504 Fixed Interest Rate for July 2020:

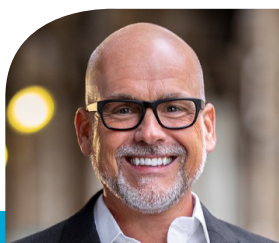
Rates include monthly servicing fees to CDC, SBA, and central servicing agent; based on SBA FY20 fees.

25-Year **2.41%**

20-Year **2.34%**

Well Below Market

Contact Somercor at 312.360.3300



**Brian Comiskey**  
bcomiskey@somercor.com



**Elisabeth Williams**  
ewilliams@somercor.com



**Eric Bacon**  
ebacon@somercor.com



**Joseph Bailey**  
jbailey@somercor.com