



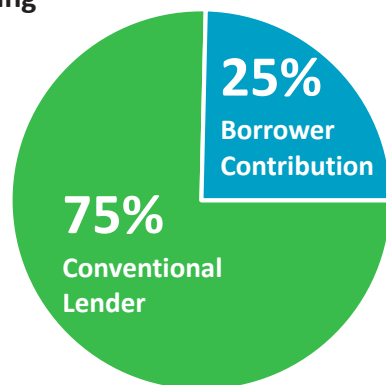
The SBA 504 loan program is designed to assist America's small businesses for the acquisition of commercial real estate and heavy machinery/equipment. Today, the SBA 504 loan program can also be used to refinance certain qualifying fixed-asset debt, providing an additional opportunity for small businesses 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 (25-, 20-, or 10-year fixed rates)
- Most projects are between \$300,000 to \$5 million

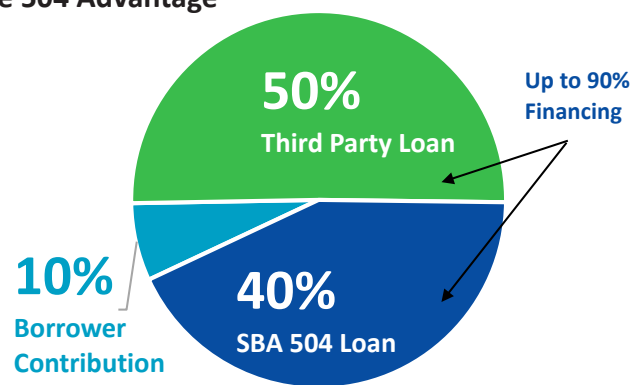
Conventional Financing



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 November 2019:

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

25-Year **3.74%**

20-Year **3.68%**

all-in on purchases

Well Below Market

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