

SBA 504 Loan Getting Better for Small Businesses

Three Options; Fixed Rates; Long Terms

Your Choice!



Finance & Refinance

- Commercial Real Estate
- Equipment & Heavy Duty Mobile Construction Equipment
- Tenant Improvements
- Ground Up Construction

Public – Private Partnership

- Bank – 50% of Project
- SBA - Up to 40% of Project
- Business Owner – As Little as 10% of Project

The Opportunity

- Preserve Cash – Down Payment as low as 10%
- Plan Costs-Fixed Monthly Payments – Fixed Interest Rates for the Life of the Loan
- Low Monthly Payments – Longer Loan Terms - 10 Year, 20 Year or 25 Year **(YOUR CHOICE!!)**

How It Works?

\$10,000,000 – Real Estate Purchase
2,000,000 – Equipment (with manufacturer economic life of 25 years)

\$12,000,000 – Total Small Business Growth Project

Bank	\$6,000,000 – 50%
SBA	\$4,800,000 – 40%
Business Owner	\$1,200,000 – 10%

(Individual, LLC, Trust, Corp)

AMPAC
TRI-STATE
CDC