

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.

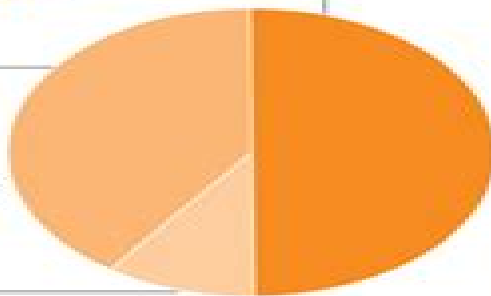
**Your Bank/
Credit Union
(50%)**

**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

**United States. Congress. House.
Committee on Small Business**



Sba 504 Program Guidelines:

Code of Federal Regulations, Title 13, Business Credit and Assistance, Revised as of January 1, 2012 Office of the Federal Register (U.S.) Staff,2012-04-19 **Code of Federal Regulations** ,2004 Code of Federal Regulations, Title 13, Business Credit and Assistance, Revised as of January 1, 2010 Office of the Federal Register,2010-04-12 The Code of Federal Regulations is a codification of the general and permanent rules published in the Federal Register by the Executive departments and agencies of the United States Federal Government **Code of Federal Regulations, Title 13, Business Credit and Assistance, Revised as of January 1, 2017** Office Of The Federal Register (U S,Office of the Federal Register (U S),National Archives and Records Administration (U S,National Archives and Records Administration (U S),2017-05-09 The Code of Federal Regulations is a codification of the general and permanent rules published in the Federal Register by the Executive departments and agencies of the United States Federal Government This print ISBN is the official edition of this product CFR Title 13 includes rules regulations procedures and administrative procedures associated with Business Credit and Assistance and the Small Business Administration Topics treated include Small Business Administration record disclosure and privacy small business investment companies New Markets Venture Capital NMVC Program Intermediary Lending Pilot Program nondiscrimination in Federally assisted programs of the Small Business Administration Effectuation of Title VI of the Civil Rights Act of 1964 and Effectuation of the Age Discrimination Act of 1975 as Amended surety bond guarantee business loans government contracting programs Women Owned Small Business Federal Contract Program debt collection Program Fraud Civil Remedies Act Regulations new restrictions on lobbying the Economic Development Administration Department of Commerce the Emergency Steel Guarantee Loan Board the Emergency Oil and Gas Guaranteed Loan Board and more ITEM AVAILABLE DATE 03 31 17 The Annual CFR Print Subscription can be found here <https://bookstore.gpo.gov/products/code-federal-regulations-subscription-service-2017-paperback-0> Other products that may appeal to small business owners can be found here <https://bookstore.gpo.gov/catalog/business-finance-small-business-economic-development-resources-produced-by-the-u-s-federal-government> can be found here <https://bookstore.gpo.gov/catalog/budget-economy-economic-development-exporting-and-foreign-trade-resources-produced-by-the-u-s-federal-government> can be found here <https://bookstore.gpo.gov/catalog/business-finance-exporting-foreign-trade-bankruptcy-and-business-credit> Code of Federal Regulations, Title 13, Business Credit and Assistance, Revised As of January 1 2013 Office of the Federal Register (U.S.) Staff,2013-03-14 The Code of Federal Regulations of the United States of America ,2004 The Code of Federal Regulations is the codification of the general and permanent rules published in the Federal Register by the executive departments and agencies of the Federal Government *The Effectiveness of SBA Loan Programs in Serving Economically Distressed and Disadvantaged Areas* United States. Congress. House. Committee on Small

Business,1997 *Title 13 Business Credit and Assistance (Revised as of January 1, 2014)* Office of The Federal Register, Enhanced by IntraWEB, LLC,2014-01-01 The Code of Federal Regulations Title 13 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to business credit and assistance including economic development small business development assistance and guaranteed Federal disaster loans Covers Federal contracting assistance to SBCs located in HUBzones historically underutilized business zones and PRIME Program for Investment in Microentrepreneurs plus Government 8A contracting programs for women minority owned and service disabled veteran owned small businesses Audience Small business owners entrepreneurs municipalities and others who may benefit from these economic development programs as well as those who oversee them *Oversight of SBA's Finance Programs* United States. Congress. Senate. Committee on Small Business,1997 Federal Register ,2014 SBA Fiscal Year 1997 Budget United States. Congress. House. Committee on Small Business,1997 **Financial Services and General Government Appropriations for 2016: Department of the Treasury FY 2016 budget justifications** United States. Congress. House. Committee on Appropriations. Subcommittee on Financial Services and General Government,2015 Financial Services and General Government Appropriations for 2016 United States. Congress. House. Committee on Appropriations. Subcommittee on Financial Services and General Government,2015 **Rural Development Resource Guide** ,2002 Reauthorization of the Small Business Administration's Financial Programs United States. Congress. House. Committee on Small Business,1997 **Alabama Small Business Assistance and Programs Handbook - Strategic, Practical Information, Contacts** IBP USA,2013-08 2011 Updated Reprint Updated Annually Alabama Small Business Assistance and Programs Handbook *Guide to Federal Funding for Governments and Nonprofits* ,2002 *The President's Fiscal Year 2000 Budget Request for the Small Business Administration* United States. Congress. Senate. Committee on Small Business,1999 *2017 Catalog of Federal Domestic Assistance* United States. Congress. Senate. Office of Management and Budget. Executive Office of the President,2017 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs **Department of Veterans Affairs** United States. General Accounting Office,2000

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