

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.

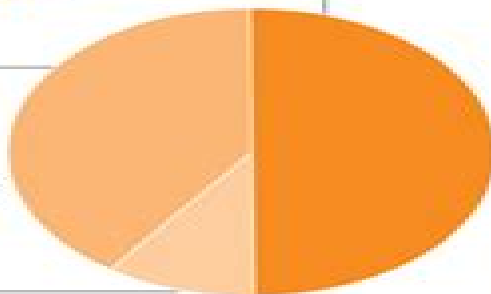
**Your Bank/
Credit Union
(50%)**

**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

Roger Walke



Sba 504 Program Guidelines:

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, 2012 Office of the Federal Register (U.S.) Staff, 2012-04-19 *Code of Federal Regulations*, 2012 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of with ancillaries *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

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Native Americans Roger Walke,1991 This updated document is invaluable to individuals and Indian tribes providing knowledge on how to obtain access to assistance programs for American Indians **Guide to Federal Funding for Governments and Nonprofits** ,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 **The President's Fiscal Year 2000 Budget Request for the Small Business Administration** United States. Congress. Senate. Committee on Small Business,1999 **2018 CFR e-Book Title 13, Business Credit and Assistance** Office of The Federal Register,2018-01-01 **Fleet's Guide** ,1995
2016 Catalog of Federal Domestic Assistance United States. Congress. Senate. Office of Management and Budget. Executive Office of the President,2016 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 *The Ernst & Young Guide to Raising Capital* Daniel R. Garner,Ernst & Young,1991-01-16 Provides entrepreneurs business owners and executives direct access to 15 innovative financing strategies that can help you finance new product development expand into new markets or simply grow to keep pace with rising demand **Guide to Federal Funding for Governments and Non-profits** ,1992 **Michigan Guide to Business Information** ,1995 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

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