

The SBA 504 loan program offers a creative financing solution that will differentiate your bank within the marketplace in addition to lessening your credit risk. Plus, with low down payments and fixed interest rates up to 25 years, you'll be helping small businesses keep more money in their pockets for working capital and operational expenses.

\$25,000 TO \$5.5 MILLION | 10, 20 OR 25 YEAR TERM WITH FIXED INTEREST RATES

ELIGIBLE USES

- Buy, build or renovate commercial real estate
- Purchase machinery or equipment
- Debt refinance (for commercial real estate & equipment)
- Professional fees and interim financing costs can be included

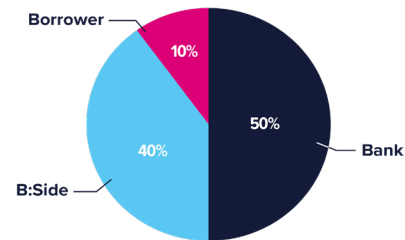
REQUIREMENTS

- Must be a for-profit business located within the United States
- The business net worth must be less than \$15 million with an average two-year net income of \$5 million or less
- The business must occupy 51% or more of commercial real estate being purchased or renovated or 60% of the finished building for ground up construction
- Individuals owning 20% or more of the business must act as personal guarantors

BENEFITS

- Low down payment of 10-20%, allowing lenders to reach more clients
- Up to 90% of total project costs can be financed
- Lender is typically only responsible for 50% of the total project financing in the 1st lien position and low Loan-to-Value strengthens private lender's loan portfolio
- Provide client with low, fixed rate financing on 504 portion for fully amortizing term of 10, 20 or 25 years.
- No max loan amount for the bank's portion of the loan so it's flexible to fit a variety of project scopes

TYPICAL EQUITY STRUCTURE



HOW IT WORKS

STEP 1:

Sign up for a lender portal account at bsidecapital.org.

STEP 2:

Access our interest rates, tools, and resources.

STEP 3:

When you are ready to submit an application, fill out a brief submit form in the portal. We are collecting basic information about your project

STEP 4:

You will receive a confirmation email that includes a link to our Secure Document Portal & next steps.

SIGN UP ON THE LENDER PORTAL:

[BSIDECAPITAL.ORG/LENDER-PORTAL](https://bsidecapital.org/lender-portal)

