

SEDA-COG

Local Development Corporation

"Your Small Business Financing Partner"



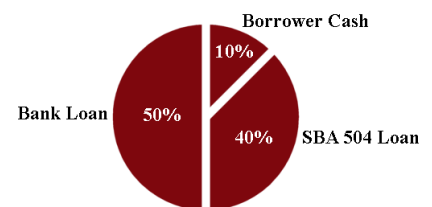
SBA 504 FACT SHEET For Small Businesses

Benefits to Using the SBA 504 Loan Program:

- Long-term – 20-year term for real estate projects; 10-year term for equipment
- Fixed-rate – SBA 504 rate fixed for the life of the loan
- Less Down – Lower cash injection required versus conventional financing
- Lower Risk – Makes your financing need more attractive to lenders
- Fixed Rate Portion – Lowers interest rate risks
- Hedge Rates – Small business protected from rising rates
- Capital Markets – Small business gets access to capital markets without high cost

To find out more about the SBA 504 program and how partnering with SEDA-COG can benefit your small business give us a call. We would be happy to discuss the program in general or talk about a specific project you feel might be a fit for the 504 program.

Typical SBA 504 Loan Structure
(\$1,000,000 project example)



Bank Loan	50%	\$500,000
SBA 504 Loan	40%	\$400,000
Borrower Cash	10%	\$100,000



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