

Reasons to use SEDA-COG and the SBA 504 loan program

Benefits to the bank

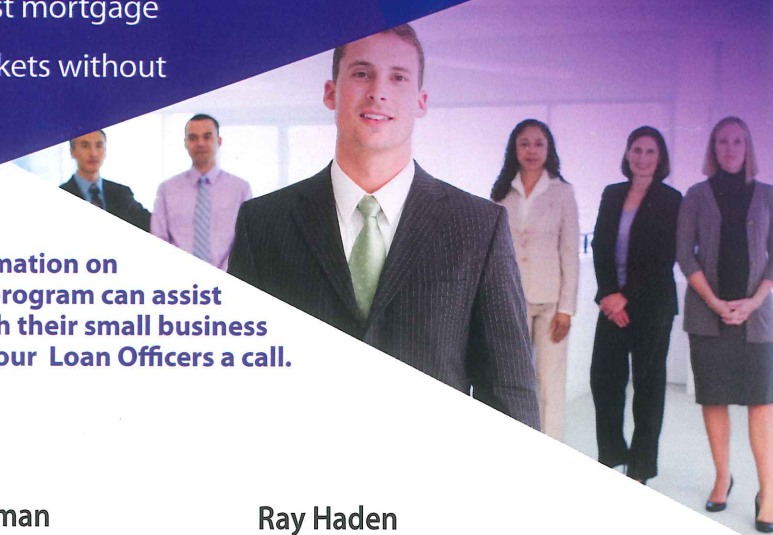
- ✓ Spread the risk – Loan-to-value reduced to 50%
- ✓ Service – Shows that you are looking out for your client's best interest
- ✓ Stand out – Offer a competitive financing package in a competitive environment
- ✓ Specialized markets – Participate in specialized industry sectors
- ✓ Keep the relationship – Participate in larger deals
- ✓ Re-pricing capability – Your rate can adjust with the market
- ✓ Shorter term – You can be paid out first
- ✓ Fixed rate portion – Lowers interest rate risks
- ✓ Hedge rates – Client protected from rising rates
- ✓ Market for first mortgage – Premium for sale of first mortgage
- ✓ Capital markets – Client gets access to capital markets without high cost
- ✓ CRA – CRA credits for the bank

Why SEDA-COG?

- ✓ Service – We work one-on-one with the bank and small business client to make the process as smooth as possible
- ✓ Experience – SEDA-COG has been providing SBA 504 loans for 31 years
- ✓ Knowledge – Our staff has over 50 years of combined experience working with the 504 program

Benefits to the small business

- ✓ Long-term – 20 year term for real estate projects
- ✓ 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



For more information on
how the SBA 504 loan program can assist
you and your customer with their small business
financing needs, give one of our Loan Officers a call.

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SEDA-COG is an Equal Opportunity Lender/Provider