



# Business Loan Capital

# 504 Loan Program Summary

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| Product Summary      | SBA 504 1 <sup>st</sup> TD Loans  | SBA 504 Interim Loans           |
|----------------------|---|---------------------------------|
| Loan Sizes           | \$500,000 to \$10,000,000 1 <sup>st</sup>   | Up to \$5,500,000               |
| Property Types       | <p><u>Multi-Use Properties</u><br/>Warehouse, Office, Industrial, Medical, Flex, Auto Body, Office Condo, Retail, Restaurant</p> <p><u>Special-Use Properties</u><br/>Gas Stations, Mini Storage, Cold Storage, Funeral Home, Bowling Alley, Urgent Care, Surgery Center, Auto Repair, Car Dealership, Assisted Living Facility</p> |                                 |
| Loan Type            | SBA 504 Loan  | SBA 504 Interim Loan            |
| Eligible Projects    | Owner-Occupied Commercial Real Estate Acquisitions and Refinances   |                                 |
| Rate Types           | Up to 5 Years Fixed Rate Loans Available  | Fixed Rate Loans, Interest Only |
| Rates                | As Low as 6.00%   | 7.00% to 8.50%                  |
| Prepayment Penalty   | Minimum 3 Years   | No Prepayment Penalty           |
| Loan Terms           | 10 Year Term and 25 Year Amortization   | 3-6 Months                      |
| Loan Fees            | 0.50% - 2.00%   | 1.00% - 2.00%                   |
| Minimum DSC          | 1.00:1- Multi-Use / 1.00:1- Special-Use   |                                 |
| Maximum LTV          | 90% Multi-Use / 85% Special-Use   |                                 |
| Minimum Credit Score | 625   |                                 |
| Eligible Areas       | Nationwide  |                                 |