



NADCO

National Association of Development Companies

Small business loans

DELIVERED

SBA 504 Loan Program

Eligible Projects

Owner-Occupied Real Estate (20-Year Term/Fixed Rate)

- Purchase
- Renovation
- New Construction
- Leasehold Improvements

Machinery & Equipment (10-Year Term/Fixed Rate)

- Machinery
- Handling/Industrial Equipment
- Green Projects (Conservation and Alternate Energy Sources)

Soft Costs

- Appraisal & Environmental
- Title & Recording Taxes
- Closing Costs, Bank Points

How SBA 504 Can Help

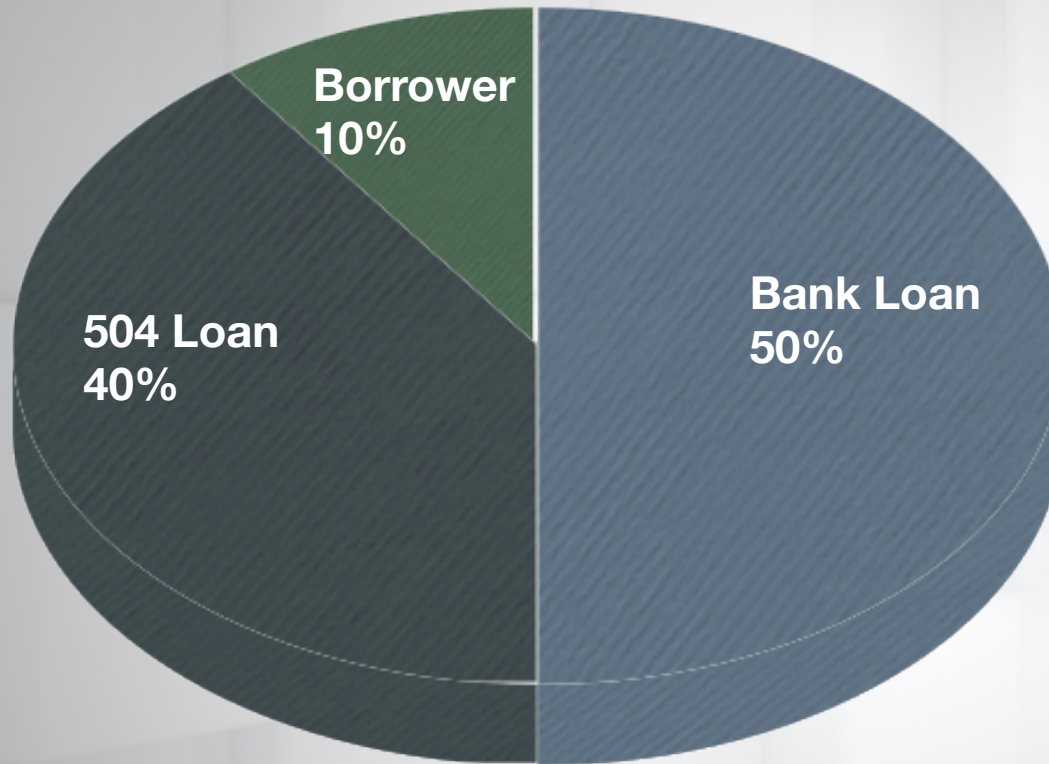
Financing Structure

- 10% equity down, up to 90% financing
- For real estate, equipment, renovation
- Long term (10- or 20-year notes)
- Interest rates currently ~4.5%
- Over \$17 billion in small business loans in 2012

Delivery System

- Delivered by nationwide network of 260+ SBA-Certified Development Companies: your representative with commercial lenders

Typical Loan



**Total Project Costs
\$1,000,000**

- \$500,000 10 Year Maturity. Negotiable Rate
- \$400,000 20 Year Fully Amortized Fixed Rate Bond
- \$100,000 Borrower Equity Contribution



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For more information, please visit:

www.NADCO.org

Thank you!