



Small Business Finance

REFINANCE COMMERCIAL MORTGAGE DEBT

Now your clients can consolidate and refinance debt using the SBA-504 program.

COMING IN JUNE!

BENEFITS:

- › Boost loan production
- › Minimize risk – banks are only at risk for 50% of total 504 loan
- › Generate new fee income
- › Free up client capital
- › Combined LTV (1st & 2nd) up to 90%
- › 20-year, below-market fixed rate

ELIGIBILITY GUIDELINES:

- › Can refinance one or more commercial loans
- › The loan to be refinanced must be at least 24 months old and in good standing
- › At least 85% of the existing loan must have been for 504-eligible purposes

Offer SBA Refi to your clients in partnership with the #1 SBA Lender in the Nation
CDC Small Business Finance

- ☎ 800.611.5170
- ✉ refi@cdcloans.com
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Let us customize a Refi cost preview for your clients



PROPOSED SBA 504 LOAN STRUCTURE

LO Name: SBA Loan Expert
Direct: (000) 000-0000
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XXXXX@cdcloans.com

Sample

SBA 504 Advantages

- With financing: minimum 10% down payment
- No additional collateral - the project assets being financed are used as collateral with no lien on residence necessary
- Fixed interest rate - 20 years, fully amortized
- No maximum total project amount - finance a project upwards of \$20 million
- Unlimited loans for manufacturers or "green" projects - a borrower can secure multiple 504 loans with no aggregated lending cap (up to \$5.5M max debt/line for each project) if they are a manufacturer, or if the project meets SBA's "green" standards.

Free prequalification for any prospective borrower upon receipt of a complete financial package.

Use of Proceeds

Item	Amount
Building Acquisition	\$1,000,000
Renov. Improvements	\$0
Equipment	\$0
TOTAL PROJECT COSTS	\$1,000,000

Source of Funds	%	Amount	Rate	Maturity (years)	Collateral	Monthly Payment	Actual Payment
LENDER	50.0%	\$1,500,000	4.50%	20 - Fixed	1st Trust Deed	\$13,896	\$146,750
SBA 504 LDRN	45.0%	\$2,000,000	4.32%	20 - Fixed	2nd Trust Deed	\$13,668	\$142,375
BORROWER	05.0%	\$300,000		20 - Amortized			
TOTAL	100.0%	\$3,800,000				\$27,564	\$329,125