

CDC Small Business Finance is part of Momentus Capital. Find out more information at momentuscap.org

SBA 504 Loan: 90% Fixed-Rate

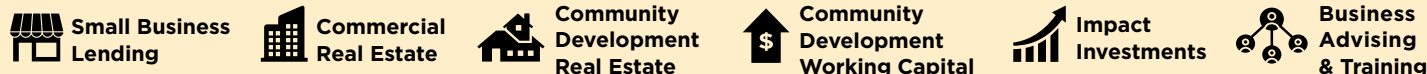
Commercial Real Estate & Equipment - 24-Hour

Prequalification - Below Market Fixed Rate

Project Size	\$150,000 to over \$30 million
Interest Rate	• Fixed • Fully amortized through the term of the loan • Interest rates on 504 loans are set monthly at the time of funding at an increment above the current market rate for five-year and ten-year U.S. treasury bonds • For complete rate history visit: https://cdcloans.com/sba-504-rates
Eligible Business Size	• Business net worth not to exceed \$20 million • Average net profit after taxes for two consecutive years not to exceed \$6.5 million • Business that exceed the size standards can still qualify. Speak to your loan officer to discuss certain deductions to net worth and net profit that may apply.
Terms Available & Amortization Periods	• 10, 20, and 25 year fully amortizing loans. Loan term is based on the useful life of the assets being acquired or refinanced. • No balloon payments

Offering a Continuum of Lending, Investment, and Advising Solutions

Across the Momentus Capital branded family of organizations, we offer solutions for entrepreneurs, community-based organizations, & local leaders at every growth stage – from inception to expansion. We can provide you with the capital & opportunities you deserve.



Loan Structure	• 50% bank loan • 40% CDC loan • 10% borrower down payment *Additional 5% required for either start-up businesses or CRE property defined as limited use, 10% if both. The additional borrower down reduces SBA lending by like %
Use of Loan Proceeds	• Purchase existing building • Land acquisition and ground up construction (includes soft cost development fees) • Expansion of existing building • Finance building improvements • Purchase equipment (with a minimum 10 year economic life) • Refinance
Loan Program Requirements	• 51% owner occupancy required for existing building • For ground up construction, the small business must occupy at least 60% initially, 61-80% by year 3 and at least 80% by year 10
Collateral	• Generally, the project assets being financed are used as collateral • Personal guarantees required on all 20% or more owners of the small business and borrowing entity • No outside collateral taken
Loan Fees	• Fees are financed in the 504 loan • Fees are negotiated with lender for the 50% bank loan • Servicing fee for CDC 504 plus a legal review fee

Why rent when you can own?

Get an SBA 504 loan to buy, construct or improve commercial real estate or to purchase heavy equipment. Learn how to take advantage of long-term, fixed rate and low down-payment (only 10%) commercial real estate financing. Many of our borrowers find that their loan payment ends up being less than what they were paying in rent.