



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 18 month old and in good standing
- › Refi must show at least a 10% savings over the existing mortgage payment
- › 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](mailto:refi@cdcloans.com)
- 🌐 [www.cdcloans.com](http://www.cdcloans.com)

**Let us customize a Refi cost preview for your clients**



**PROPOSED SBA 504 LOAN STRUCTURE**

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

Sample

**SBA 504 Advantages**

- With financing - maximum 30% 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**

Category	Amount
Building Acquisition	\$1,000,000
Renov. Improvements	\$0
Equipment	\$0
<b>TOTAL PROJECT COSTS</b>	<b>\$1,000,000</b>

  

Source of Funds	%	Amount	Rate	Maturity (years)	Collateral	Monthly Payment	Actual Payment
LENDER	50.0%	\$1,500,000	4.50%	20	Fixed	\$18,896	\$146,750
SBA 504 LDRN	45.0%	\$2,000,000	4.32%	20	Fixed	\$13,668	\$162,375
BORROWER	05.0%	\$300,000					
<b>TOTAL</b>	<b>100.0%</b>	<b>\$3,800,000</b>				<b>\$32,564</b>	<b>\$309,125</b>