The Magnificent Three

Check out the following three programs to meet all of your lender loan needs

1. Fixed-Rate SBA 504 Debenture Loan

- Fixed-rate financing for 10, 20 or 25 years to purchase or refinance land, buildings, or long-term equipment
- Maximum loan amount of $5 million (SBA 504 loan) and $25 million (SBA 504 Express loan)
- Minimum borrower equity of 10 percent
- Borrower must be a small business (SBA size standards)
- Borrower must be a for-profit business operating in the United States or its possessions
- Borrower must occupy at least 51 percent of the property

2. Variable-Rate Express Bridge

- Maximum loan amount of $5 million
- Up to 7 year term
- Interest rate is variable
- Interest rate is not tied to prime
- Interest rate is based on the 5-year Treasury plus 4 percent
- Loan can be used for SBA Express or conventional loan
- Fees are low
- Closing is quick
- Loan can be used for:
  - Acquisition of land
  - Acquisition of building
  - Acquisition of equipment
  - Acquisition of business
  - Working capital
  - Refinance of existing debt

3. Variable-Rate Express Working Capital Line

- Maximum loan amount of $5 million
- Up to 7 year term
- Interest rate is variable
- Interest rate is not tied to prime
- Interest rate is based on the 5-year Treasury plus 4 percent
- Loan can be used for:
  - Working capital
  - Inventory
  - Equipment
  - Refinance of existing debt

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