



WHY SBA 504?

Offer all the benefits of conventional bank financing with lower rates, less money down and longer fixed terms!

- Lower Down Payments
- Fixed Rate Financing
- Below Market Rates
- No Extra Collateral Taken

Why South Bay Commercial Capital?

SBA loans can be a daunting task, but South Bay Commercial Capital makes SBA easy! We handle everything; the underwriting, processing, appraisal, closing & coordinating with the SBA/CDC. You and your borrower will experience one smooth & concise loan transaction while Commercial Capital Ltd. executes both loans.

✓Excellent Customer Service ✓Fast Answers ✓Fast Approvals ✓Low Rates

<i>Program Features</i>	<i>Program Requirements</i>
<ul style="list-style-type: none"> ● Amortization: 20 years fully amortized ● Interest Rate is fixed for the 20 year amortization period once the bond is sold ● Interest Rate is closely aligned to the 10 year U.S. Treasury ● Up to 90% LTV Loan amounts vary with project type and credit quality ● Loan sizes from \$100,000 to... <ul style="list-style-type: none"> ▪ \$4,000,000 for regular 504 program 	<ul style="list-style-type: none"> ● 51% Owner Occupancy required for building ● Business must be for profit ● Business must be organized as a sole proprietorship, corporation, partnership, or LLC ● Business net worth < \$8.5M and net profit < \$3.0M ● Personal guaranty from principal owners with ≥ 20% ownership

The terms contained herein are minimums and not all-inclusive and are subject to change at any time without notice.

FOR MORE INFORMATION, PLEASE CALL:

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