

SBA 504 LOANS

A Lending Solution for Commercial Real Estate and Capital Equipment Purchases

An SBA 504 loan from United Structured Finance Company (USFC) offers many advantages to financing your small or mid-sized business. Your SBA 504 loan can be used to start or expand your business without tying up your cash and working capital.



LOAN HIGHLIGHTS

Up to 90% loan-to-cost financing

Requires as little as 10% borrower equity

First mortgages

Up to 30-year terms

Fixed or floating rates

Second mortgages with below-market, fixed rates, and 20-year terms

Transactions from \$400,000 to \$10 million

Loan proposals within 48 hours

Efficient personal service

Expert advisors

Advanced loan processing technology

SBA 504 Loan Uses

- Land purchases for building construction
- Building acquisition or construction
- Renovations, additions, leasehold improvements
- Purchase of machinery and equipment
- Soft costs related to the project (e.g., architects, surveys, attorneys, title insurance, interest reserve, etc.)

Benefits for your business.

- By requiring as little as 10% down, you can retain your working capital for supplies, payroll, and other operating expenses.
- With below-market rates and longer terms, you have the advantage of smaller payments while you grow your business and build equity in your property and your company.
- Finance soft costs, including appraisals, title insurance, and legal fees.
- Loans are fully amortized, which means no balloon payments.
- We will assist you with all SBA documentation requirements throughout the SBA application process.



United Behind You.™

UNITED STRUCTURED FINANCE COMPANY

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How it Works

USFC will work with you and a CDC (Certified Development Company) to provide an SBA 504 loan to finance up to 90% of your project. USFC will fund your first mortgage to finance 50% of the project; the CDC will hold your second mortgage to finance the remaining 40% of the project. You will only have to come up with 10% of the project's total costs.

Eligibility Requirements

Certain requirements must be met in order to qualify for an SBA loan.

Borrowers

- Limited to "for profit" businesses
- Must be a legal entity (corporations, partnership, sole proprietor, or limited liability company)
- Legitimate businesses only (professional services, retail establishment, manufacturer, etc.)
- Net worth of less than \$7 million
- Net income of less than \$2.5 million

Use of Funds

- Purchase of facilities, land, or capital equipment
- Existing properties must be 51% owner occupied
- New construction must be 60% owner occupied

USFC has been very successful with assisting clients in structuring transactions compliant with SBA 504 rules. Let us help you get the most out of the SBA 504 program.

SBA 504 loans cannot be used by non-profit organizations or businesses that are not open to the public, investment property, buildings that are not owner-occupied, or for purposes of cashing out of a business.

How to Apply

To apply, simply complete the USFC Pre Approval Application Packet. This packet contains a simple, easy to follow checklist of items required by the lender. Upon receipt of the information you will be contacted by an SBA specialist to discuss your next steps.

Questions?

If you have any questions about the SBA 504 loan or the application process, please contact us directly. We will be happy to assist you.

**Invest in the future of your business.
Apply for your SBA 504 loan today.**



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