

WHY CHOOSE 504 FINANCING?

Did You Know?

- Most privately held companies are eligible for SBA financing.
- SBA 504 Program provides up to 90% financing that helps owners preserve working capital
- SBA 504 provides special savings for U.S. Veteran-owned businesses
- An unlimited number of SBA 504 loans are available, even if 504 and 7a borrowing limits were already met (when businesses “go green”)

	504	7A	CONVENTIONAL
Project Size	No Maximum	Maximum Loan Amount \$5 MM	No Maximum
Down Payment	10% Minimum	10 - 15% Minimum	25 – 40%
Fees	Included in SBA Loan Amount at approx. 2.15%	Paid out of pocket at 2% to 3.75% of the Loan Amount	Paid out of pocket at approx. 1%
Interest Rates	SBA 2nd Loan at Below-Market, Fixed-Rates for 20 Years	Typically Variable Rate Tied to Prime	Varies by Lender
Collateral	No Additional Collateral Required	Additional Collateral Typically Required for 90% Financing	Typically No Additional Collateral
Prepayment Penalty	Yes — 10 years, declining each year	Yes — Typically 3 years	Varies by Lender

See your monthly 504 payments: calculator.tmcfinancing.com

Why Choose TMC?

- Over 30 years specializing in SBA 504 Financing
- Quick and efficient decision-making
- Seamless coordination throughout the entire process
- Local teams who know your challenges and needs
- #1 SBA 504 Lender in Northern California & Southern Nevada

TMC Financing
 Serving California & Nevada
 888.989.8855
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TMC is a Leading SBA Certified Development Company (CDC)