NADC
National Association of Development Companies
Small business loans DELIVERED
SBA 504 Loan Program
Eligible Projects

Owner-Occupied Real Estate (20-Year Term/Fixed Rate)
- Purchase
- Renovation
- New Construction
- Leasehold Improvements

Machinery & Equipment (10-Year Term/Fixed Rate)
- Machinery
- Handling/Industrial Equipment
- Green Projects (Conservation and Alternate Energy Sources)

Soft Costs
- Appraisal & Environmental
- Title & Recording Taxes
- Closing Costs, Bank Points
Financing Structure

• 10% equity down, up to 90% financing
• For real estate, equipment, renovation
• Long term (10- or 20-year notes)
• Interest rates currently ~4.5%
• Over $17 billion in small business loans in 2012

Delivery System

• Delivered by nationwide network of 260+ SBA-Certified Development Companies: your representative with commercial lenders
Total Project Costs

$1,000,000

Typical Loan

Bank Loan 50%

504 Loan 40%

Borrower Equity Contribution $100,000

Borrower 10%

$500,000 10 Year Maturity. Negotiable Rate

$400,000 20 Year Fully Amortized Fixed Rate Bond
For more information, please visit:

www.NADCO.org

Thank you!