



**Up to 90% Financing
Owner Occupied Purchases**

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 Real Estate Resource Home Loans?

SBA loans can be a daunting task, but Real Estate Resource Home Loans 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 Real Estate Resource Home Loans 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">▪ \$1,500,000 for regular 504 program▪ \$2,000,000 for loans that meet a public policy goal▪ \$4,000,000 for small manufacturers	<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 \geq 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:

708-645-8888