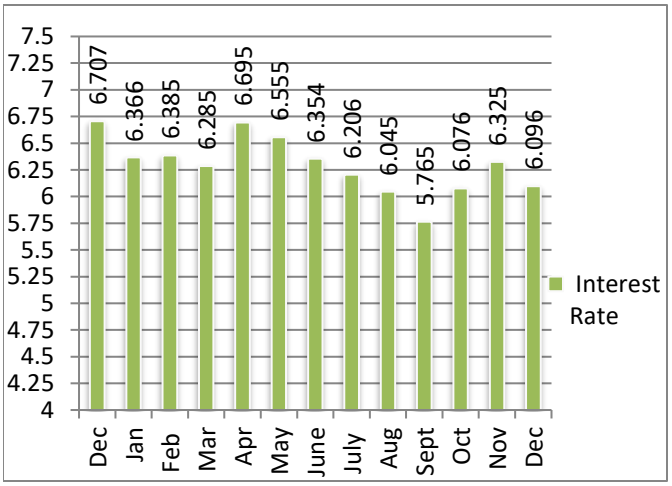
The SBA 504 Loan Program
Creative Financing Solutions For Growing Businesses

CURRENT INTEREST RATES

6.204%
December 2024
20-Year Term

6.096%
December 2024
25-Year Term

6.52%
December 2024
10-Year Term



Growth Capital Corp is Ohio's leading SBA 504 Loan Program expert, with 41 years in the industry. We help Ohio businesses grow by facilitating the premier tool for business financing—the SBA's 504 loan. Growth Capital is in the SBA's Accredited Lender Program (ALP) status ensures an expedited process which reduces hassle, paperwork and risk.

The Program

- Financing for the purchase of commercial real estate and equipment
- Available to healthy, expanding businesses—new or established
- Facilitated in partnership with a third-party lender, Growth Capital and the SBA
- Promotes job creation, community development and public policy goals

The Loan

- **Amount:** Typical 504 loan size varies from $100,000 to $5.5 million, depending on project and eligibility
- **Term:** Fully amortized
  — 20-25 years for real estate
  — 10 years for machinery and equipment
- **Rate:** Low fixed rate based on a once-a-month debenture bond sale
- **Structure:** Two loans—a third party lender loan and an Growth Capital-facilitated 504 loan, totaling up to 90 percent of project costs
- **Collateral:** Typically only fixed assets financed

Benefits to Businesses

- Low down payment and long loan terms
- Low, fixed interest rates
- No balloon payments and no loan renegotiation
- Cash retention provides working capital for further investment
- Work with lender of choice

Benefits to Lenders

- Low loan-to-value (typically 50 percent)
- Lower reserve requirement
- Reduced credit risk through partnership funding
- CRA credits
- Growth Capital prepares the paperwork required by SBA



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