



SBA 504 Program

Affordable Funding for Real Estate and Fixed Asset Purchases

HOW THE SBA 504 PROGRAM WORKS

SBA 504 is a unique program that combines a bank loan with funding from the U.S. Small Business Administration (SBA) to offer appealing benefits to small business owners. Here's how it generally works:

- 50% of eligible project costs are funded with a conventional bank mortgage
- 40% of eligible project costs are funded with an SBA 504 loan from CADDA
- 10% of eligible project costs are provided by the borrower as a down payment

WHY CHOOSE SBA 504 FOR YOUR BUSINESS?

- **You can secure financing with as little as 10% down**, reducing the strain on your working capital and allowing you to allocate funds to other critical aspects of your business.
- **Fixed interest rates** that are below market value provide stability and predictability in your monthly payments. With fixed rates, you can plan your finances more effectively.
- **Longer terms reduce strain on your cash flow**, making it easier to manage your debt obligations over the life of the loan. Focus on growing your business without the pressure of a shorter repayment term.



Loan Amount:
\$25,000 - \$5.5 million+



Loan Uses: Buying or constructing an owner-occupied building, purchasing fixed assets such as heavy machinery, renovations to a business location, refinancing qualified debt, or partner buyouts



Key Features: Low down payment, below-market rates, and terms of up to 25 years



WORK WITH AN EXPERIENCED SBA 504 LENDER

When you access an SBA 504 loan through CADDA, you will be fully supported by an experienced lender guiding you from start to finish. Our goal is to make the borrowing process transparent and simple, so you can focus on your business.

Ready to Learn More?

Contact us for a free consultation or to apply.

 **912-261-2500** (Brunswick, GA)

 **912-236-9566** (Savannah, GA)



www.cadda-sba.org

Serving small businesses throughout Georgia, north Florida, and the low country of South Carolina.

All funding is through Equal Opportunity loan programs.

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