

Expanding Lending Options and Thinking

...OUTSIDE THE BOX

SBA 504 Loan Program

SBA 504 Loans Remove Common Barriers

- ✓ Credit Risk
- ✓ Industry Exposure
- ✓ Special-Use Properties
- ✓ Liquidity Issues
- ✓ Non-Typical Industries
- ✓ Pending Balloons

Think 504 When...

- ✓ Concentration issues could impede an approval
- ✓ A balloon payment is coming due
- ✓ A business is buying real estate as part of a business acquisition
- ✓ An owner wants to sell his/her share of real estate to the other owners
- ✓ The real estate to be purchased is a single-purpose property
- ✓ The business needs to finance heavy machinery or equipment
- ✓ The business is looking to add multiple retail locations
- ✓ A business could benefit from the low 10% equity injection
- ✓ A 25-yr loan could help manage a borrower's operating capital

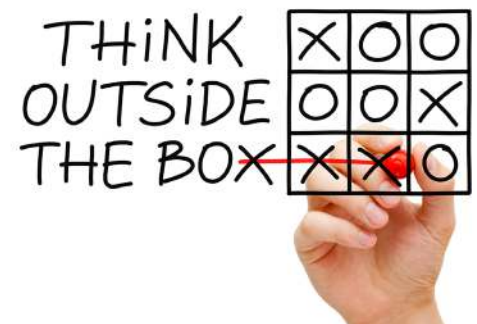
Project-Specific 504 Solutions

Expansions	Refinancing	Green Energy
Equipment purchases	Real Estate loans	New builds w/ sustainable energy
Building acquisitions	Lines of credit	Energy efficient upgrades
Land purchases	Consolidate multiple loans	Energy generating equipment
New construction	Obtain working capital	
Leasehold improvements		
Furniture & fixtures		
How the 504 Helps	How the 504 Helps	How the 504 Helps
Long-term fixed rates	Eliminates balloon payments	Removes \$ limit on 504 portion
Predictable payments	Fully amortized	Borrowers can take multiple loans
No future balloons	Existing equity=down payment	Slashes the bank's risk to 50%
Low down payments	Can provide a cash-out option	Up to \$5.5 million per project

504 Benefits?

SBA 504 loans are attractive to borrowers because they offer a great opportunity for fixing occupancy costs with a long-term, fixed-rate loan and a minimal down payment. More and more borrowers are seeing the upside to buying their properties, or refinancing into long-term, fixed-rate loans, while interest rates are still low.

- Low down payment (10% in most cases)
- Low, fixed interest rate and long loan term
- Payment stability
- Includes soft costs (furniture, fixtures and fees)
- Preserves working capital
- Protection from balloon payments
- Can include leasehold improvements



Why Growth Corp?

Founded in 1992, Growth Corp is the largest provider of SBA 504 commercial real estate financing in Illinois. As a non-profit development company certified by the U.S. Small Business Administration to originate SBA 504 Loans in Illinois and its surrounding areas, Growth Corp has helped thousands of small and medium-sized businesses facilitate expansion.



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