



NEW YEAR NEW OPPORTUNITIES

HELP IS AVAILABLE...

SBA	SBDC	SCORE	BAM
Best known for the loan guarantee programs it provides to small businesses in partnership with banks, lending institutions and CDC's, such as Growth Corp. The two most common loan guarantee programs are the 504 and 7(a).	Provide management assistance to small business owners in the form of counseling, training seminars, assistance with SBA loans and technical assistance. SBDC's aren't just for start-ups. Existing businesses that are expanding or reaching into new markets could also greatly benefit from SBDC assistance.	A network of retired business executives, leaders and volunteers who provide free and confidential counseling, mentoring and advice to small business owners nationwide.	Your local Bankers, Accountants and Mentors (BAM) can help with everything from strategizing how to best grow your business to offering financial advice. In addition, these valuable advisers can also help you network by introducing you to other industry professionals or service-providers.

Many local, state and federal government assistance programs exist for small businesses...many of which offer their services free of charge. Consider them your acronym superheroes.

WHEN THE TIME COMES TO EXPAND, THINK GROWTH CORP'S 504...

- ✓ You're buying or constructing real estate
- ✓ You need to finance heavy machinery or equipment
- ✓ You are looking to refinance a commercial loan(s)
- ✓ An owner wants to sell his/her share of real estate
- ✓ You want to preserve working capital
- ✓ You're facing a balloon payment
- ✓ You are looking to add multiple locations
- ✓ A 25-yr loan could help you manage cash

FEB 2019 - SBA 504 - FIXED EFFECTIVE RATES			
25-YEAR	20-YEAR	10-YEAR	REFI
4.77%	4.64%	4.65%	4.68%

The 504 Loan Program offers SBA guaranteed funds through a partnership with local banks for financing new buildings, new equipment, major renovations, or refinancing. Whether it's projects totaling \$500,000 or north of \$5 million, the mission of this program is to help businesses expand.

PROOF THE 504 LOAN PROGRAM WORKS...

130,000+ LOANS	\$75+ BILLION	2.1+ MILLION
Number of 504 Loans approved for Small Businesses since 1991	Amount of capital leveraged for Small Businesses since 1991	Number of jobs created or retained since 1991



12 BENEFITS OF SBA 504 LOANS...

- ✓ Low down payments - usually just 10%
- ✓ Protection from balloon payments
- ✓ Low, fixed interest rates
- ✓ Preservation of working capital
- ✓ Long loan terms (25-, 20- or 10-year terms)
- ✓ The ability to include leasehold improvements
- ✓ The ability to include furniture, fixtures and fees
- ✓ Up to \$5 million for 504 portion
- ✓ An option for refinancing commercial debt
- ✓ The freedom to use the 504 multiple times
- ✓ Payment stability
- ✓ The ability to keep your current bank/lender

SBA 504 Loans Feature LONG-TERM FIXED RATES...



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		
<i>How the 504 Helps</i>	<i>How the 504 Helps</i>	<i>How the 504 Helps</i>
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



"It is nearly impossible to drive through our state and not see businesses that have funded their growth, and, thus, positively impacted communities, by use of the 504."

WHY GROWTH CORP?

Because we help get deals done. Growth Corp is the largest 504 Lender in Illinois, a top CDC in the Nation, a leader in quality and a pioneer for the 504 Refinance program. In addition, Growth Corp has earned an Accredited Lender status with SBA, which grants us the ability to expedite the processing of loan approvals and closings.

877-BEST 504
www.GrowthCorp.com