

*A look back at the past fifteen years...*

# EFFECTIVE RATE HISTORY

*SBA 504 Loan Program*



**September 2025**

**25-Year Fixed Rate 6.00% | 20-Year Fixed Rate 6.02% | 10-Year Fixed Rate 5.77% | Refinance Fixed Rate +0.025%**

**The current U.S. Prime Rate is 7.50%**



## 20-YEAR EFFECTIVE 504 RATE

September 2010 - September 2025

