

SBA 504 Loan Program

Low rate, long-term financing for Guam's growing Small Business Owners

The SBA 504 program is designed for small businesses to purchase or refinance an existing commercial building or office, or acquire a commercial property at market interest rates without having to provide a large down payment. Businesses can save cash to invest into managing their operations.

With SBA 504 Financing, small businesses can:

- Preserve liquidity with a low down payment
- Increase cash flow with low fixed-rate interest rates

Eligibility Requirements	<ul style="list-style-type: none">• Must be owner-operated for-profit entity located in the State of Hawaii• Meets SBA size-standards:<ul style="list-style-type: none">a) Tangible net worth of business \$15 million or less;b) Average after-tax profit of \$5 million or less for the last two operating years• ≥ 51% owner-occupancy for existing structure/building
Interest Rate	<ul style="list-style-type: none">• SBA 504 long-term fixed rate options• Payments fully amortized through term of loan
Available Terms	<ul style="list-style-type: none">• Up to 20 years
Typical Loan Structure	Financing project typically involves a first mortgage from Finance Factors (50%), a second mortgage (40%) from a non-profit community-based company licensed by the Small Business Association (SBA). Borrower's down payment would then be 10%.

Benefits to Borrower

- Save money! Down payment- as low as 10%
- Choose your term! Longer repayment terms- up to 20 years
- Competitive Rates! Fixed rate financing below market pricing
- Peace of Mind! Predictable monthly payments
- Dependability! Commercial loan experts will walk you through each step of the process



**FINANCE
FACTORS**

GUAM'S CHOICE FOR HOME LOANS

FOR REAL ESTATE PROFESSIONALS ONLY

This flyer is for informational purposes only. It does not constitute an offer to make a loan. Any loan and the terms thereof are subject to Finance Factors' underwriting approval. The information stated herein are estimates calculated based on the loan programs currently offered by us. All of this information is subject to change without notice. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.

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