



## Strengthen Your Loan Portfolio

Can your Bank benefit from **credit enhancements**?

Can your Borrower (or potential Borrower) benefit from **debt refinance by re-amortizing their loan**?

With the SBA 504 adding a debt refinance option to their program, **here's how!**

### Example

Qualified Debt - \$1MM loan over 2 years old. The balance today is \$750M with appraisal value of \$1MM.

Your Bank - \$375,000 - 1st Mortgage and terms

LCCDC/SBA 504 - \$375,000 -**2nd Mortgage**  
behind Bank with **20-year fixed rate**

Put your Bank and your Borrower in a better position by using  
**Louisiana Capital and SBA 504!**

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