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# THE "REAL" SBA EXPERTS

{ REAL ESTATE ADVANTAGE LOAN }

## Permanent Financing Options



With the recent downturn in the oil and gas industry, some lenders and borrowers are rethinking permanent financing options for their fixed asset financing needs and opting for lower down payments, longer amortizations, and lower loan-to-value positions.

"SBA 504 may be the right choice for you and your borrower", says David

## SBA 504 LOAN

### What is the REAL/504 Loan Program?

The REAL/504 Loan Program is a long-term, fixed-rate financing tool utilized to finance owner occupied commercial real estate transactions (and in some cases, equipment) for small businesses within a community.

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## LENDERS

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## BORROWERS

Cortez of Louisiana Capital. Existing buildings and even buildings currently under construction may still qualify for 10% down and 20 year, fixed rate terms using SBA 504. "As long as your building construction loan remains in an interim phase, the bank can still bring us in to participate in the permanent financing" Cortez adds. Before you close your permanent loan, give us a call to discuss how 504 can work for you and your borrower.

**Louisiana Capital CDC, Inc., the most active CDC in the state, is committed to providing lenders and small businesses with the tools and professional support needed to secure fixed asset financing.**

***Call to talk to an expert today.***

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- [Buy vs. Lease](#)
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