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# THE "REAL" SBA EXPERTS

## **Uncertain market conditions?**

### Loan to value concerns?

## Longer term & lower down payment requisite?

#### Think Louisiana Capital! We are your partner for fixed asset financing!

#### • Mitigate your Risk

- 50% Loan to Value for Bank
- 10% Down Payment and 20 Year Fixed Rate for Borrower

A typical SBA 504 transaction:			
	Bank	SBA Louisiana Capital	Borrower
% of project	50%	40%	10%*
Security	1st lien	2nd lien	
\$ Amount	No limit	\$5,000,000 \$5,500,000 (per project for manufacturers)	
Interest rate	Market	Fixed	
Real Estate Terms	10+ years	20 years	
Equipment Terms	7 years	10 years	

\*additional down payment required if property is single use or business is a startup

With over 30 years of experience in SBA lending, Louisiana Capital CDC has the expertise needed to make your loan approvals quick and easy. From pre-qualifying to loan application, all the way through loan closing and servicing, we are by your side. Let Louisiana Capital partner with you for success!



Karen Angelle, EVP/COO kangelle@louisianacapital.com

Brennan "Curtis" Landry, Loan Officer blandry@louisianacapital.com

**David Cortez**, Statewide Business Development Officer <u>dcortez@louisianacapital.com</u>

Louisiana Capital CDC, Inc. | 337-234-2977 307 La Rue France Lafayette, LA 70508

http://www.louisianacapital.com/

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Louisiana Capital CDC, Inc. | 307 La Rue France | Lafayette | LA | 70508