



504 LOAN PROGRAM

ELIGIBLE USE OF FUNDS



- Land
- Acquisition of Existing Building
- New Construction
- Fixed Assets from Business Acquisition
- Building Expansion/Renovation
- Long-Term Equipment
- Professional Fees
- Debt Refinance

SBA LOAN AMOUNT

up to

\$5 MILLION

TERMS

10
Years

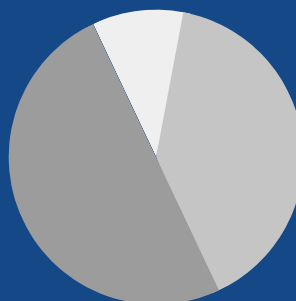
20
Years

25
Years

Equipment

INELIGIBLE USE OF FUNDS

- Working Capital
- Inventory
- Goodwill Assets from Business
- Acquisition
- Franchise Fees
- Tenant Improvements



10% - Borrower Injection

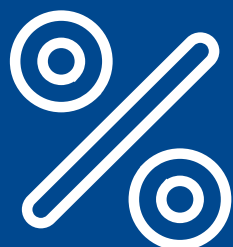
40% - Caprock/SBA

50% - Third Party Lender

Some conditions apply

One job must be created or retained
for every **\$75,000** borrowed

WAIVED if Public Policy Goals are met



FIXED
Interest
Rate

**No Prepayment Penalty
after the initial 10 years**

