

OWN THE BUSINESS? OWN THE BUILDING

- **Did you know** that the SBA 504 program was specifically created to assist businesses in purchasing real estate for their company's use?
- **Did you know** that SBA 504 loans provide below-market, **FIXED RATE** financing with as little as 10% down?

TMC Advocates for You Throughout the Loan Process



EXPERTISE IN
SBA FINANCING

Want to know more? TMC has the answers you're looking for:

What is the SBA 504 Loan Program?

The U.S. Small Business Administration (SBA) created the SBA 504 Loan Program to provide financing for successful, growing businesses. This program provides up to 90% financing for commercial property acquisition, renovation or new construction.

Why use SBA loan financing for real estate acquisition?

90% financing: Only 10% down payment is required for most projects. You can preserve working capital for continued business growth.

Long-term, below market, fixed rate:

SBA 504 loans have a fixed interest rate for the full 20-year term of the loan - with no balloon payments and no interest rate adjustments.

How is eligibility determined?

Most privately held companies are eligible for SBA financing. TMC will guide you through the prequalification process free of charge. Once TMC receives the information requested, you will have an answer within 48 hours.

Who is TMC?

TMC has been successfully helping local businesses in California and Nevada purchase their own real estate since 1981. For more than a decade, TMC has ranked in the top 5 CDC's nationwide. TMC has provided over 3,600 businesses just like yours with funding.

For more information, please contact:

888.989.8855
tmcfunding.com

WHY CHOOSE SBA FINANCING?

Most privately held companies are eligible for SBA financing

SBA 504 Loans:

- Generally require 10% down payment while conventional loans require as much as 25-40% down payment
- Below market interest rate, **FIXED** for 20 years
- No additional collateral is required

	SBA 504	SBA 7a	Conventional
PROJECT SIZE	No Maximum	Maximum Loan Amount \$5,000,000	No Maximum
INTEREST RATE	SBA 2nd Loan at: Below-Market FIXED RATE for 20 Years	Typically Variable Rate Tied to Prime	Varies by Lender
DOWN PAYMENT	10% Minimum	10 - 20% Minimum	25 - 40%
COLLATERAL	No Additional Collateral Required	Additional Collateral Typically Required for 90% Financing	Typically No Additional Collateral
PREPAYMENT PENALTY	Yes – 10 years, declining each year	Yes – Typically 3 years	Varies by Lender

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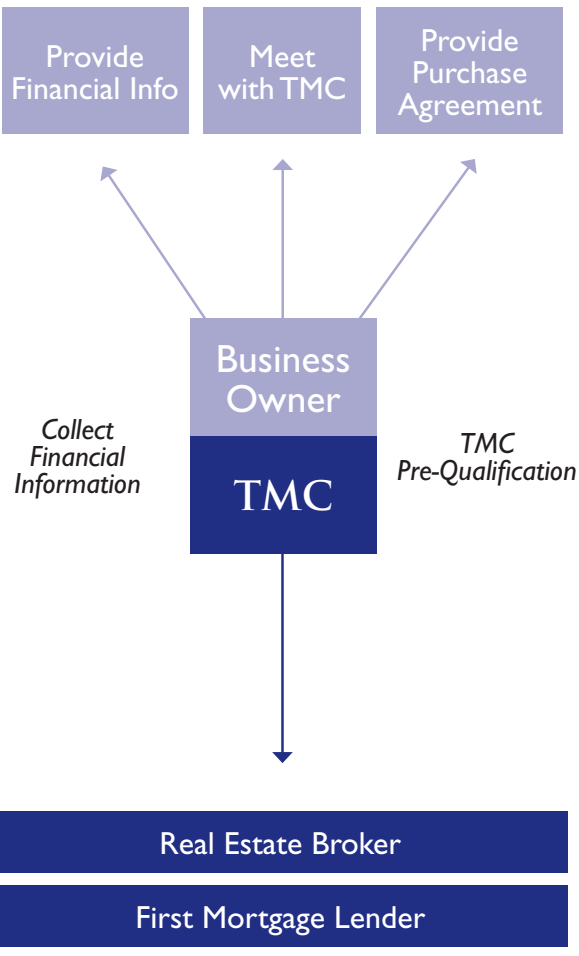


START WITH TMC

OWN YOUR BUILDING

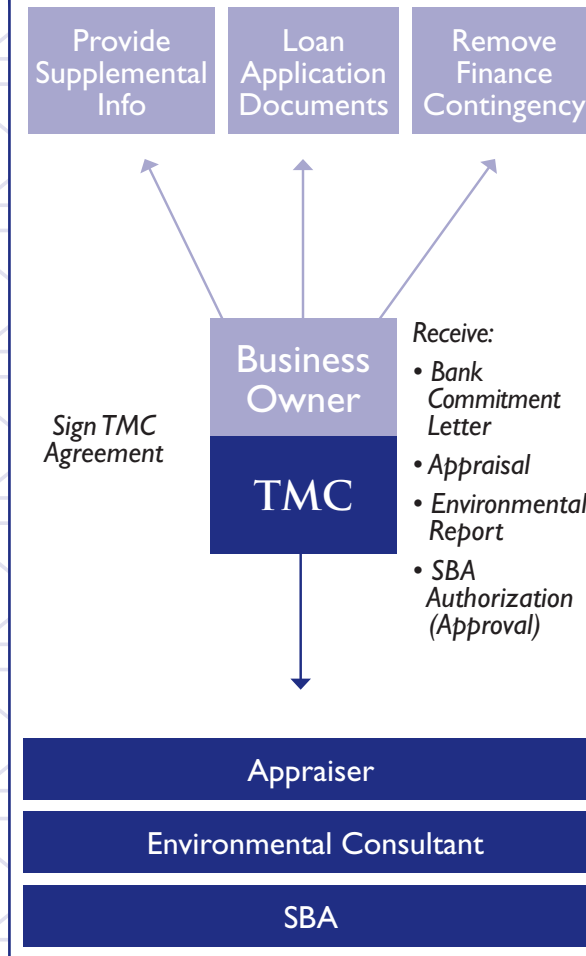
STEP 1:

Information Gathering & Pre-qualification



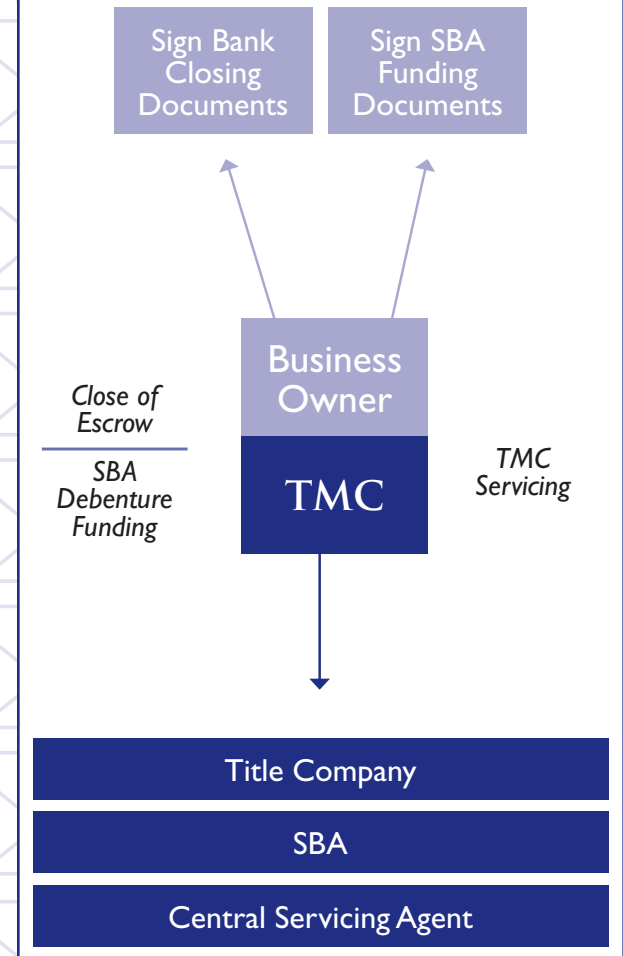
STEP 2:

Loan Approval



STEP 3:

Loan Closing & Servicing



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TMC — With You for the Life of the Loan