

**Buy, construct, or improve  
commercial and industrial buildings  
with minimal investment**

**Enjoy the benefits of a fixed,  
below-market interest rate,  
20-year term with only  
10% down**

**Pre-Qualify within 72 hours**

Contact your CDC loan officer for more information at one of the following locations:

### **San Diego County**

925 Fort Stockton Drive, San Diego, CA 92103  
800.611.5170 ■ 619.291.3594 ■ Fax 619.291.6954

### **Orange County**

2323 North Broadway (#340), Santa Ana, CA 92706  
800.337.6003 ■ 714.550.5444 ■ Fax 714.550.5434

### **Riverside County**

10370 Hemet Street (#360), Riverside, CA 92503  
800.337.6003 ■ 909.352.5730 ■ Fax 909.352.5737

74040 Highway 111 (#L230), Palm Desert, CA 92260  
800.337.6003 ■ 760.836.3855 ■ Fax 760.836.3850

### **Imperial County**

1224 State Street (Suite C), El Centro, CA 92243  
760.353.3095 ■ Fax 760.353.0305

[www.cdclloans.com](http://www.cdclloans.com)

CDC Small Business Finance is the nation's leading lender certified by the Small Business Administration (SBA) to provide low-interest financing to small business owners. Founded in 1978 as a not-for-profit corporation, we have originated more loans for more dollars than any of the 260 CDC's in the nation.

Our loan officers and support staff have established a solid reputation among small business owners, bankers and real estate brokers for dependability and efficiency in developing financing packages that meet the needs of small growing businesses. Let us help you get the best financing package for your company.

### **Loan Programs Available through CDC Small Business Finance:**

#### ■ **SBA 504 Real Estate Loans**

#### ■ **SBA 7a General Business Loans for**

- Equipment
- Tenant improvements
- Inventory
- Debt restructuring
- Working capital
- Lines of credit
- Contract financing

#### ■ **Microloans for Special Funding Needs**

- Up to \$50,000 for borrowers that do not meet standard bank criteria

#### ■ **California Statewide Guaranty Program**

- Up to \$500,000 or 90% of loan amount guaranty

**Download your application at**  
[www.cdclloans.com](http://www.cdclloans.com)

**CDC Small Business Finance Corp. is the #1  
choice for small business loans.**

A wide selection of loan programs plus more than two decades of personalized customer service.

**LONG-TERM  
90% FIXED RATE  
FINANCING  
FOR SMALL  
BUSINESSES**



**SBA 504  
LOAN PROGRAM**



Small Business Finance

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## HOW CAN SBA 504 LOAN PROCEEDS BE USED?

- To purchase, construct or improve commercial and industrial property
- To buy and install heavy machinery and equipment
- To cover ALL loan costs

## QUALIFYING FOR AN SBA 504 LOAN

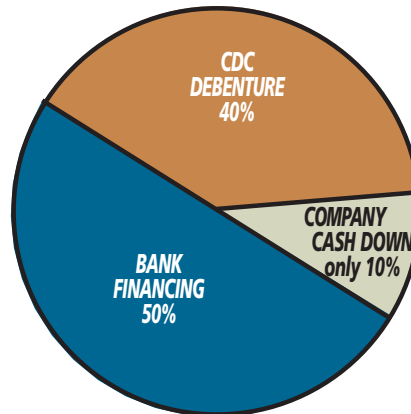
Since 99% of all U.S. businesses meet the SBA definition of a small business, **chances are excellent that yours will too.** To qualify for a SBA loan, your business must be:

- Owner-operated
- For profit
- Organized as a sole proprietorship; corporation; partnership; or LLC
- Have a business net worth below \$7.5M and net profit after taxes below \$2.5M in last two operating years



Small Business Finance

## THE SBA 504 LOAN STRUCTURE



### A 504 Loan Has Three Participants:

- 1. Bank Financing** – CDC arranges for a bank to participate for as little as 50% of the loan amount, at competitive rates and terms due to minimal exposure on the project.
- 2. CDC** – CDC's SBA 504 loan finances up to 40% or \$1.3 million.
- 3. Company Cash Down**– Borrower contributes a minimum down payment of at least 10%, freeing additional cash for other business purposes.

*504 loans are structured with fully amortized 10- and 20-year terms and carry a lower-than-market interest rate.*

## KEY ADVANTAGES OF SBA 504 LOANS OVER TRADITIONAL BUSINESS LOANS

- Lower down payment requirements.** Higher loan-to-value ratios allowed by 504 loans make qualifying easier. You can borrow up to 90% of your financing needs, thus preserving your cash.
- Longer repayment terms.** SBA repayment periods are longer than those of conventional bank loans – making your monthly loan payment more affordable and helping to improve your cash flow.
- Projected income consideration.** Most SBA lenders consider the projected income of a business, not just historical cash flows. This is particularly advantageous if your business is growing.
- Secondary source of payment less critical.** Due to the SBA 504 loan guarantee, collateral may be less critical in loan qualification decisions.

## HERE'S ALL YOU NEED TO START

**Your CDC Loan Officer can pre-qualify your company in 72 hours.**

- Business tax returns for 3 years
- Business financial statements for 3 years
- Current business financial statement
- Personal tax returns for 3 years
- Current personal financial statement

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