

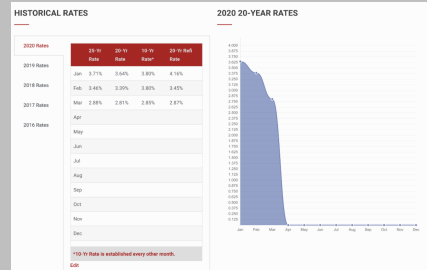
MARCH 2020 SBA 504 RATES

25-YEAR FIXED RATE: 2.881%
20-YEAR FIXED RATE: 2.808%
10-YEAR FIXED RATE: 2.847%

**FOLLOW YOUR SBA / COMMUNITY
LENDING EXPERTS**



HISTORIC LOW RATES



RATES HISTORY

"I have never seen SBA 504 rates this low! Now is the time to offer your customers the long-term, fixed rate financing that the SBA 504 can provide. Whether it's a new project or a refinance opportunity, the time to call is now."

--Carolyn Engel
Business Finance Manager, BLP

CONTACT US NOW

WHY BLP

BLP is the small business lending specialty of RCEDC supporting businesses with customized solutions through:



THE BLP ADVANTAGE



Business Lending Partners (BLP) is an SBA Certified Development Company (CDC) specializing in processing and servicing SBA 504 loans throughout the State of Wisconsin.

BLP is the only CDC headquartered in Southeast Wisconsin and has



been certified since 1985.



In addition to the SBA program, BLP has access to numerous community Revolving Loan Funds and other local and State incentives.



As a division of the Racine County Economic Development Corporation (RCEDC), we have knowledge and access to local, State and Federal partners to successfully complete your project.

SBA 504 ADVANTAGES

The U.S. Small Business Administration (SBA) 504 loan program was developed to assist growing businesses by offering an attractive financing option for real estate and equipment needs. 504 loans are an attractive option for businesses because they provide long-term, fixed-rate financing with a low down payment requirement. Banks often find 504 loans an easy alternative route to conventional financing with many advantages.

- Reduced uncertainty - 10 or 20 year fixed-rate financing at or below market rates
- Retain more cash for operations - Low down payment requirement (10% in most cases)
- Less risk for bank - Bank secures 1st lien position, typically with 50% LTV
- Less costly - Fewer fees than the SBA 7(a) program
- Capitalized fees - Majority of SBA 504 fees are capitalized into the loan
- Flexible collateral - More flexible collateral requirements than the SBA 7(a) program

