

SBA 504 Loan Program

Low rate, long-term financing for Guam’s growing Small Business Owners

The SBA 504 program is designed for small businesses to purchase or refinance an existing commercial building or office, or acquire a commercial property at market interest rates without having to provide a large down payment. Businesses can save cash to invest into managing their operations.

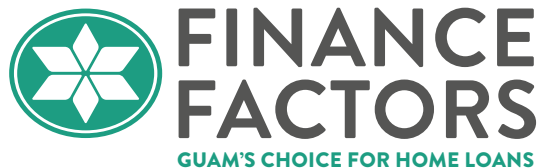
With SBA 504 Financing, small businesses can:

- Preserve liquidity with a low down payment
- Increase cash flow with low fixed-rate interest rates

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| Eligibility Requirements | <ul style="list-style-type: none"> • Must be owner-operated for-profit entity located in the State of Hawaii • Meets SBA size-standards: <ul style="list-style-type: none"> a) Tangible net worth of business \$15 million or less; b) Average after-tax profit of \$5 million or less for the last two operating years • ≥ 51% owner-occupancy for existing structure/building |
| Interest Rate | <ul style="list-style-type: none"> • SBA 504 long-term fixed rate options • Payments fully amortized through term of loan |
| Available Terms | <ul style="list-style-type: none"> • Up to 20 years |
| Typical Loan Structure | <p>Financing project typically involves a first mortgage from Finance Factors (50%), a second mortgage (40%) from a non-profit community-based company licensed by the Small Business Association (SBA). Borrower’s down payment would then be 10%.</p> |

Benefits to Borrower

- Save money! Down payment- as low as 10%
- Choose your term! Longer repayment terms- up to 20 years
- Competitive Rates! Fixed rate financing below market pricing
- Peace of Mind! Predictable monthly payments
- Dependability! Commercial loan experts will walk you through each step of the process



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