



## SBA 504 Loan

Alliance Business Capital offers SBA 504 Financing, through our Lending Partners, Nationwide.

### SBA 504 Loan Highlights

#### Acceptable Loan Purpose:

Commercial Real Estate Purchase, Construction, Business Acquisitions or other Fixed Assets.

#### Loan Amounts:

Up to \$15,000,000

1. An Alliance Lending Partner will make a 1<sup>st</sup> Mortgage for up to \$10,000,000
2. SBA 504 Debenture 2<sup>nd</sup> Mortgage for up to \$5,000,000

#### Time to Close:

Closing times depend on a lot of how quickly the borrower gets us the necessary items needed to underwrite an SBA 7(a) Loan. Typical 45 – 60 days within a signed commitment letter.

#### Terms:

Up to 25 Years on Real Estate, typically 7 – 10 years on other Assets.

#### Loan to Value:

Up to 90%

#### Prepayment Penalty:

Prepayment Penalty will apply.

#### Collateral:

First Lien and Second Liens on all assets being financed.

#### Recourse:

Full Recourse is required for all individuals owning 20% or more.

#### Debt Service Requirements:

Projected debt service coverage ratio minimum of 1.25x

#### How to Apply for an SBA 504 Loan:

Apply online at [www.oxfordbizcapital.net](http://www.oxfordbizcapital.net) or give us a call at 800-313-2410

Oxford Business Capital is a Commercial Loan Intermediary specializing in Commercial Real Estate Loan Placement services. Oxford relies on our SBA Lending Partners for any and all funding that may occur as a result of your SBA Loan Application with Oxford. Fees will apply contact an Oxford Representative for more information.