



Up to 90% Financing  
Owner Occupied Purchases

## WHY SBA 504?

Offer all the benefits of conventional bank financing with lower rates, less money down and longer fixed terms!

- Lower Down Payments
- Below Market Rates
- Fixed Rate Financing
- No Extra Collateral Taken

### Why Charger Funding?

SBA loans can be a daunting task, but Charger Funding makes SBA easy! We handle everything; the underwriting, processing, appraisal, closing & coordinating with the SBA/CDC. The borrower will experience one smooth & concise loan transaction while Charger Funding executes both loans.

- ✓Excellent Customer Service   ✓Fast Answers   ✓Fast Approvals   ✓Low Rates

Program Features	Program Requirements
<ul style="list-style-type: none"> <li>● Amortization: 20 years fully amortized</li> <li>● Interest Rate is fixed for the 20 year amortization period once the bond is sold</li> <li>● Interest Rate is closely aligned to the 10 year U.S. Treasury</li> <li>● Up to 90% LTV Loan amounts vary with project type and credit quality</li> <li>● Loan sizes from \$100,000 to...               <ul style="list-style-type: none"> <li>▪ \$1,500,000 for regular 504 program</li> <li>▪ \$2,000,000 for loans that meet a public policy goal</li> <li>▪ \$4,000,000 for small manufacturers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● 51% Owner Occupancy required for building</li> <li>● Business must be for profit</li> <li>● Business must be organized as a sole proprietorship, corporation, partnership, or LLC</li> <li>● Business net worth &lt; \$8.5M and net profit &lt; \$3.0M</li> <li>● Personal guaranty from principal owners with ≥ 20% ownership</li> </ul>



The terms contained herein are minimums and not all-inclusive and are subject to change at any time without notice.