



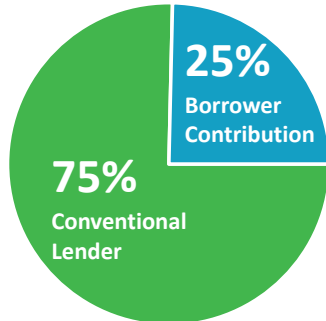
The **SBA 504 loan program** is designed to assist America's small businesses for the acquisition of commercial real estate and heavy machinery/equipment. Today, the SBA 504 loan program can also be used to refinance certain qualifying fixed-asset debt, providing an additional opportunity for small businesses to take advantage of the long-term, fixed-rate financing of the program. It is truly one of the best financing options for small business owners today.

THE BENEFITS OF THE SBA 504 PROGRAM

FINANCING STRUCTURE

- 10% equity down, up to 90% financing
- For commercial real estate, equipment, renovations/ construction
- Long term (10, 20, or 25 year fixed rates)
- Most projects are between \$300,000 to \$5 million

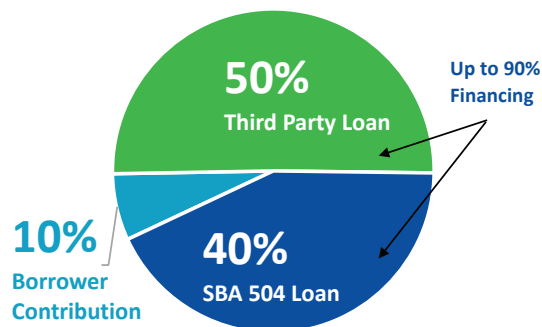
Conventional Financing



ELIGIBLE PROJECTS

- Owner-occupied real estate (25, 20 year fixed rate)
- Machinery & equipment (10 year term/fixed rate)
- Soft costs

The 504 Advantage



SBA 504 Fixed Interest Rate for September 2025:

25-Year 6.00% 20-Year 6.02% 10-Year 5.77%

Rates include monthly servicing fees to CDC, SBA, and central servicing agent; based on expected SBA FY25 fees.



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SomerCor serves Illinois, Kenosha and Rock counties in Wisconsin, and Jasper, Lake, Newton, and Porter counties in Indiana.