The best kept secret in commercial real estate financing.

**ADVANTAGES**

- **Up to 90% Financing**
  Higher loan-to-value ratios allowed by SBA 504 loans make qualifying easier. You can borrow up to 90% of your financing needs, preserving valuable operating cash.

- **Fixed, Below Market Interest Rates**
  Your business can save on interest expenses by NOT accepting market interest rates when fixed, below market rates are available.

- **Longer Loan Amortizations**
  Longer loan amortizations allow for smaller monthly payments, lowering impact on your cash flow.

- **Finance Soft Costs**
  Financing soft costs helps to keep your out-of-pocket expenses to a minimum.

**USES**

- **Buy Commercial Property**
  Buy your own owner-occupied commercial and industrial property with MINIMAL investment.

- **Purchase Land and Build**
  Purchase your ideal building site and construct your new commercial or industrial building.

- **Expand and Refinance**
  Expand your owner-occupied commercial or industrial building by refinancing your current loan.

- **Refinance Your Building**
  Refinance your owner-occupied commercial or industrial property with attractive terms.

**Quick Qualification**

- Is your business for-profit?
- Is your building owner-occupied (51% or more)?
- Do you have the down payment?
- Can your business cash flow cover the mortgage?
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WHY SCED?

One Point of Contact
The same experienced loan officer will work with you through the entire process.

Less Hassle, Paperwork, and Risk
Our expedited process reduces your hassle, paperwork, and risk because we manage the SBA application process and work with you through loan closing.

Your SBA 504 Loan Experts
You expect accurate timelines, informative communication, and no surprises. You can rely on our expertise because we have successfully completed hundreds of SBA 504 loans.

LOAN PROCESS ROADMAP

NEXT STEPS
Contact Superior California Economic Development for your SBA 504 Loan project. Simple same day/next day prequalification, and no deposit required.

4–6 weeks
SCED
INITIAL MEETING
BANK
SUBMIT APPLICATION
COMPLETE UNDERWRITING
ORDER ENVIRONMENTAL REPORT & APPRAISAL
REVIEW BY LOAN COMMITTEE
SUBMIT FOR SBA LOAN AUTHORIZATION
APPROVED BY SBA
SBA 504 LOAN FUNDED & BANK’S INTERIM LOAN PAID OFF

10 business days
REVIEW BY LOAN COMMITTEE

60–90 days from property acquisition or Certificate of Occupancy

BANK’S INTERIM & PERMANENT LOANS FUNDED

SBA 504 LOANS
530.225.2760 | www.scedd.org