

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.

▶ NEXT STEPS

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

LOAN PROCESS ROADMAP

