

We Can Help You!

Tap Your Equity to
Take Cash Out For
Business Expenses

Reset Your Debt
with Affordable
25-Year Fixed Rates

SBA 504 Refinance Loan

Smart Business is
Knowing Your Options



For a full list of locations, visit sfbank.com



Advantages of SBA 504 Refinancing

- **LONG LOAN TERMS** - up to 25 years!
- **HIGH REFINANCING VALUE** - refinance up to 90% of the appraised property value
- **FLEXIBLE CASH-OUT OPTIONS** - refinance up to 90% of the appraised property value for eligible business expenses
- **EQUITY AS DOWN PAYMENT** - use your equity in the collateral to fulfill the down payment requirement
- **LOAN CONSOLIDATION** - consolidate multiple loans into one
- **HIGH LOAN LIMITS** - up to \$5 million for the SBA portion of the loan, with no limit on project size. Up to \$5.5 million is available for manufacturers in refinance projects.

KEY POINTS

- The 504 Loan works with Security Financial Bank to reduce your costs and their risk.
- For-profit, existing (2 years old) businesses are eligible. Most businesses qualify.
- Existing loan(s) to be refinanced must have been in place for six months. 75% of the original loan must have been used for Owner Occupied commercial real estate and/or equipment.
- WBD handles all interactions and paperwork with the SBA for both banker and borrower.