

SBA 504 FINANCING

Pioneer Realty Capital has advised on over \$10 billion of commercial real estate debt and equity transactions over the past 15 years. We enjoy helping small businesses grow and succeed through commercial real estate ownership and investments. Purchase, build, or refinance with the best possible rates and terms available today. With PRC, it's as easy as one simple application to access the full range of financial options and programs.

Lending Criteria

Loan Size	\$1 million to over \$30 million
Eligible Business Size	<ul style="list-style-type: none"> • Average net profit after taxes for 2 consecutive years not to exceed \$5MM • Business net worth not to exceed \$15MM
Interest Rate	<ul style="list-style-type: none"> • Fixed • Fully amortized through term of loan
Terms and Amortization	<ul style="list-style-type: none"> • 1st Mortgage: 25 years fully amortized – 5, 7, 10 yr fixed rate • 2nd Mortgage: 20 years fully amortized – real estate loan
Typical Loan Structure	<ul style="list-style-type: none"> • 50% bank loan • 40% CDC loan • 10% borrower down payment (minimum)
Loan Purpose	<ul style="list-style-type: none"> • Purchase existing building • Refinance existing building • Land acquisition and ground up construction (includes soft cost development fees) • Expansion of existing building • Finance building improvements
Loan Requirements	<ul style="list-style-type: none"> • 51% owner occupancy required for existing building • 60% owner occupancy required for new construction
Collateral	<ul style="list-style-type: none"> • 1st lien position • Personal guaranties of the principal owners of 20% or more ownership required
Prepayment Penalty	<ul style="list-style-type: none"> • Declining 5-4-3-2-1% (minimum)



TO FIND OUT MORE ABOUT OUR LENDING PLATFORM CONTACT:

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