



## Made in America. Built to Grow.

### SBA 504 Fees Reduced for Manufacturers.

On October 1, 2025, the Small Business Administration (SBA) reduced most upfront SBA 504 loan fees for manufacturers. These updates, part of the federal “Made in America” initiative, create a unique opportunity for manufacturers to access capital for growth.

**Upfront Guaranty Fee Waived:** Manufacturers will pay 0% on the SBA’s upfront guaranty fee for 504 loans, including those used for refinancing.

**Eligible Businesses:** Manufacturing businesses with their primary NAICS Code in sectors 31, 32, and 33 are eligible for these fee reductions.

**Annual Servicing Fee Waived:** The annual servicing fee on the outstanding balance of the loan is waived for manufacturers.

**Effective Dates:** These changes apply to loans approved between October 1, 2025, and September 30, 2026.

### THE BENEFITS OF THE SBA 504 PROGRAM FOR MANUFACTURERS

The **SBA 504 loan program** is designed to help assist businesses with the purchase, renovation, and refinance of fixed assets - like commercial real estate and heavy equipment.

Manufacturers that take advantage of the program’s long-term, fixed-rate financing, can access a maximum SBA loan amount (debenture) of \$5.5 million.

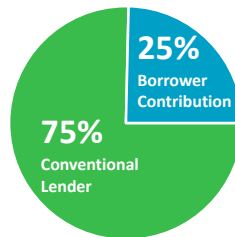
#### FINANCING STRUCTURE

- 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 \$5.5 million

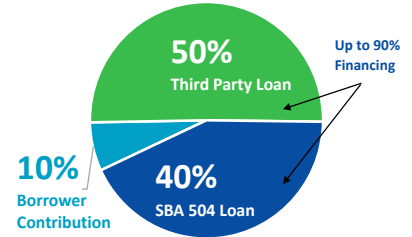
#### ELIGIBLE PROJECTS

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

#### Conventional Financing



#### The 504 Advantage



### Manufacturer SBA 504 Fixed Interest Rate for May 2026:

**25-Year 5.71% 20-Year 5.76% 10-Year 5.58%**

*Rates include monthly servicing fees to the CDC, SBA, and central servicing agent; based on SBA FY26 fees. The SBA also reinstated an upfront guaranty fee of 50 basis points for non-manufacturing projects. Rates for manufacturing businesses (primary NAICS Code in sectors 31, 32, and 33) are approximately 25 basis points lower than non-manufacturing projects due to the waiver of the annual service fee.*

Contact the Somercor team today: [hi@somercor.com](mailto:hi@somercor.com) | 312.360.3300 | [www.somercor.com](http://www.somercor.com)  
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