

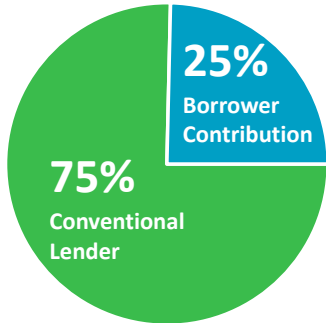


The **SBA 504 loan program** is designed to assist America’s small businesses for the acquisition of commercial real estate and heavy machinery/equipment. Today, the SBA 504 loan program can also be used to refinance certain qualifying fixed-asset debt, providing an additional opportunity for small businesses to take advantage of the long-term, fixed-rate financing of the program. It is truly one of the best financing options for small business owners today.

**THE BENEFITS OF THE SBA 504 PROGRAM**  
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 million

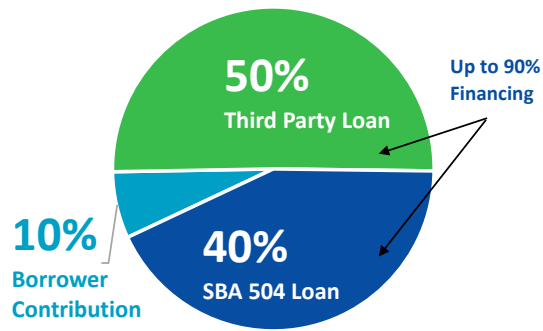
**Conventional Financing**



**ELIGIBLE PROJECTS**

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

**The 504 Advantage**



**SBA 504 Fixed Interest Rate for May 2026:**  
**25-Year 5.95% 20-Year 6.01% 10-Year 5.88%**

*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.*



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SomerCor serves Illinois, Kenosha and Rock counties in Wisconsin, and Jasper, Lake, Newton, and Porter counties in Indiana.