



SBA 504 Loan

Alliance Business Capital offers SBA 504 Financing, through our Lending Partners, Nationwide.

SBA 504 Loan Highlights

Acceptable Loan Purpose:

Commercial Real Estate Purchase, Construction, Business Acquisitions or other Fixed Assets.

Loan Amounts:

Up to \$15,000,000

1. An Alliance Lending Partner will make a 1st Mortgage for up to \$10,000,000
2. SBA 504 Debenture 2nd Mortgage for up to \$5,000,000

Time to Close:

Closing times depend on a lot of how quickly the borrower gets us the necessary items needed to underwrite an SBA 7(a) Loan. Typical 45 – 60 days within a signed commitment letter.

Terms:

Up to 25 Years on Real Estate, typically 7 – 10 years on other Assets.

Loan to Value:

Up to 90%

Prepayment Penalty:

Prepayment Penalty will apply.

Collateral:

First Lien and Second Liens on all assets being financed.

Recourse:

Full Recourse is required for all individuals owning 20% or more.

Debt Service Requirements:

Projected debt service coverage ratio minimum of 1.25x

How to Apply for an SBA 504 Loan:

Apply online at www.oxfordbizcapital.net or give us a call at 800-313-2410

Oxford Business Capital is a Commercial Loan Intermediary specializing in Commercial Real Estate Loan Placement services. Oxford relies on our SBA Lending Partners for any and all funding that may occur as a result of your SBA Loan Application with Oxford. Fees will apply contact an Oxford Representative for more information.