

TRUE ALLIANCE CAPITAL

SBA 504

SBA 504 Loans

The **SBA 504 Loan Program** provides long-term, fixed-rate financing primarily for major fixed assets such as commercial real estate, new construction, renovations, and equipment. Loans can offer up to **\$5.5 million in SBA/CDC financing**, depending on project and borrower eligibility.

General approval guidelines include:

- Business must be **for-profit** and operate in the United States.
- Must meet SBA **size standards**.
- Funds must be used primarily for **eligible fixed assets**.
- Borrower must demonstrate **strong creditworthiness and repayment ability**.
- The project must generally provide sufficient cash flow to support repayment.
- Borrowers typically contribute **10% or more** of project costs; certain projects may require additional equity.
- Owner-occupied commercial real estate generally requires the business to occupy at least **51% of an existing building** or **60% initially for new construction**, with additional occupancy requirements over time.
- The project must meet SBA/CDC eligibility and lender underwriting requirements.

For marketing purposes: *SBA 504 financing can help qualified businesses acquire commercial property, construct facilities, or invest in major equipment while preserving working capital for ongoing operations.*

To apply for an SBA 504 Loan, investors can “Book A Consultation” on our website, where we can fully discuss your loan options and next steps to qualify for a loan with True Alliance Capital. [Click here](#) to “Book A Consultation” or feel free to contact us at (704) 529-9925.