

The FFCFC **ADVANTAGE**

Having an advantage in business means everything. When it comes to small business financing of owner occupied commercial real estate and long life industrial machinery and equipment, FFCFC is your **Advantage**.

FFCFC has a proven track record of experience, performance and service – That's why we're the best and most complete 504 certified development company in Florida.

Top Reasons for Choosing Florida First Capital:

- **Quick Turnaround Time:** Approval decisions are made by our loan committee on a daily basis.
- **Lowest Effective Rates:** Borrowers pay the lowest effective rates permitted by law on 504 Loans.
- **Easy Closing Process:** Simultaneous closings for turnkey projects.
- **Experienced Attorneys:** Access to a specialized statewide network of local FFCFC closing attorneys.
- **Professional Staff:** Our highly trained and vastly experienced staff of loan officers and underwriting, closing and servicing professionals ensure you the best and most complete service the industry has to offer.
- **Full Service Offices:** From Pensacola to Key West, we have Florida covered!

About FFCFC:

FFCFC is a statewide, nonprofit, federally regulated certified development company which administers the 504 loan program on behalf of the Small Business Administration. FFCFC prepares the loan documents and handles all of the details of the 504 loan, including credit underwriting, approval, closing and servicing of the loan for its life.

504 Highlights:

- Purchase, construction, expansion or renovation of owner-occupied commercial real estate and/or the acquisition and installation of long-life machinery and equipment
- Below market, true fixed interest rates – no ARM's.
- Up to 90% commercial financing.
- Amortization terms up to 20 years.
- Fees and other up front costs and expenses may be financed in the loan.
- Projects from \$125,000 to \$20 million.



*Start your relationship
with Florida First
Capital. Contact a
Loan Officer today.*



**Florida First Capital
Finance Corporation**

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