



FFCFC 504 Loan Program: A Value-Added Service for Growth and Expansion

The FFCFC 504 Loan Program provides your small business clients with a smarter financing option for the acquisition of fixed assets, either real estate or long-life equipment. This powerful and unique financing tool is the most effective way to help your small business clients grow and expand. The program offers many advantages over conventional financing as well as provides an excellent value-added service for your CPA firm.

The FFCFC Advantage

- **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:** Borrowers have 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 the best and most complete service the industry has to offer.
- **Full service offices:** From Pensacola to Key West, we have Florida covered!

Advantages for Your Clients:

- Up to 90% commercial financing.
- Below market, true fixed interest rates – no ARMs.
- Long amortization terms, up to 20 years.
- Loans are assumable by qualified, acquiring businesses.
- Projects from \$125,000 to \$20 million.

Benefits for Your CPA Firm:

- Broadens your scope of providing services that are in the best interest of your clients.
- Value-added source for increased client retention.
- Turnkey program – FFCFC takes care of all communications, paperwork, coordination of project participants, underwriting, closing and servicing of the loan for its life.
- Firm is eligible to receive a referral fee from the first mortgage lender.

504 Loan Uses:

- Acquisition of land and buildings.
- Construction, modernization, expansion or renovation of existing facilities.
- Leasehold improvements.
- Green initiative projects.
- Purchase and installation of long-life machinery and equipment.
- Purchase of furniture, fixtures and equipment.

Loan Structure

The 504 Loan Program is structured so that every project typically involves a first mortgage from a commercial lender (usually 50%), a second mortgage from FFCFC (usually 40%) and a minimum 10% down payment from the borrower.

A Small Business Window to Wall Street

Certified Development Companies like FFCFC, a nonprofit corporation, fund all 504 loans through the sale of bonds, thus giving the 504 Program the economies of scale to access public capital markets. Combined with the SBA guaranty, the 504 Program enables small businesses to access funding at the lowest possible cost.

