



## The FFCFC 504 Loan Program: A Smarter Financing Option for Commercial Real Estate

Imagine having a financing tool at your disposal that can help you earn and close more deals quickly and easily. The FFCFC 504 Loan Program is just such a tool.

The 504 Loan Program was designed specifically for business owners desiring to expand their small businesses through the purchase of commercial real estate. This powerful yet affordable financing option offers many advantages over conventional financing, such as below market, fixed interest rates and long repayment terms.

### Benefits:

- Provides your buyers with up to 90% financing at below market, fixed rates.
- Satisfies sellers by attracting more buyers with a lower down payment (usually 10%).
- Green initiative projects are now eligible under the program.
- Satisfies buyers by helping them afford more real estate purchase options.
- Creates a stronger competitive position for you and your firm.
- Earn a commission on a deal that might not have worked with conventional financing.

### Loan Structure:

- A commercial lender typically finances 50% of the project cost and takes a first mortgage position on the assets financed. FFCFC typically finances 40% of the deal and takes a second mortgage position. The borrower puts in as little as 10% equity.

### The FFCFC Advantage:

- Free and fast pre-qualification process.
- Full service offices throughout Florida staffed by experienced professionals ensure you the best and most complete service the industry has to offer.
- FFCFC takes care of all communications, paperwork, coordination of project participants, underwriting, closing and servicing of the loan for its life.
- Simultaneous closings for turnkey projects save time and money.



### 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 ARMs.
- 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.

### 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.



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



**Florida First Capital  
Finance Corporation**

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