

# SBA 504 Program

CityWide Small Business Development Corporation is a U.S. Small Business Administration Certified Development Company. CityWide SBA 504 loans are funded through the SBA's guaranteed sale of a bond to provide low-cost, long-term financing for commercial real estate and fixed assets.

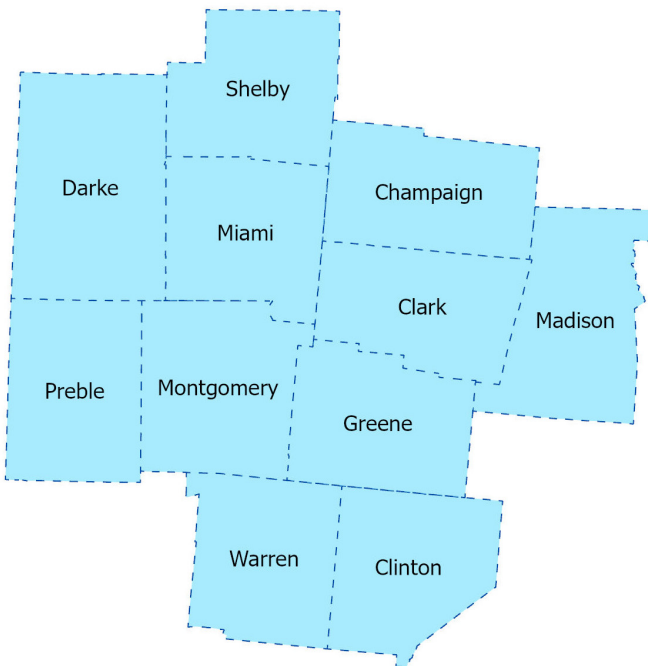
SBA 504 loans are provided in conjunction with your primary bank or credit union, financing up to 40% of your total project.

## Program Highlights:

- Low, fixed rate for the entire term
- 10, 20, or 25-year loan terms
- Loans up to \$5 million (\$5.5 million for manufacturing)
- Potential to be combined with some 7a loans
- Funds can be used to purchase equipment and real estate (construction is eligible)
- Debt refinance is eligible

## Qualifications:

- Real estate acquisition
- For-profit business only
- Achieve job creation/Retention goals
- Other requirements may apply



Interested applicants should contact CityWide:

**André M. Joiner** | SBA Director & Senior Business Development Officer  
937.853.2565 | [ajoiner@citywidedev.com](mailto:ajoiner@citywidedev.com)