



A SIMPLE GUIDE TO SBA 504 LOANS

Who's involved?

You (the borrower), RMI, and your banker.

What's RMI?

We're an SBA Certified Development Company (CDC). The Small Business Administration has authorized us to make 504 Loans and work on your behalf to make the application and approval process fast and easy.

How does the SBA 504 Loan program work?

The financing structure is pretty straightforward. Working with your lender, RMI provides up to 40% of the financing for the purchase of existing commercial real estate or new construction. Your lender typically provides 50% of the financing, while you pay as little as 10% down. Even better, SBA 504 Loans are long term with fixed rates. You are able to access capital at the lowest possible cost, and feel confident knowing your monthly payments won't change over the life of the loan.

How do I start?

Call RMI to discuss your project with one of our experienced loan officers. We'll help you complete an SBA 504 Loan application, which is very similar to the one required by banks for conventional loans. After that, your RMI loan officer will work directly with your banker and the SBA to move your application through the approval process as quickly and smoothly as possible. We're with you every step of the way, from application to disbursement.

THE POWER OF AN SBA 504 LOAN



Find out how easy it is to work with RMI.
Call today at 800-234-4971 or visit rmiinc.org
and click on the SAY YES video.

