

A photograph showing two business professionals shaking hands. The person on the right is wearing a light-colored suit and holding several real estate signs, including one with a large white 'S' on a red background and another with a large red 'S' on a yellow background. The background is a blurred office or meeting room.

Unique *Financing* Packages for *Commercial Real Estate*

CLOSE MORE DEALS!

The SBA 504 loan program is designed specifically to provide financing for small businesses to grow and expand through purchase, construction, or improvement of commercial real estate property. Through this program, we will take care of the entire loan process, paperwork, coordination, servicing, closing, and underwriting, making it as easy as possible for the business owner. As the first line of contact, knowledge of the SBA 504 program can help YOU sell more properties!

Benefits for Clients

- Attractive below-market fixed interest rates
- Fixed occupancy costs
- Projected income consideration
- Min. 10% down payment (up to 90% financing)
- Minimized out-of-pocket costs
- Get tax benefits and appreciation on real estate while locking in occupancy costs for 25 years
- Longer loan amortization (25 years)
- Can help finance renovations
- Up to \$5 million available for total projects of over \$12 million
- Appraisals not required for CRE projects of less than \$500,000 (in most cases)

Helping business owners' *dreams come true* since **1982!**

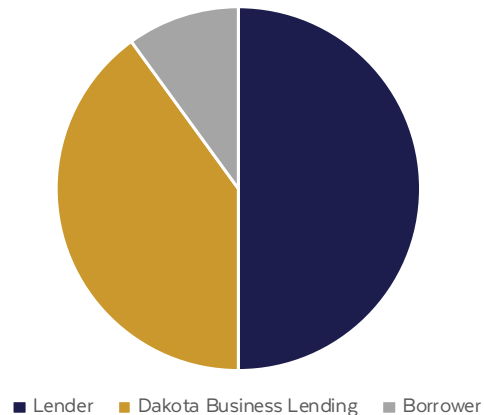
Borrower Qualifications

- Real Estate acquisition, construction, renovation, or expansion (including purchase of land)
- Organized as sole proprietorship, corporation, partnership, or LLC (owner-operated)
- Occupy at least 51% of existing property or 60% of new construction
- For-profit businesses
- Net worth < \$20 million and average net profit < \$6.5 million

Benefits for YOU!

- Sell more properties
- Extra customer service opportunity
- Lower barriers to commercial real estate ownership
- Close a deal that might not have been possible with conventional financing

SBA 504 Loan Program Structure



Dakota Business Lending is committed to its customers' success and making the loan process as efficient and painless as possible. As the #1 SBA lender in ND, we strive to provide unique financing packages that will assist business owners with one of the biggest decisions and make commercial real estate ownership a reality.

Contact us today to find out how you can better serve your clients through our unique financing programs!

*Serving North Dakota,
Montana, and Minnesota!*

North Dakota - 701-293-8892
Montana - 406-760-1002
Minnesota - 507-666-5536