



AmPac TriStateCDC
Taking you and your business to the next financial level

**Expanded
SBA Loan Programs**



Finance Your Business Needs with an
SBA CERTIFIED LENDER

(909) 915-1706

AmPac...Available to Serve You!

SBA 504 Program Offers 90% LTV 10% Down Payment SBA portion up to \$5.5 Million

Accepted Owner Occupied Properties, Partial List:

- Office Condos • Office/Warehouse
- Retail Stores • Industrial
- Manufacturing Facilities • Gas Stations & C Stores
- Restaurants • Flagged Hotels
- Dr.'s Offices • Veterinarian
- Packaging and Shipping Outlets
- Owner User Properties • And Many More Property Types
- Equipment, Tenant and Leasehold Improvements

SBA 504 LOAN

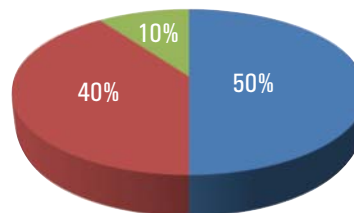
THE LOAN BREAKDOWN

AmPac Tri State CDC finances up to 40% of the project costs and takes a second mortgage position, while the small business owner provides adown payment that can be as low as 10%. A bank or other lender typically finances 50% of the project cost and takes a first (lien) position on the assets financed. AmPac works with a diverse array of lenders who can put together competitive market rates and fees for their share of the project.

EXAMPLE OF FINANCING A TYPICAL \$1 MILLION PROJECT:

COST FOR PROJECT:

Acquisition of Building	\$800,000
Renovations	\$180,000
Soft Costs (i.e. appraisal, architect fees, Closing costs)	\$ 20,000
TOTAL:	\$1,000,000**



PROJECT FINANCING:

ENTITY	LOAN AMOUNT	% OF PROJECT	SECURITY
Bank	\$500,000	50%	1st Lien
CDC/SBA 504 loan	\$400,000	40%	2nd Lien
Borrower Down payment	\$100,000	10%	

TOTAL: \$1,000,000 100%**

** An additional 5-10% down payment is required for start-up businesses or certain projects like special purpose buildings (i.e. car wash, hotel).

For
more
information
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