

504 Loan Benefits

Top 10 Reasons to Contact MEACO for Fixed Asset Financing:

- 1.) Ninety percent (**90%**) **financing** of the total project costs for commercial real estate purchases. Utilizing our 504 Loan program allows business owners to **preserve more capital** for other uses and gain the **highest cash-on-cash return** for their capital.
- 2.) Businesses can **save on interest expenses** by not accepting market interest rates when **below market; fixed interest rates** are available with our 504 loan program.
- 3.) **Longer loan amortization** allows for **smaller monthly payments**, which have **less impact on business cash flow**.
- 4.) When putting in ten percent (10%) equity, getting below market interest rates and having the benefits of longer loan amortization versus traditional lending, business owners' **cash flow is less impacted** and they can still realize all the advantages of purchasing or constructing commercial real estate.
- 5.) Owning commercial real estate instead of leasing typically has an **immediate reduction of up to forty percent (40%) on real estate expenses**, plus the added benefit of converting the third largest expense facing businesses into a fixed cost that does not increase by an average of three and a half percent (3.5%) each year like with renting.
- 6.) **Financing closing and other soft costs** with our 504 loan helps **keep out-of-pocket expenses to a true ten percent (10%) minimum** when business owners make the decision to purchase commercial property and only want to spend the minimum amount of cash necessary in order to preserve more capital for other uses.
- 7.) **No balloon payments; calls or negative loan covenants** enable borrowers to have more control, more peace of mind and **less lender micro-management**.
- 8.) **Dealing with a specialist** in 504 loan financing makes the experience of buying commercial property **simple and hassle-free**.
- 10.) Having assumable mortgages at today's historically low interest rate benefits future sales of properties financed by our 504 loans.

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