FOR BUSINESS OWNERS WHO OWN THEIR BUILDING

Is Your Commercial Loan Coming Due?

Loans made when rates were near 4% are now maturing. A little planning can save tens of thousands a year.



Val Fulton
BRG Realty Business & Commercial · CA DRE #01281191

530-282-5228
val@SmartWealthCA.com

WHAT OWNERS SHOULD KNOW

1. **Most commercial loans have a due date before they're paid off.**
   A 10-year term on a 25-year schedule leaves a large balance due.
2. **Lenders want 6–12 months of lead time.**
   Appraisals, financials and approvals take longer than expected.
3. **You have more choices than renewing with your bank.**
   Other lenders, SBA 504, a partial sale or a sale-leaseback.

BY THE NUMBERS

$2M balance, 25-year schedule

Payment at 4%	**$10,557/mo**
Payment at 7%	**$14,136/mo**

+$3,579/mo
About $43,000 more per year.

YOUR OPTIONS

Refinance
Shop lenders for the best rate and term.

SBA 504 refinance
Up to 90% loan-to-value for owner-occupied buildings.

Sell and lease back
Turn equity into cash and stay put.

Sell the building
Time the sale before the loan is due.

QUESTIONS TO ASK NOW

- [ ] Do you know your exact maturity date?
- [ ] Is there a prepayment penalty?
- [ ] Are your last 2 years of tax returns ready?
- [ ] What is your building worth today?
- [ ] Do you still need all of the space?
- [ ] Would cash out help your business?

Examples are illustrations as of October 2026, not loan quotes or appraisals. Rates, terms and eligibility change; all loans are subject to lender approval. Not legal or tax advice.

FREE · CONFIDENTIAL

Free loan due-date and options review

Send us your property address. We'll find your loan details and lay out your options.

Call or text
the number above