

Hotel Owners: Get Ahead of Your 2026–2027 Loan Maturity

Hotels are larger, special-purpose properties. Refinancing them takes more lead time than most owners expect.



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WHAT HOTEL OWNERS SHOULD KNOW

- Hotels are special-purpose for SBA 504.**
Expect about 15% down (20% for a newer business) on a 504 loan.
- Lenders look closely at the last 2–3 years.**
Occupancy, rates and expenses drive how much you can borrow.
- Large payments change a lot with rates.**
On a big balance, a 3-point rate change is six figures a year.

BY THE NUMBERS

\$6.5M bank loan balance, 25-year schedule

Payment at 4.5% **\$36,129/mo**

Payment at 7.25% **\$46,982/mo**

+\$130K/yr

Extra debt service if the loan resets at today's rates.

YOUR OPTIONS

Refinance early

Start 9–12 months before your due date.

SBA 504 refinance

Long-term fixed rate on the SBA portion.

Bring in a partner

Recapitalize instead of taking on more debt.

Sell the hotel

Confidential marketing to qualified buyers.

QUESTIONS TO ASK NOW

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| ☐ When is your bank loan due? | ☐ Is a brand or renovation requirement coming up? |
| ☐ Have you spoken with your lender yet? | ☐ Would a partner or investor help? |
| ☐ Are your last 3 years of financials ready? | ☐ Have you had a recent valuation? |

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 maturity and valuation review for hotel owners

We'll review your loan timing, likely refinance terms and what the property could sell for today.

Call or text
the number above