

Own Your Restaurant's Building? Your Loan May Be Coming Due.

Many SBA 504 loans made around 2016–2017 have a bank loan that comes due in 2026–2027, while the SBA portion keeps running.



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WHAT OWNERS SHOULD KNOW

- 1 The bank piece of a 504 loan is often a 10-year loan.**
It can come due years before the SBA portion is paid off.
- 2 Today's rates are higher than when you borrowed.**
A loan that was locked near 4% will likely reset closer to 7%.
- 3 Your building is also your biggest asset.**
Equity in it can fund a remodel, new equipment, a second location or retirement.

BY THE NUMBERS

\$1M bank loan balance, 25-year schedule

Payment at 4% **\$5,278/mo**

Payment at 7% **\$7,068/mo**

+\$1,789/mo

About \$21,500 more per year from the same restaurant.

YOUR OPTIONS

Refinance the bank loan

Lock a new rate and term before the due date.

SBA 504 refinance

Up to 90% loan-to-value, with cash out for the business in some cases.

Sell the building and lease it back

Unlock your equity and keep serving in the same spot.

Sell the restaurant, the building, or both

Price each one right and time the sale.

QUESTIONS TO ASK NOW

- ☐ Do you know the exact date your bank loan is due?
- ☐ What is your building worth today?
- ☐ Do you plan to run the restaurant 5+ more years?
- ☐ Would cash for a remodel or equipment help?
- ☐ Has a buyer or family member asked about taking over?
- ☐ Who is your lender contact today?

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 building value review

We'll look up your loan, estimate your building's value and lay out your options side by side.

Call or text
the number above