BRG Realty Corp



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FREE · NO OBLIGATION

SBA loan options review

Buying a business, buying your building or refinancing a loan that's coming due? We'll run the numbers with you.

Call or text to schedule

BUSINESS OWNER GUIDE · 2026

SBA Loans: The Numbers That Matter

Buying a business, buying your building, or refinancing a loan that's coming due.

7(A) VS. 504

SBA 7(a)

Buy a business · working capital · buyouts

- Up to $5 million
- About 10% down
- Variable, capped at prime + 3%
- 10 yrs business · 25 yrs real estate

SBA 504

Owner-occupied buildings · equipment

- SBA portion up to $5M
- 10% down (15% startups or special-purpose)
- SBA portion fixed, ~6.6–7.0%
- 10, 20 or 25 years

HOW THE MATH WORKS

Buying a $1.5M business
$17,840/mo
$150K down · $1.35M 7(a) at 10%, 10 yrs. Needs ~$270K/yr cash flow.

Short on cash? Seller note
$75K down
Seller carries half the down payment on full standby.

Buying a $3M building (504)
$19,500/mo
$300K down · $1.5M bank · $1.2M SBA fixed, 25 yrs.

504 bank loan coming due
+$3,600/mo
$2M at 4% ($10,557) resets near 7% ($14,136). Plan 6–12 months ahead.

NEW RULES TO KNOW

- Most business purchases need about a 10% equity injection (SOP 50 10 8).
- A seller who keeps any ownership guarantees the loan for 2 years.
- As of March 2026, owners must be U.S. citizens or nationals.

Examples as of October 2026, not loan quotes. Rates, terms and eligibility change; all loans are subject to lender approval. Confirm current terms with BRG Mortgage or your lender.