



## WE ARE A DIFFERENT KIND OF SBA LENDER

creative financing lower rates & longer terms all loans services in-house



The Grow America Fund of Huntington Beach is a unique partnership between the City of Huntington Beach and the National Development Council (NDC). NDC is a nationally recognized Small Business Lending Company licensed by the Small Business Administration (SBA). The Grow America Fund of Huntington Beach works to get well-structured, competitively priced financing in the hands of growing businesses.

Loans up to \$5,000,000 Working capital, machinery & equipment, refinance or real estate acquisition Patient & flexible terms Streamlined online application process SBA 7(a) guaranteed loans

eligible businesses	<ul> <li>Located in the City of Huntington Beach</li> <li>Operating business, not a passive real estate entity</li> <li>In business for a minimum of one year</li> </ul>
terms	<ul> <li>Loan size: up to \$5,000,000</li> <li>Interest Rate: WSJ Prime + up to 2.75%</li> <li>Term: 7-25 years depending on asset being financed</li> </ul>
collateral	<ul> <li>Collateral is required (subject to availability)</li> <li>All owners owning 20% or more of the business will be required to execute a personal guarantee.</li> </ul>



## https://ndconline.org/hbloanfund/ (714) 536-5582