

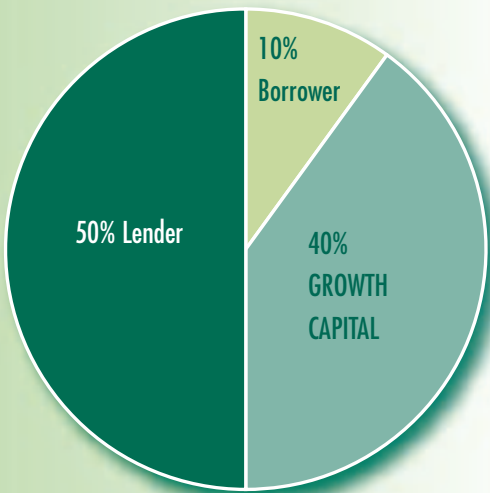
The SBA 504 Program is the economic development financing program that helps business grow.

Loans are available to all types of businesses that meet certain requirements.

- Located in Ohio
- For-profit businesses
- Need capital for real-estate and/or long-lived equipment (soft project costs can be included)

Loans are for a minimum of \$50,000 and a maximum of \$4,000,000 (up to 40% of the project).

TYPICAL DEAL STRUCTURE



IMG Center
1360 East 9th Street, Suite 350
Cleveland, OH 44114



GROWTH CAPITAL

CREATIVE

FINANCING

SOLUTIONS

FOR

GROWING

BUSINESSES

THE CHOICE IS YOURS

*YOU have the power to CHOOSE
WHAT'S BEST for YOUR business*

TRADITIONAL LOANS

20-30% Down
Eligible Hard Cost Only
Variable Interest Rates
Balloon Payments
Demand Note
Less Operating Cash
All Available Assets For Collateral

SBA 504 LOANS

10% Down*
Broadly Defined Project Cost
Fixed Interest Rates**
Long Term, No Early Call Features
No Demand, True Amortizing Debt
Preservation Of Cash
Collateral Limited to Project Assets*

*To qualify for 10% down and less stringent collateral requirements, a business must have proven management over a minimum of twenty-four month period of existing operations with strong consistent cash flow to service both existing and proposed debt and is purchasing or construction a multiple-purpose facility. ** Ten and twenty-year fixed interest rates are for the SBA 504 portion only.*

*Call Growth Capital today to find out how easy
it is to make the SBA 504 loan work for you.*

CHOOSE WISELY

**GROWTH
CAPITAL**

www.growthcapitalcorp.com

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Cleveland, OH 44114

216-456-8133

fax 216-394-0285

This commitment by the entire organization has brought an exciting attitude to Growth Capital and one focused on our strategic objectives that include "being easy to work with". We are attempting to bring a strong sense of customer service to Growth Capital and it appears to be paying dividends, here is what some are saying...

One Banker said; "I am impressed with the flow of things. It is definitely not a process held up by bureaucracy."

Another replied; "Wow... thanks for accommodating us. That's very much appreciated"

Still another banker said.; "I really enjoyed the Growth Capital Lenders Training session last week, it was very informative, and I will never forget 50-40-10!"

Please don't you either, again that's 50/40/10.

One referral partner is quoted as saying; "Growth Capital seems to have a renewed sense of entrepreneurship,"

Another lender said "I'm waiting to hear from my underwriter, hopefully today or tomorrow. You guys are moving faster than us at the moment!"

A borrower relayed his satisfaction by saying; "Growth Capital was extremely professional and organized in every facet of this SBA process and instrumental in the expansion of my business."