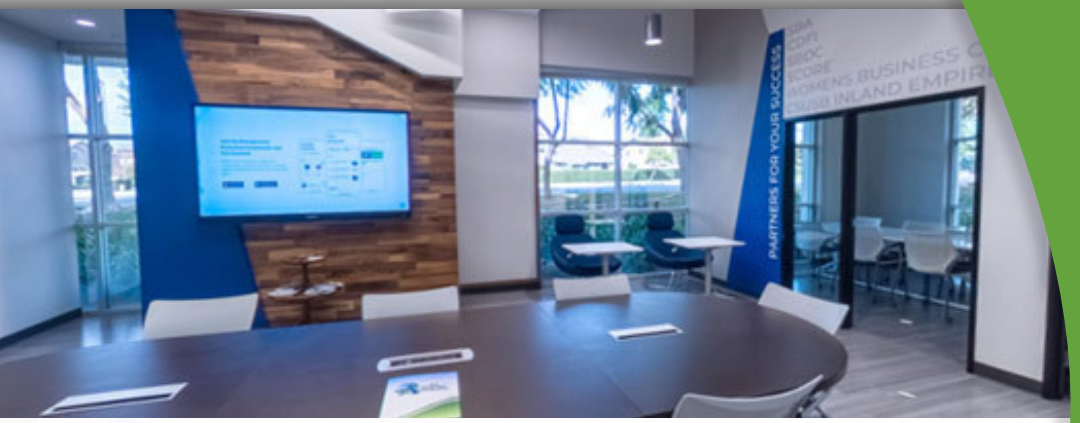
AmPac Business Capital

EMPOWERING GROWTH

IT IS POSSIBLE MATT 19:26

A Comprehensive Guide to AmPac's SBA and Community Loan Programs



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ABOUT AMPAC

At AmPac Business Capital, we're more than just a lender. We are your dedicated ally in entrepreneurial success. Since 2005, we've been empowering small businesses across California, and now Arizona and Nevada, with innovative financing solutions and expert guidance.

As both an SBA Certified Development Company (CDC) and a Community Development Financial Institution (CDFI) certified by the U.S. Department of the Treasury, we offer a unique blend of government backing and community-focused lending. Our mission is simple: to make access to business capital as easy as ABC.

But AmPac's support doesn't end with financing. As the nation's first faith-based CDC, we believe in nurturing long-term relationships and fostering holistic business growth. Our Entrepreneur Ecosystem provides access to workshops, mentoring, and networking opportunities designed to help businesses thrive.

Whether a startup is looking to launch or an established business is aiming to expand, we walk beside our clients every step of the way. We're not just investing in businesses; we're investing in dreams, families, communities, and the future of entrepreneurship.

Join the AmPac family, where your vision meets our expertise and, together, we turn possibilities into realities.

SBA 504 Premier Certified Lender (PCLP)

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SBA 504 LOAN

PURCHASE | REFINANCE | CONSTRUCTION

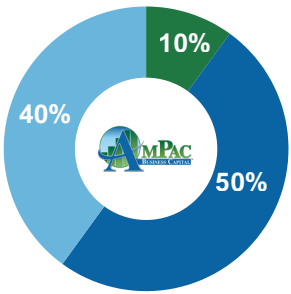
Financing up to 90% for Owner-Occupied Commercial Real Estate

WHAT IS AN SBA 504 LOAN?

The SBA 504 loan is a business financing option provided by the SBA through AmPac Business Capital, a not-for-profit Certified Development Company. The 504 loan is designed to help businesses grow and create jobs by financing the purchase, improvement, or refinance of owner-occupied commercial real estate and fixed equipment with as little as 10% down.

TYPICAL LOAN STRUCTURE

- **Bank/Lender provides a 1st mortgage for 50%**
- **AmPac provides a 2nd mortgage for up to 40%**
- **Borrower contributes as little as 10%**



INTEREST RATES & TERMS

- Below-market fixed rates
- 10, 20, or 25-year options
- Fully amortized SBA portion, with no balloon payment
- No cap on project size, with up to $5 million from the SBA ($5.5 million for manufacturers and energy projects)
- SBA fees are financed in the loan, reducing out-of-pocket costs
- Ask about FY2027 SBA fee waivers

USE OF PROCEEDS:

- Purchase existing building
- Buy land
- Construct new building
- Renovations
- Long-term equipment
- Tenant improvement
- Refinance debt with expansion
- Refinance debt without expansion

SBA 504 LOAN BREAKOUT

REFINANCE WITHOUT EXPANSION

The SBA 504 refinance program provides long-term, fixed-rate financing for refinancing existing secured business debt, helping to lower payments and improve cash flow.

This program enables businesses to refinance qualified commercial debt using the SBA 504 loan structure. The refinance must offer clear benefits to the business, such as:

- Lowering monthly payments
- Stabilizing cash flow
- Job retention

Businesses can refinance up to 90% of the property's appraised value, and include cash out for business operating expenses. The refinancing should contribute to overall business stability.

Big benefit: By replacing higher-cost debt with more favorable terms, businesses can strengthen their financial position and plan for long-term growth.

This program is designed to help businesses restructure debt without requiring expansion, making it an effective option for improving financial stability.

AmPac Business Capital

SBA 504 LOAN BREAKOUT

REFINANCE WITH EXPANSION

Businesses expanding by renovating a building, buying an additional property, or purchasing long-life equipment, can refinance an existing loan (conventional bank loan, private note or an SBA loan) as part of that expansion project.

- The expansion must involve long-term fixed assets, such as:
  - Renovating or upgrading an existing building
  - Buying new property or constructing a new building
  - Purchasing heavy machinery
- The existing loan being refinanced cannot be greater than the cost of the expansion project.
- The refinanced debt will be added to the expansion cost to determine the total project cost.

Big benefit: The equity in the existing building or machinery may be put towards the down payment for the expansion project, reducing the amount of additional cash contribution.

This option allows businesses to combine refinancing of existing fixed asset debt and a new expansion project into one SBA 504 loan. Cash out not available.

SBA 504 LOAN BREAKOUT

GET MORE FROM YOUR 504!

SBA 504 ENERGY PUBLIC POLICY GOAL

Grow your business sustainably with the SBA 504 Energy Public Policy Goal Program!

- **Increased loan amounts**: The SBA portion of your loan can go up to $5.5 million per project, compared to the $5 million max for standard SBA 504 loans.
- **Energy Financing Limits:** Borrowers can finance Up to $5.5 million in SBA 504 financing per project, with no limit on the number of projects. These loans also don't count against the standard $5 million 504 limit, giving borrowers more room to grow.
- **Low down payment:** With no restrictions on the first mortgage, you can fund projects of any size, and in many cases, projects over $25 million can still qualify for only 10% down.

Meet one of these two requirements to meet the Energy Public Policy Goal:

- **Reduce energy use by 10%** through upgrades like energy-efficient lighting, optimized HVAC systems, improved insulation, and other smart energy-saving strategies.
- **Generate at least 15% of your energy onsite** with renewable solutions like solar panels or ground-source heat pumps.

Invest in energy-saving improvements that reduce costs and position your business for long-term growth.

SBA 504 LOAN BREAKOUT

GET MORE FROM YOUR 504!

SBA 504 MANUFACTURING PROJECTS

The SBA 504 program offers expanded support for manufacturers that want to upgrade facilities, expand production capacity, or invest in advanced equipment. Businesses with qualifying NAICS codes in 31, 32, or 33 may access higher loan amounts when all manufacturing operations are based in the United States. This enhanced structure helps manufacturers strengthen their operations while contributing to local and national job growth.

PROGRAM ADVANTAGES

- Loan amounts up to $5.5 million per project, with no total cap on eligible manufacturing project financing
- Designed for long-term investments such as new facilities, production lines, and advanced equipment
- Fixed, long-term financing that promotes predictable costs and supports sustained growth
- Encourages domestic manufacturing, competitiveness, and U.S. job creation
- SBA upfront guaranty fee and annual service fee waived for manufacturers on 504 loans approved October 1, 2026 through September 30, 2027, including refinances

SBA 504 Manufacturing Projects offer manufacturers a powerful way to modernize, scale, and invest in long-term assets that move their business forward.

SBA 7(a) LOAN
COMMUNITY ADVANTAGE

WHAT IS AN SBA 7(a) COMMUNITY ADVANTAGE LOAN?

The SBA 7(a) Community Advantage loan program supports small business growth, job creation, and economic development by making capital more accessible to eligible businesses that might not qualify for traditional financing.

LOAN TERMS

- Loan amounts up to $350,000
- Low equity injection – as little as 10%
- No prepayment penalty on non-real estate loans
- Flexible terms:
  - 10 years for general working capital
  - Up to 25 years for owner-occupied commercial real estate

ELIGIBLE USES

- Working Capital (business operation expenses)
- Business Acquisition
- Partner Buyout
- Equipment and Inventory Purchases
- Commercial Real Estate Purchase
- Tenant Improvements
- Debt Refinancing & More!



Businesses with at least 51% U.S. military ownership receive a $500 discount on the loan packaging fee.

The SBA 7(a) Loan is the most flexible financing solution for America's small businesses.

SBA MICROLOAN

WHAT IS AN SBA MICROLOAN?

The AmPac SBA Microloan program provides small businesses, startups in California, Arizona and Nevada with access to affordable, short-term financing designed to support growth and stability. This program offers smaller loan amounts with fixed interest rates and flexible repayment terms, making it an excellent option for startups and emerging businesses seeking working capital to fund essential purchases to launch or expand operations.

LOAN TERMS?

- Loan amounts up to $50,000
- Fixed interest rate of 10%
- Repayment terms up to 7 years
- No prepayment penalty
- Debt refinancing is not allowed

ELIGIBLE USES?

- Working capital to cover daily business expenses
- Purchasing inventory and supplies
- Buying furniture, fixtures, and equipment



Businesses with at least 51% US military ownership receive a $250 discount on the loan packaging fee.

The SBA Microloan Program provides opportunities for businesses through smaller, affordable financing.

California State Guarantee

WHAT IS THE CA STATE GUARANTEE LOAN

The California State Guarantee Loan provides flexible financing options for eligible small businesses in California. Working alongside AmPac financing, this program helps borrowers access capital with added state support through I++++++++++++++Bank. It expands funding opportunities for businesses looking to strengthen operations or pursue new opportunities.

LOAN TERMS?

- Loan amounts up to $150,000
- Interest rates between 11-13%
- Repayment terms up to 7 years
- No prepayment penalty

ELIGIBLE USES?

- Working capital to sustain daily operations
- Business expansion and growth activities
- Purchasing inventory
- Credit consolidation
- Export financing
- Cosmetic renovations only *(structural tenant improvements are not allowed)*



Businesses with at least 51% US military ownership receive a $250 discount on the loan packaging fee.

The CA State Guarantee Loan provides a state-backed financing option that supports California entrepreneurs with flexible capital.

It is Possible Program

WHAT IS AMPAC'S EXCLUSIVE IT IS POSSIBLE PROGRAM?

With the investment of a social impact partner committed to creating economic parity and wealth creation in underserved communities, the purpose of this program is to provide down payment assistance in the form of liquidity replacement for Black, Latino and women led businesses throughout the State of California. The program seeks to make owner-occupied commercial real estate ownership possible using the SBA 504 or 7(a) loans through AmPac.

BENEFITS?

- Up to one-half of the down payment, not to exceed $100,000
- No payment for first 12 months of DPA loan*
- Fixed interest repayment
- 10 year amortization, due in 5 years

**Interest payments will accrue and first payment will be month 13*

QUALIFICATIONS?

- Utilize the SBA 504 or 7(a) Community Advantage loan program offered by AmPac to finance the purchase of commercial real estate only.
- Be a 51% owner in the targeted communities noted
- Business and property must be located in California.
- Must occupy a minimum 51% of the property

AmPac is breaking barriers to commercial real estate for underserved communities with SBA financing and financial support.

First Time Buyer Program

WHAT IS AMPAC'S EXCLUSIVE FIRST TIME BUYER PROGRAM?

This AmPac exclusive program provides down payment assistance in the form of liquidity replacement to small business owners purchasing their first commercial real estate property to be occupied by their business. The program seeks to make commercial real estate ownership possible using the SBA 504 or 7(a) loans through AmPac.

BENEFITS?

- Up to one-half of the down payment, not to exceed $100,000
- Fixed interest repayment
- 10 year amortization, due in 5 years

QUALIFICATIONS?

- Must be the first commercial real estate property owned by the applicant business.
- Must occupy a minimum 51% of the property.
- Business and property must be located in California.
- Must demonstrate need for liquidity replacement (have less than six months of operating expenses liquidity after the down payment) OR
- Property must be in a low-moderate income community, HUBZone, Opportunity Zone or Persistent Poverty area verified by Census Data.

AmPac empowers first-time commercial real estate buyers with SBA financing, making ownership accessible and affordable.

Vet Advantage Program

WHAT IS AMPAC'S VET ADVANTAGE PROGRAM?

The AmPac Vet Advantage Program provides down payment assistance in the form of liquidity replacement to help veteran small business owners purchase commercial real estate to be occupied by their business. By pairing this support with SBA 504 or SBA 7(a) financing opthrough AmPac, veterans can secure property ownership without depleting working capital.

BENEFITS?

- Up to one-half of the down payment, not to exceed $100,000
- Fixed interest repayment
- 10 year amortization, due in 5 years
- Up to $2000 rebate towards the cost of your Environmental Report

QUALIFICATIONS?

- Must occupy a minimum 51% of the property.
- Business and property must be located in California.
- Must be 51% or more owned and controlled by a United States veteran (as defined by the U.S. Small Business Administration: an individual who served on active duty in the U.S. Armed Forces and was discharged or released under conditions other than dishonorable).

AmPac empowers veteran business owners with SBA financing and down payment assistance, making commercial property ownership achievable and sustainable.

Entrepreneur Ecosystem



Office & Meeting Space



Business Consulting & Training



Small Business Resources



AmPac Mobile App

The Entrepreneur Ecosystem gives business owners access to Capital, Coaching, and Community: local loan programs, hands-on coaching and technical assistance with partners like SCORE, the WBC, and the SBDC, and networking and training events that open new opportunities.

REVOLVING CITY LOAN AND TRAINING PROGRAMS:

- **Fontana EmPOWERment Loan Fund:** A revolving loan fund that provides accessible financing for local businesses or those relocating to Fontana.
- **City of Ontario Entrepreneurship Incubator:** A 10-month program that combines strategic training with financial resources to help entrepreneurs grow their businesses.
- **Riverside County Biz Boost Program:** Tailored loan and resource program designed to empower Riverside based entrepreneurs.
- **City of Eastvale Business Incentive Loan Program**: Forgivable loans from the City of Eastvale for new and expanding upscale restaurants, with AmPac serving as the City's underwriting partner.

Tools, guidance, and community support to help small businesses succeed!

The Nation's First Faith-Based CDC

We don't lend based on faith | We serve based on faith-inspired values



Integrity & Ethics

Pursuing ethical solutions and transparency in every interaction



Servant Leadership

Walking alongside entrepreneurs through every stage of their journey



Second Chances

Extending grace and opening doors to new opportunities



Community Impact

Strengthening families and revitalizing communities through capital

Our approach combines compassionate lending expertise with integrity, servant leadership, and a commitment to second chances. We believe business can be a force for good, which is why we walk alongside entrepreneurs through every stage of their journey, helping businesses access capital, create jobs, and strengthen the communities they call home.

AmPac finances and fosters small business success from cradle to legacy, fighting for the YES, regardless of complexity



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Click **HERE** to read about some of the incredible small businesses AmPac has served.

AmPac C.A.N.

SERVING CALIFORNIA, ARIZONA & NEVADA

