

## Fees on 504 Loans

Loan Approval Date	Third Party Lender Participation Fee (one-time fee)		Upfront Guaranty Fee (one-time fee)		Borrower SBA Fee (ongoing fee)		Minimum CDC Servicing Fee (ongoing fee)		CSA Fee (ongoing fee)	
Prior to 10-13-95	N/A	0.00%	one-half of one percent of net debenture amount	0.50%	N/A	0.000%	one-half of one percent	0.50%	one-tenth of one percent	0.100%
10-13-95 through 09-30-96	N/A	0.00%	one-half of one percent of net debenture amount	0.50%	one-eighth of one percent	0.125%	one-half of one percent	0.50%	one-tenth of one percent	0.100%
10-01-96 through 09-30-97	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	seven-eighths of one percent	0.875%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-97 through 09-30-98	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	thirty-one fortieths of one percent	0.775%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-98 through 09-30-99	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	seven hundred twenty-nine thousandths of one percent	0.729%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-99 through 09-30-00	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	six tenths of one percent	0.600%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-00 through 09-30-01	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	four hundred seventy-two thousandths of one percent	0.472%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-01 through 09-30-02	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	four hundred ten thousandths of one percent	0.410%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-02 through 09-30-03	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	four hundred twenty-five thousandths of one percent	0.425%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-03 through 09-30-04	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	three-hundred ninety-three thousandths of one percent	0.393%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-04 through 09-30-05	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	two-hundred eighty-eight thousandths of one percent	0.288%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-05 through 09-30-06	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	one-hundred ninety-two thousands of one percent	0.192%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-06 through 09-30-07	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	eighteen thousands of one percent	0.018%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-07 through 09-30-08	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	twenty-one thousands of one percent	0.021%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-08 through 09-30-09	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	zero percent	0.000%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-09 through 09-30-10	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	three hundred and eight-nine thousands of one percent	0.389%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%

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Loan Approval Date	Third Party Lender Participation Fee (one-time fee)		Upfront Guaranty Fee (one-time fee)		Borrower SBA Fee (ongoing fee)		Minimum CDC Servicing Fee (ongoing fee)		CSA Fee (ongoing fee)	
10-01-10 through 09-30-11	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	seven hundred and forty-nine thousandths of one percent	0.749%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
09-27-10 through 09-30-11 Temp Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: One and forty three thousandths of one percent	0.749% + SBJA Supplemental 0.294% = <b>1.043%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-11 through 09-30-12	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	nine thousand three hundred seventy five ten thousandths of one percent	0.9375%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-11 through 09-30-12 Temp Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: One and one hundred three thousandths of one percent	0.9375% + SBJA Supplemental 0.1655% = <b>1.103%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-12 through 09-30-15	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	nine thousand three hundred seventy five ten thousandths of one percent	0.9375%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-15 through 09-30-16	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	nine hundred fourteen thousandths of one percent	0.914%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
05-26-16 through 09-30-16 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: nine hundred fifty eight thousandths of one percent	0.914% + 0.044% = <b>0.958%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-16 through 09-30-17	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	six hundred ninety seven thousandths of one percent	0.697%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-16 through 09-30-17 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: seven hundred thirty one thousandths of one percent	0.697% + 0.034% = <b>0.731%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-17 through 09-30-18	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	six hundred forty two thousandths of one percent	0.642%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-17 through 09-30-18 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: six hundred eighty two thousandths of one percent	0.672% + 0.040% = <b>0.682%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-18 through 09-30-19	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	three hundred sixty eight thousandths of one percent	0.368%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-18 through 09-30-19 Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: three hundred ninety five thousandths of one percent	0.368% + 0.027% = <b>0.395%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%

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10-01-19 through 09-30-20	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	three thousand two hundred five ten thousandths of one percent	0.3205%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-19 through 09-30-20 Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: three thousand two hundred twenty ten thousandths of one percent	$0.3205\% + 0.0015\% = 0.3220\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-20 through 09-30-21	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	four thousand five hundred seventeen ten thousandths of one percent	0.4517%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-20 through 09-30-21 Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: four thousand eight hundred sixty five ten thousandths of one percent	$0.4517\% + 0.0348\% = 0.4865\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-21 through 09-30-22	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	two thousand four hundred seventy five thousandths of one percent	0.2475%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-21 through 09-30-22 Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: two thousand five hundred ninety ten thousandths of one percent	$0.2475\% + 0.115\% = 0.2590\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-22 through 09-30-23	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	four thousand four hundred five ten thousandths of one percent	0.4405%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-22 through 09-30-23 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: four thousand five hundred fifty nine ten thousandths of one percent	$0.4405\% + 0.0154\% = 0.4559\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-23 through 09-30-24	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	three hundred sixty four thousandths of one percent	0.364%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-23 through 09-30-24 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: three hundred eighty nine thousandths of one percent	$0.364\% + 0.025\% = 0.389\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-24 through 09-30-25	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	three hundred thirty one thousandths of one percent	0.331%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-24 through 09-30-25 Debt Refinance	one-half of one percent of senior lien \$	0.50%	N/A	0.00%	Total: three hundred fifty six thousandths of one percent	$0.331\% + 0.025\% = 0.356\%$	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%

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10-01-25 through 09-30-26	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	two hundred nine thousandths of one percent	0.209%	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
10-01-25 through 09-30-26 Debt Refinance	one-half of one percent of senior lien \$	0.50%	one-half of one percent of net debenture amount	0.50%	Total: Two thousand one hundred fifteen ten-thousandths of a percent	0.209% + 0.0025% = <b>0.2115%</b>	five-eighths of one percent	0.625%	one-tenth of one percent	0.100%
<b>FY26</b> <i>**For 504 loans to manufacturers (NAICS Sectors 31-33), including loans made under the 504 Debt Refinance with Expansion option and the 504 Debt Refinance without Expansion Program, the <u>upfront guaranty fee</u> and the <u>annual service fee</u> will be waived.</i>										