

BENEFITS OF AN SBA DISASTER LOAN

Affordable, Flexible, and Reliable Disaster Federal Aid



Affordable

No Cost to Apply – Start your application with zero upfront costs.

Below-Market Interest Rates – Get competitive rates, lower than many standard loans.

Affordable Loan Terms Up to 30 Years – Spread payments over an extended term for manageable monthly costs.

Fixed Loan Payments – Enjoy stability with payments that remain consistent for the life of the loan.

No Prepayment Penalty – Pay off your loan early without any fees.



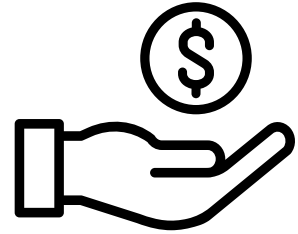
Flexible

First Payment Deferred for 12 Months – Focus on recovery with no payments due for the first year.

0% Interest Accrued for 12 Months Post-Disbursement – No interest accrues for a year.

Loan Modification Available – Adjust your loan to meet changing needs, such as covering unexpected damages.

Mitigation Option – Apply for additional funds to help prevent future disaster losses.



Relief

No Obligation to Take the Loan if Approved – Accept the loan only if it works for you.

Funds Available Before Insurance Settles – Access funds quickly without waiting for insurance payouts.

No Collateral Required for Loans Up to *\$50,000 – Receive up to \$50K for both physical and economic injury disaster loans with no collateral for Presidential Declarations.

*Up to \$14K for physical damage loans under Agency declarations.

May be eligible for Refinancing or Relocation – Secure new options if relocating or refinancing becomes necessary.

Loans Up to \$500,000 for Homeowners - Repair or replace disaster-damaged real estate.

Loans Up to \$100,000 for Personal Property - Cover damages to belongings, including automobiles, for both homeowners and renters.

Loans Up to \$2 Million for Businesses and Nonprofits



U.S. Small Business
Administration