



## Desert Empire Mortgage

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## Commercial Property Loans

Commercial Property Purchase and Refinance Mortgages, Loans, & Financing

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SBA, (the Small Business Association), defines a U.S. small business as a concern that:

- Is organized for profit;
- Has a place of business in the US;
- Operates primarily within the U.S. or makes a significant contribution to the U.S. economy through payment of taxes or use of American products, materials or labor;
- Is independently owned and operated; and
- Is not dominant in its field on a national basis.
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The business may be a sole proprietorship, partnership, corporation, or any other legal form.

The SBA has established the following common standards for a small business, depending on its North American Industry Classification System (NAICS) code. There are many exceptions, but these are the primary size standards for most industries, (see link at [www.DesertEmpireMortgage.com](http://www.DesertEmpireMortgage.com) for SBA Maximum Size Standards Table).

- 500 employees for most manufacturing and mining industries, and
  - \$7 million in average annual receipts for most non-manufacturing industries.
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