

The 20-year effective rate for loans sold this month is 4.861%* (an all-time record low).

AMERICAN REINVESTMENT & RECOVERY ACT UPDATE:

U.S. Treasury subsidies are still available to reduce a 504 borrower's up-front fees. The Certified Development Company origination fee (1½% of the debenture amount) and third party lender fee (½% of the 'front-end' loan amount) are being paid by the U.S. Treasury for 504 authorizations now being issued. The forecast is for these funds to run out for authorizations in early December 2009, so please don't delay your pending 504 requests.

THANKS TO YOU, OUR LENDING PARTNERS...

WBD finished the 2009 fiscal year on September 30th with a total of 141 SBA 504 approvals totaling nearly \$81 million. Throughout the year, we sold 136 SBA 504 debentures totaling approximately \$72 million and packaged nearly 100 non-504 applications—primarily SBA 7(a)—for lenders. We'd like to extend a BIG 'Thank You' to everyone who worked with us to assist small businesses across the state!

2009 WBD REGIONAL ANNUAL MEETINGS

Regional Annual Meetings are coming up, so please mark your calendars for the meeting in your area to join us!

WBD OFFICE	DATE	LOCATION	ADDRESS
Waukesha	11/10/09	Delafield Brewhaus	3832 Hillside Dr., Delafield, WI 53018
Fox Valley	11/17/09	Wave Bar & Ballroom	2350 N. Casaloma Dr., Appleton, WI 54914
Madison	11/19/09	Madison Marriott West	1313 John Q. Hammons Dr., Middleton, WI 53562
Stevens Point	12/03/09	Jefferson Street Inn	201 Jefferson Street, Wausau, WI 54403
Eau Claire	01/13/10	Florian Gardens	2340 Lorch Avenue, Eau Claire, WI 54701

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*FOR MORE INFORMATION, GO TO WWW.WBD.ORG OR CALL YOUR LOCAL WBD OFFICE.