

## OCTOBER 2011

The 20-year effective rate for loans approved in FY 2012 and sold this month is 4.798%\*

The 20-year effective rate for loans approved in FY 2011 and sold this month is 4.609%

The 20-year effective rate for REFI loans approved in FY 2012 and sold this month is 5.028%\*

The 20-year effective rate for REFI loans approved in FY 2011 and sold this month is 4.968%

### **WBD Finance Corporation Lending Group**

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For More information, go to  
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### New Refi Regulations

The Office of Management and Budget has approved the 504 Refinance Regulations and was added to the Federal Register on Tuesday, October 11th. WBD will be reviewing the regulations and sending information to our partners and friends as soon as possible. Please keep an eye out for a WBD special alert in the near future.

### A Record year for SBA

Jobs Act Loan Incentives Led to Record SBA Loan Approval Volume, Supporting Over \$30 billion in Small Business Lending. Read more <http://www.sba.gov/about-sba-services/7367/27101>.

### WBD Award Winners

WBD announces 2011 Award Winners for the Innovation Award, Community Impact Award, and Howard Ford Small Business Achievement Award. [Read more about the award winners.](#)

We will present the awards at the Friends of Small Business Luncheon to be held December 1, 2011 at the Monona Terrace Community and Convention Center in Madison, WI. This will be a great opportunity to show support for small businesses and to network with individuals in our communities. To read more about the event or to register please visit [www.wbd.org/events](http://www.wbd.org/events).

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\* Please Note: The rate listed above is an estimated rate based on the new fee structure. The borrower fee increased to .9375 for 504 loans and 1.103 for 504 Debt Refinance loans as of October 1, 2011.