

## **NOVEMBER 2011**

The 20-year effective rate for loans approved in FY 2012 and sold this month is 4.91%\*

The 20-year effective rate for loans approved in FY 2011 and sold this month is 4.721%

The 10-year effective rate for loans approved in FY 2012 and sold this month is 3.953%\*

The 10-year effective rate for loans approved in FY 2011 and sold this month is 3.763%

The 20-year effective rate for REFI loans approved in FY 2012 and sold this month is 5.141%\*

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

[Dan Schneider](#), Executive VP of  
Lending: 920-966-1483

[Tom Wolfe](#), Chief Credit Officer:  
608-316-7131

**Madison: 608-819-0390**

[Larry Schwenn](#)  
[Diane Pasley](#)

**Eau Claire: 715-834-9474**

[Mike Dieckman](#)

**Racine: 262-598-9488**

[Steve Kohl](#)

**Fox Valley: 920-231-5570**

[Jason Monnett](#)  
[Rich Diemer](#)

**Waukesha: 262-970-8533**

[David Kircher](#)  
[Steve Kohl](#)  
[Nick Drewsen](#)

**Green Bay: 920-496-2109**

[Jason Monnett](#)  
[Dan Schneider](#)

**Stevens Point: 715-343-9082**

[Dan Timm](#)

**Hudson: 715-381-6719**

[Jeremy Price](#)

For More information, go to  
[www.wbd.org](http://www.wbd.org) or call your local  
WBD office.

#### **Corporate Address:**

100 River Place, Suite 1  
Monona, WI 53716

**Toll Free:** 800-536-6799

**Local:** 608-819-0390

**Fax:** 608-819-0393

### **Friends of Small Business Luncheon**

It's not too late to register! Come join WBD in celebrating our 30th anniversary at the inaugural Friends of Small Business Luncheon held on December 1, 2011 at the Monona Terrace Community and Convention Center in Madison, WI. During the Luncheon we will present our 2011 WBD Awards, recognizing small businesses and the many friends who work with and support small business growth in 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).

### **SBA 504 Refinance Training**

Need more information on the 504 REFI program? WBD lenders and staff are available to provide bankers with training on the recent changes to regulations pertaining to the 504 refinance program. WBD has prepared a power point presentation, handouts with "frequently asked questions", a 504 refinance eligibility checklist, and the SBA 504 Refinance Guide. Please contact your local WBD office to arrange for a presentation to your lenders and credit staff.

### **SBA Helps Veterans Start, Grow and Expand Small Businesses**

WASHINGTON – With thousands of service men and women returning from wars in Iraq and Afghanistan, the U.S. Small Business Administration is welcoming them home with programs and initiatives to help them start, grow and expand their businesses. [Read more.](#)

\* 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.