

The 20-year effective rate for loans sold this month is **5.555%\***

**2010 WBD SPRING SEMINARS - THE ROAD TO RECOVERY: FINANCING ALTERNATIVES**

Each year, Wisconsin Business Development offers a series of financing seminars to assist our Wisconsin lending partners stay current on credit structuring strategies and solutions. In these challenging times, credit enhancement programs remain important tools on the Road to Recovery: helping preserve liquidity, reducing lending risk, and assisting worthy customers.

This year's sessions will provide an overview of the SBA 504 & 7(a) credit enhancement programs and ways these programs can be used to develop effective financing options. The impact of recent and proposed SOP and regulatory changes will be discussed. We will also provide guidance on the loan underwriting, approval, and closing processes and review current appraisal, valuation, and environmental considerations.

The sessions will address what you need to know and what you need to do to take advantage of the benefits these programs offer you and your borrowers. There will also be an opportunity to ask questions and discuss commonly encountered challenges.

**8:00-8:30 am**      **Registration & Continental Breakfast**  
**8:30-11:45 am**      **Program (with 15 minute break around 10:00 am)**

<b><u>DATE</u></b>	<b><u>LOCATION</u></b>	<b><u>ADDRESS</u></b>
Tuesday, February 23, 2010	Ramada Plaza	2750 Ramada Way, Green Bay, WI 54304
Wednesday, February 24, 2010	Marriott Milwaukee West	W231 N1600 Corporate Ct., Waukesha, WI 53186
Thursday, February 25, 2010	UW Milwaukee School of Cont. Educ.	161 W. Wisconsin Ave., Suite 6000, Milwaukee, WI 53203
Tuesday, March 2, 2010	Jefferson Street Inn	201 Jefferson St., Wausau, WI 54403
Wednesday, March 3, 2010	Sheraton Madison Hotel	706 John Nolen Dr., Madison, WI 53713
Thursday, March 4, 2010	Stoney Creek Inn	3060 S. Kinney Coulee Rd., Onalaska, WI 54650
Tuesday, March 9, 2010	Hudson Golf Club	201 Carmichael Rd, Hudson, WI 54016
Wednesday, March 10, 2010	Florian Gardens	2340 Lorch Ave., Eau Claire, WI 54701

Seminar cost is \$25 per person. If you are a 2010 Wisconsin Business Development member, your cost is **FREE** to attend a seminar. Please email [wbdevents@wbd.org](mailto:wbdevents@wbd.org) to register for the seminar in your area!

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\*FOR MORE INFORMATION, GO TO [WWW.WBD.ORG](http://WWW.WBD.ORG) OR CALL YOUR LOCAL WBD OFFICE.