

SEPTEMBER 2011

The 20-year effective rate for loans approved in FY 2011 and sold this month is 4.700%*

The 20-year effective rate for REFI loans approved in FY 2011 and sold this month is 5.059%*

The 10-year effective rate for loans approved in FY 2011 and sold this month is 3.771%*

The 10-year effective rate for REFI loans approved in FY 2011 and sold this month is 4.206%*

WBD Finance Corporation Lending Group

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*For More information, go to
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504 Rates Reach Record Low

As you can see, rates for the 504 program remain excellent. In fact, the September debenture sale provided the lowest rates on record!

Remember that if you are working with a customer that has already begun their construction project, it is not too late to use the 504 program. We are allowed to 'look back' up to nine months to capture project costs that were incurred prior to application.

Have you financed a construction project that is in process and/or nearing completion? If so, please call your local WBD office to discuss how we can help your borrower benefit from fixed rates that are at historic lows.



Upcoming Events

- **WEDA Fall Conference:** September 28-29, 2011, Radisson Hotel, La Crosse, WI
- **WBD 30th Anniversary Celebration:** December 1, 2011, Monona Terrace Community and Convention Center, Madison, WI



Come join us in celebrating
Wisconsin Business Development's
30th Anniversary

December 1, 2011
Luncheon
Monona Terrace® Community and Convention Center
Madison, WI

WBD