We Can Help You!

Tap Your Equity to Take Cash Out For Business Expenses

Reset Your Debt with Affordable 25-Year Fixed Rates

SBA 504

Refinance Loan

Smart Business is Knowing Your Options





Advantages of SBA 504 Refinancing

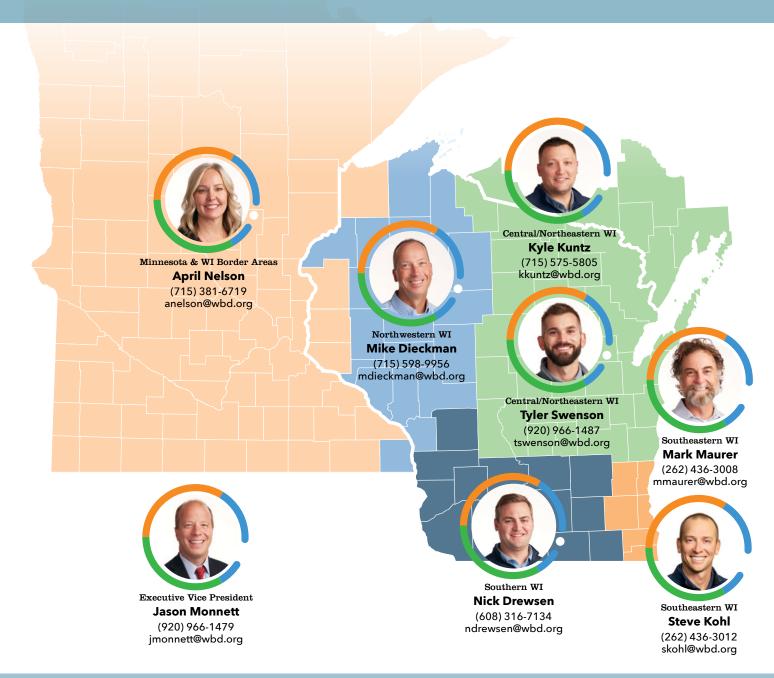
- LONG LOAN TERMS up to 25 years!
- HIGH REFINANCING VALUE refinance up to 90% of the appraised property value
- FLEXIBLE CASH-OUT OPTIONS refinance up to 90% of the appraised property value for eligible business expenses
- EQUITY AS DOWN PAYMENT use your equity in the collateral to fulfill the down payment requirement
- LOAN CONSOLIDATION consolidate multiple loans into one
- **HIGH LOAN LIMITS** up to \$5 million for the SBA portion of the loan, with no limit on project size. Up to \$5.5 million is available for manufacturers in refinance projects.

EY POINTS

- The 504 Loan works with any bank/credit union, including yours, to reduce your costs and their risk.
- For-profit, existing (2 years old) businesses are eligible. Most businesses qualify.
- Existing loan(s) to be refinanced must have been in place for six months. 75% of the original loan must have been used for Owner Occupied commercial real estate and/or equipment.
- WBD handles all interactions and paperwork with the SBA for both banker and borrower.

To get started:

Contact one of our Loan Officers below or Ask your banker to "Show you the SBA 504 Option."



For More Information Visit WBD.org



