

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.

KEY 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.”

The map of Wisconsin is divided into several color-coded regions, each associated with a loan officer. The regions and their corresponding officers are:

- Minnesota & WI Border Areas** (Orange): **April Nelson**, (715) 381-6719, anelson@wbd.org
- Northwestern WI** (Blue): **Mike Dieckman**, (715) 598-9956, mdieckman@wbd.org
- Central/Northeastern WI** (Green): **Kyle Kuntz**, (715) 575-5805, kkuntz@wbd.org
- Central/Northeastern WI** (Green): **Tyler Swenson**, (920) 966-1487, tswenson@wbd.org
- Southeastern WI** (Orange): **Mark Maurer**, (262) 436-3008, mmaurer@wbd.org
- Southern WI** (Dark Blue): **Nick Drewsen**, (608) 316-7134, ndrewsen@wbd.org
- Southeastern WI** (Orange): **Steve Kohl**, (262) 436-3012, skohl@wbd.org
- Executive Vice President** (Dark Blue): **Jason Monnett**, (920) 966-1479, jmonnett@wbd.org

For More Information
Visit WBD.org

