

SBA 504 Refinancing

What if you could refinance much of your real estate and equipment term debt over 25 years at an affordable Fixed Rate?

You can with a **SBA 504** Refinance Loan!

Long-Term,
Fixed
Rates

Affordable
Rates

Your Business Cash Flow

Real Estate and
Equipment
up to 25 years

Visit wbd.org for
Current Rates

Stability
You Can
Count On

Lower
Payments

Key Points

- **Now available to refinance SBA 7(a) and other government guaranteed debt** - some restrictions apply.
- 85% of the original loan must have been for commercial real estate and/or equipment.
- Loan to be refinanced must have been in place for 6 months.
- Appraisal required, current within 12 months.
- WBD can work directly with your local lender.
- WBD handles all interactions and paperwork with the SBA for both banker and borrower.

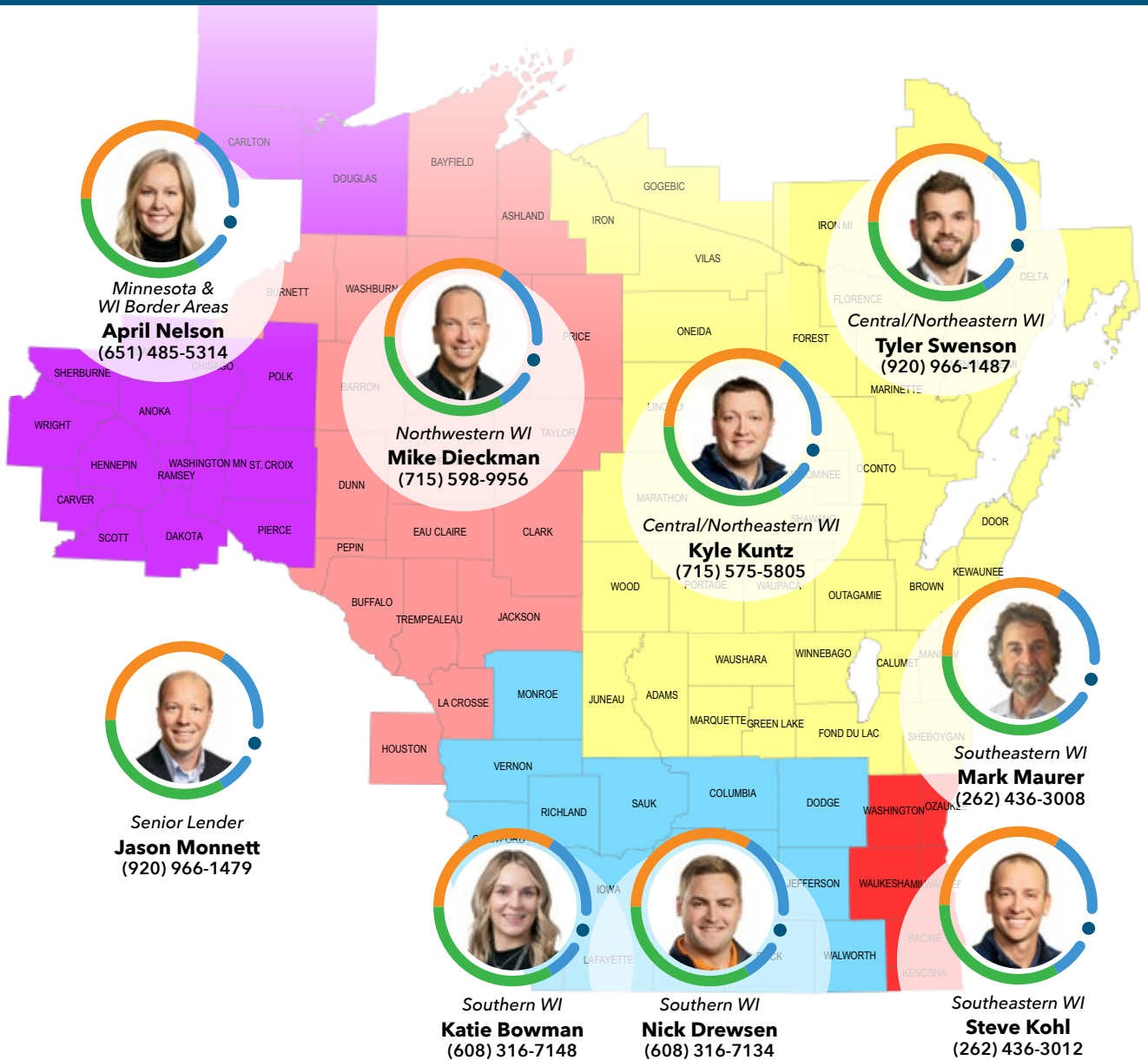
How it Works

The 504 loan works in partnership with your local lender to reduce your costs and their risk.

- Up to 90% financing for REFI-only projects or
- Up to 85% financing for 'cash-out' refinance
- Use Equity in Project Assets as Borrower Contribution

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

