Banker Name,

I am reaching out as I have been in touch with WBD on the SBA 504 Refinance Program and am interested in refinancing my current SBA 7(a) loan. The proposed terms of the SBA 504 Refinance program allow me to refinance $XXXX amount over XXXX (10, 20 or 25) of years at and estimated rate of XXXX %. (Insert current effective refinance debenture rate based on term)

Is 7a Lender Name willing or able to modify the existing terms to match that of the proposed SBA 504 Refinance Project? If not, can you please respond to this email and let me know what if any loan modifications would be available on the current payment schedule?

Part of the documentation needed to demonstrate eligibility under the program includes the following:

* Executed Copy of Promissory Note(s) to be Refinanced, including any renewals or modifications put in place in the past 2 years
* Executed Copy of All Lien Instruments Securing Debt to be Refinanced (recorded mortgage, security agreement, UCC filing, guarantees, etc.)
* Loan History / Transcript of Account on Debt to be Refinanced (Covering past 12 Months)
* Copy of SBA 7a Authorization and/or other documentation showing at least 85% of the original use of loan proceeds financed eligible fixed assets

If you are unable to modify the existing terms or unwilling to participate in the SBA 504 program would you be so kind to provide copies of the required documents?

Thank you for your time and attention!

Signature