



BUSINESS LENDING PARTNERS

Your Wisconsin SBA 504 Lender

Fees

- Approximately 2.7% administrative fees financed in the SBA loan amount
- Approximately \$2,500 in legal fees for the loan closing are financed in the SBA loan amount
- Out-of-pocket closing costs are the responsibility of the borrower
- Participating bank is charged a 0.5% senior lien-holder fee

Primary Contacts:



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About Us

- A private non-profit Certified Development Company (CDC) since 1985
- Specialize in processing and servicing Small Business Administration (SBA) 504 loans and other various business loan programs
- The only CDC headquartered in Southeast Wisconsin
- Member of National Association of Development Companies (NADCO)

How We Help You:

Working together with the SBA and our lending partners, we are able to provide growing businesses throughout Wisconsin with affordable, long-term, fixed rate financing to expand operations and create job opportunities.

We pride ourselves in quick responses, timely processing and step-by-step support throughout the entire loan process. We are committed to helping you achieve your goals and success.

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2320 Renaissance Blvd., Sturtevant, WI 53177

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The SBA 504 loan program partners with your financial institution to create an attractive financing package to benefit your business.

Key Benefits of 504

- *Low interest rates* - competitive or below market rates
- *Fixed rate* - your interest rate will not increase during the life of the loan
- *Long-term financing* - 10 and 20 year fully amortizing loans
- *Low down payment* - finance up to 90% of your funding needs saving your cash for other business needs
- *Partnership* - The SBA loan can partner with other state and local programs

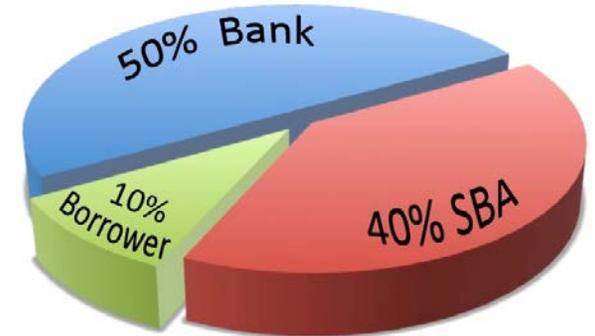
Eligible Use of Funds

- Land acquisition and site improvements
- Existing building purchase, expansion and renovation
- Building construction
- Equipment purchases and installation
- Associated costs such as title searches, appraisals, environmental reports, furniture and fixtures, etc.
- Expenditures prior to loan approval can be included, so long as they are directly attributable to the project
- Real estate and equipment refinancing

Key Qualifications

- For-profit entity located in the U.S
- Business net worth below \$15 million and average net profit after taxes below \$5 million for the last two years
- Business owner is a U.S. citizen or resident alien with green card
- The business must intend to occupy at least 51% of a building being purchased or initially 60% of a building being constructed
- Job creation or retention or project meets another SBA identified goal

SBA 504 Loan Structure



- Your financial institution typically provides 50% of the financing
- The SBA loan provides up to 40% financing with a maximum dollar amount of:
 - \$5 million; or
 - \$5.5 million for most manufacturing companies or projects that meet SBA's energy goals
- The business owner typically provides 10% equity towards the total project cost. An additional 5% equity is required for each of the following situations:
 - If the business has been operating less than two years since its first sale
 - If SBA is financing a single purpose building (Ex. gas stations, hotels)

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