



Key Qualifications

- Business net worth below \$8.5mm and average net profit after taxes below \$3.0MM for last two years
- 4th bullet point
- Business owner is a U.S. citizen or resident alien with green card
- For-profit entity
- The business must intend to occupy at least 51% if purchasing a building, or initially 80% of a newly constructed building
- Job creation/retention required but flexible

Primary Contact for Loan Inquiries:

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Business Lending Partners is a private non-profit licensed Certified Development Company (CDC). We specialize in processing and servicing Small Business Administration (SBA) 504 loans and other related loan programs. We are the only CDC headquartered in South-east Wisconsin, and have been in business since 1983.

Working together with the SBA and our lending partners, we are able to provide healthy businesses throughout the State of Wisconsin with affordable, long-term, fixed rate financing.

Our experienced staff will work closely with you and the lender of your choice to ensure your loan package meets the SBA 504 loan program guidelines and the credit criteria of the SBA or alternative loan programs offered.

BUSINESS LENDING P A R T N E R S

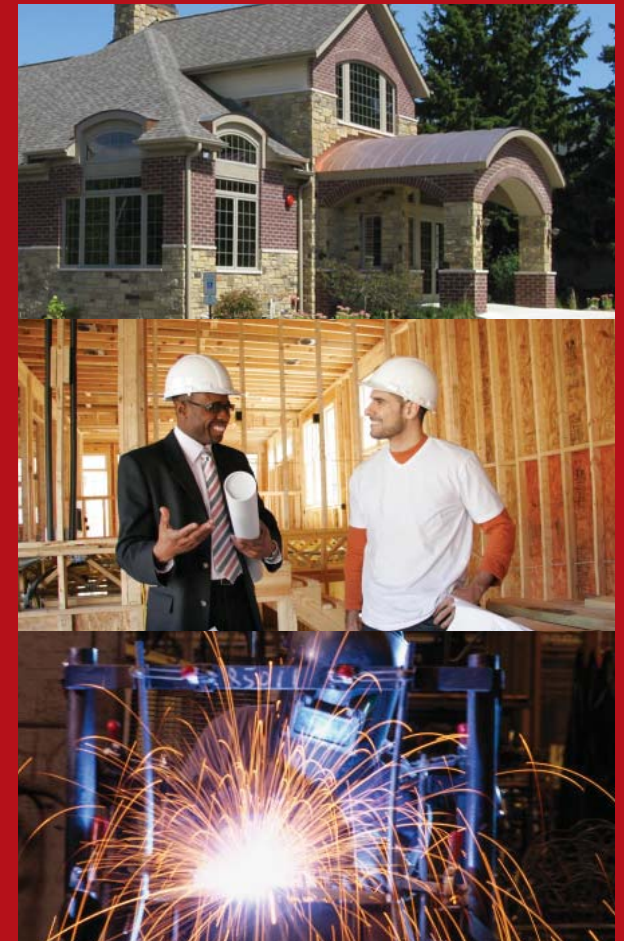
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BUSINESS LENDING P A R T N E R S

A Division of RCEDC, a Wisconsin Corporation

Finance your business growth with a long-term fixed rate and a low down payment



Solutions for your growing needs



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

Key Benefits of 504

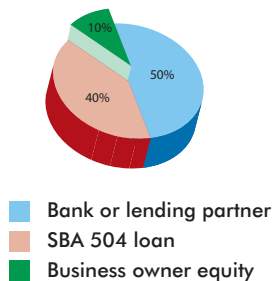
- *Low interest rates* — Very competitive or below market interest rates
- *Fixed rate* — Your interest rate will never go up for the life of the loan
- *Long-term financing* — 10 to 20 year loans
- *Low down payment* — Borrow up to 90% financing, and save your cash for other needs
- We can partner with other state and local funding programs

Eligible Use of Funds

- Land acquisition
- Site improvements
- Existing building purchase, expansion or renovation
- Building construction
- Equipment acquisition and installation
- Associated costs such as title insurance fees, title searches, appraisals, environmental reports, architects' fees, surveys, points on bridge loans, furniture and fixtures, etc.

Note: Expenditures within 9 months of loan approval are eligible; more than 9 months for land purchases.

SBA 504 Loan Structure



- A bank of your choice will typically provide 50% of the financing
- The SBA 504 loan will typically provide up to 40% financing with a maximum dollar amount of:
 - Generally \$1.5 million
 - \$2 million for a woman-, veteran-, or minority-owned business; projects located in a business revitalization area or rural area, or exporters
 - \$4 million for most manufacturing companies
- The small business owner will be required to provide 10% equity towards the total project cost, plus:
 - Additional 5% required for new businesses
 - Additional 5% required when financing a single purpose facility

Rate Term and Fees

- NO FEES collected until loan approval
- Approximately 2.2% administrative fees are financed into the loan amount at time of funding
- Approximately \$2,500 legal fees for the loan closing are financed into the loan amount
- Out-of-pocket closing costs are the responsibility of the borrower
- Participating bank is charged 0.5 % fee

How to Get Started

- Current business financial statements
- Business financial statements for the last 3 years
- Current personal financial statements
- Business tax returns for the last 2 years
- Personal tax returns for the last 2 years

