



Smart Financing is Knowing Your Options:

See how WBD can make the SBA 504 loan work for you



For a full list of locations, visit sfbank.com

How it Works

The 504 loan works in partnership with Security Financial Bank to reduce your costs and their risk.

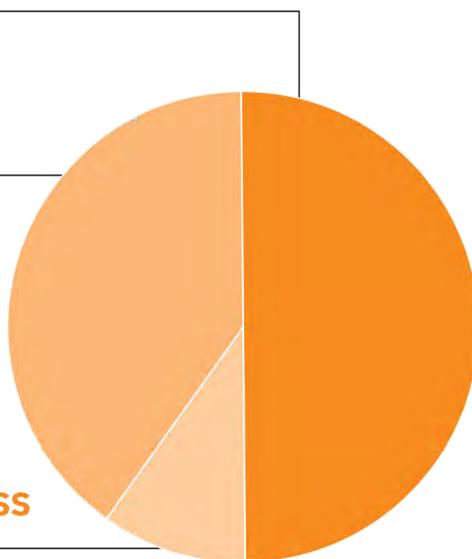
SFB (50%)

WBD (40%)

Affordable long-term (up to 25 years) **FIXED** rates!

Your Business (10%)

Low down payment - typically only ten percent!



Key Points

- Most projects require only 10% down. Program only for owner-occupied commercial real estate and equipment
- WBD takes a second position on the loan from SFB, making it easier for them to say YES!
- Equipment loans can include installation and other soft costs
- Our great rates are fixed for up to 25 years



Turn the page to see how you can use the SBA 504 Loan Program to accomplish your goals...

CASE STUDY 1: Stop Paying Rent



HOW WBD CAN HELP: With an SBA 504 loan, you can finance up to 90% of the cost of purchasing a building, lowering your down payment to just 10%. Not to mention locking a great rate for up to 25 years!

Sample Financing Needs:

Purchase price: \$1,000,000
Soft costs: \$10,000
Total: \$1,010,000

How it Works

Bank Financing (50%) = \$505,000
WBD/504 Loan (40%) = \$404,000
Down Payment (10%) = \$101,000

504 ADVANTAGES

- Lower down payments
- Long-term, FIXED rates

CASE STUDY 2: Finance Equipment & Installation



HOW WBD CAN HELP: Using the SBA 504 loan, you can finance up to 90% of the cost of the equipment, installation and other soft costs! If the equipment has a long useful life, we can offer fixed rates up to 25 years!

Sample Financing Needs:

Purchase: \$2,000,000
Installation: \$245,000
Soft costs: \$5,000
Total: \$2,250,000

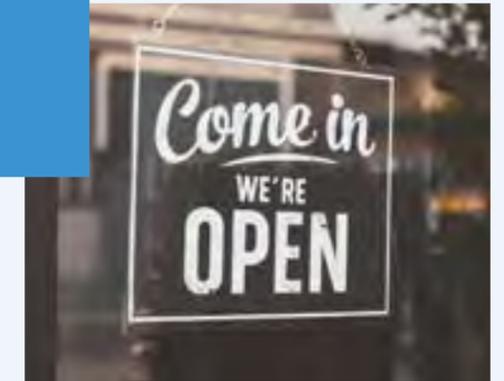
How it Works

Bank Financing (50%) = \$1,125,000
WBD/504 Loan (40%) = \$900,000
Down Payment (10%) = \$225,000

504 ADVANTAGES

- Installation costs can be financed
- Less money down
- Potential for up to 25 year fixed rate

CASE STUDY 3: Buying a Business



HOW WBD CAN HELP: WBD is an SBA expert. We can assist you to utilize multiple SBA Programs to help create financing that works for you and your lender.

Sample Financing Needs:

Business purchase price: \$3,480,000 allocated as:

Costs	Eligible SBA Program
Real estate: \$1,100,000	504 loan
Equipment: \$1,000,000	7(a) loan
Inventory: \$400,000	7(a) loan
AR & Goodwill: \$980,000	7(a) loan

How it Works

Bank Financing (50%) = \$550,000
WBD/504 Loan (25 years) (35%) = \$385,000
504 Down Payment (15%) = \$165,000
Bank SBA 7(a) Loan = \$2,142,000
7(a) Down Payment = \$238,000

WBD ADVANTAGES

- WBD helps figure out the best way to proceed
- 25 year fixed rate on 504 loan
- Helps bank get comfortable with the project

CASE STUDY 4: Refinancing To A Fixed-Rate Loan



HOW DO WE HELP MAKE IT CHEAPER?

WBD can help you access the SBA 504 Refinance program to refinance your debt with fixed rates for up to 25 years. The equity in your building is your down payment!

Sample Financing Needs

Existing commercial real estate loan: \$1,800,000, with an appraised value of \$2,000,000

How it Works

Bank Financing (50%) = \$1,000,000
WBD/504 (40%) = \$800,000
Down Payment (10%) = Equity in assets

504 ADVANTAGES

- Equity can be used as down payment
- Get a 25 year fixed rate
- Program must provide at least 10% savings from current payment!