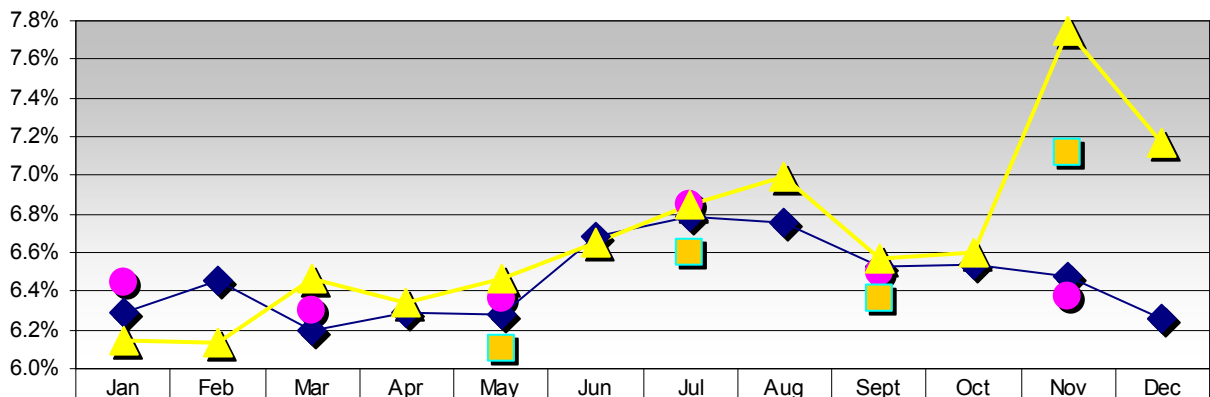


Let us do a presentation for your organization. We can discuss our packaging and loan programs, their advantages and benefits. You will find that we are the right partner to gain long term fixed loans and mitigate the ever expanding gap in financing. Not only will your client benefit from our services but banks will enjoy the lowered risk exposure. For an appointment please give our office a call at 316-262-7035, or e-mail sandy@sckedd.org.

History of SBA 504 "Effective" Interest Rates



◆ 2007 - 20 Yr	6.290%	6.460%	6.199%	6.288%	6.280%	6.680%	6.789%	6.751%	6.529%	6.541%	6.480%	6.262%
● 2007 - 10 Yr	6.441%		6.296%		6.359%		6.845%		6.499%		6.368%	
▲ 2008 - 20 Yr	6.143%	6.132%	6.462%	6.343%	6.463%	6.653%	6.845%	6.994%	6.574%	6.604%	7.745%	7.171%
■ 2008 - 10 Yr	5.791%		5.819%		6.106%		6.598%		6.364%		7.115%	

CONTACT SCKEDD TODAY!

316-262-7035, 800-326-8353, sandy@sckedd.org or christie@sckedd.org

Your SCKEDD 504 and 7(a) Team is:

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Monthly Rate Corner

504 Rates based on the Jan. 2009 Debenture Sale

	<u>"Note Rate"</u>	<u>"Effective Rate" (includes fees)</u>
10-Year	5.247%	6.831%
20-Year	5.799%	6.669%