



## Owner-User Real Estate Financing Course— 3 CE Hours

In today's commercial real estate market the biggest roadblock continues to be the availability of financing. In this course, you will learn about the ins and outs of SBA financing for owner users. The SBA (Small Business Administration) is a government guaranteed loan program that helps businesses grow by requiring lower down payments than a typical conventional type loan. They are also available for higher-risk industries. The SBA allows for lower down payments, higher advance rates, and longer amortization periods which improves cash flow. Becoming familiar with this useful tool will enable you to put more deals together for this type of transaction. Here's what you'll cover:

- Types of SBA loans and their advantages
- Maximum loan amounts
- Common myths
- Structure of the loan programs
- What is financed
- What the lender will be looking for
- How to put the deal together

### Your Instructor:

**Taralee Muhli**, is the SBA Representative for Wells Fargo Bank. She facilitates all types of SBA loan requests involving business acquisition and real estate ranging from \$100,000 to \$10,000,000. She is an expert in structuring deals, navigating the SBA, educating all parties involved and coordinating all aspects for timely approvals and timely closings.

DATE:	LOCATION:	TIME:
September 21	Marriott, Tacoma 1515 Commerce Dr.	9:00AM—12:00PM
November 4	Hampton Inn—Bellingham 3985 Bennett Dr.	9:00AM—12:00PM

CBA Members \$60 Non Member \$70                      Location: \_\_\_\_\_

Checks Payable to: CBA    Amount \_\_\_\_\_

Name (s): \_\_\_\_\_

Company \_\_\_\_\_ Ph. \_\_\_\_\_

Address: \_\_\_\_\_

City/ST/ZIP \_\_\_\_\_

Email \_\_\_\_\_

CC# \_\_\_\_\_ exp \_\_\_\_\_

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