

FY2027 SBA 504 FEE RELIEF FOR RURAL BUSINESSES

Most counties across Minnesota, North Dakota, South Dakota, Wisconsin and Iowa qualify.

For eligible businesses, SBA is waiving the following fees on FY2027 SBA 504 Loan Approvals:

UPFRONT FEE
0.50% guaranty fee waived

ANNUAL FEE
0.203% service fee waived
(Reduces Interest Rate)

ELIGIBLE USES
504 loans and qualifying
504 refinancing

THE BIG MISCONCEPTION:

REALITY:

“My borrower isn’t rural.”

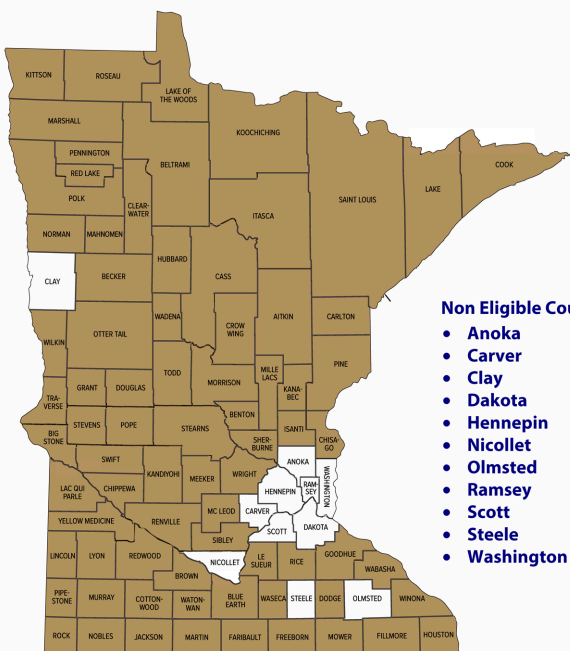
Rural eligibility is much broader than many lenders expect.

THE MAPS TELL THE STORY

Shaded counties are designated rural. Review the limited list of non-eligible counties with each map

Minnesota

Rural Designation Counties
(shown shaded below)

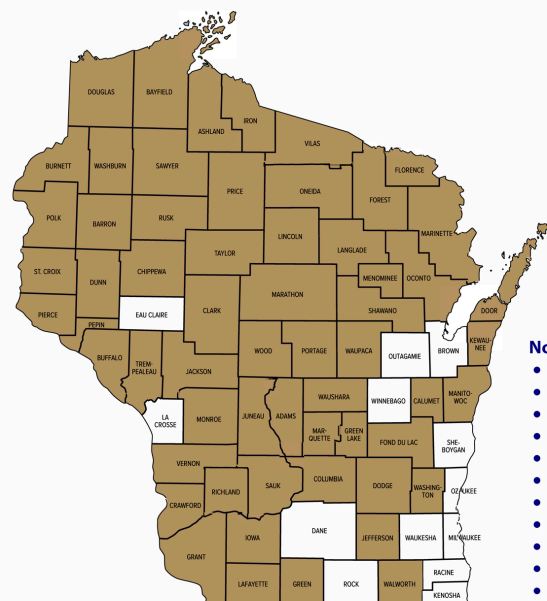


Non Eligible Counties

- Anoka
- Carver
- Clay
- Dakota
- Hennepin
- Nicollet
- Olmsted
- Ramsey
- Scott
- Steele
- Washington

Wisconsin

Rural Designation Counties
(shown shaded below)



Non Eligible Counties

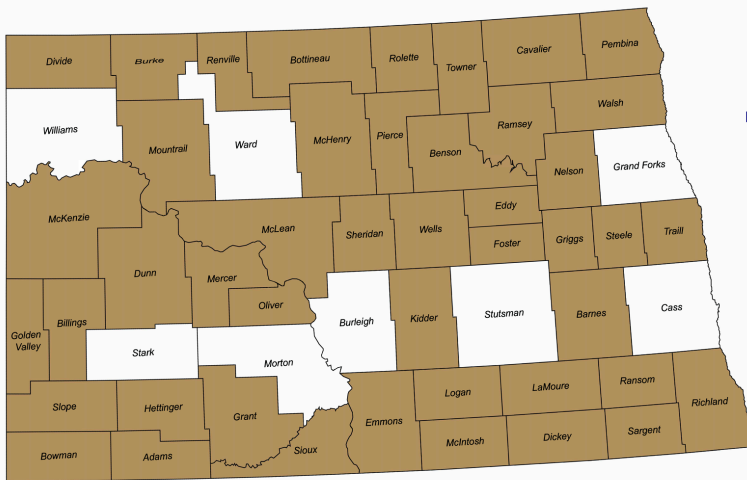
- Brown
- Dane
- Eau Claire
- Kenosha
- La Crosse
- Milwaukee
- Outagamie
- Ozaukee
- Racine
- Rock
- Sheboygan
- Waukesha
- Winnebago

MBFC

Midwest Business Finance Corporation

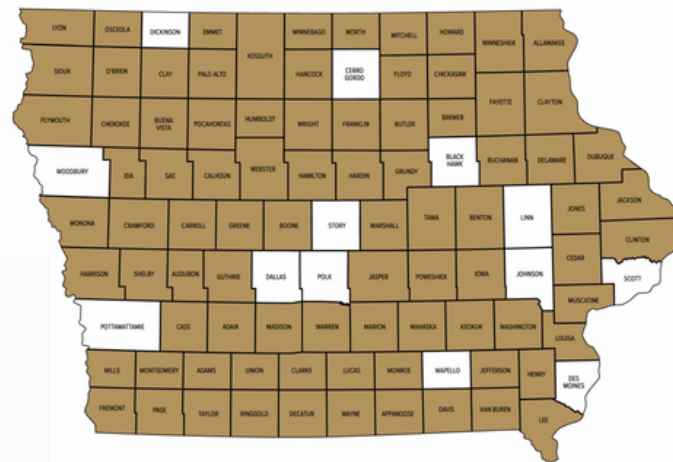
800-593-0123 • MBFC.ORG

North Dakota
Rural Designation Counties
(shown shaded below)



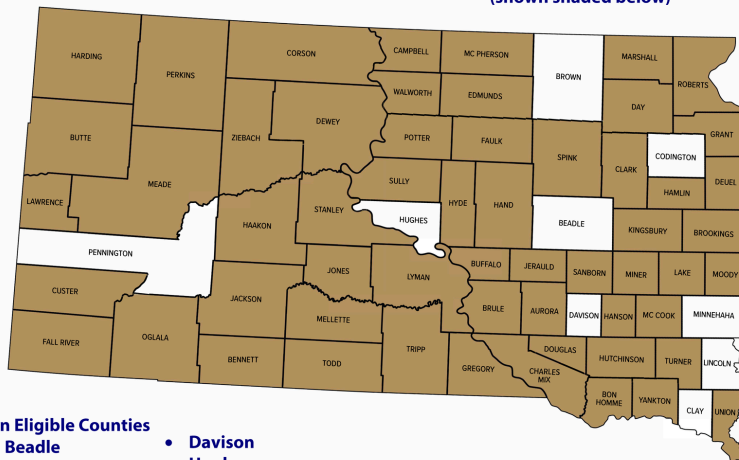
- Non Eligible Counties**
- Burleigh
 - Cass
 - Grand Forks
 - Morton
 - Stark
 - Stutsman
 - Ward
 - Williams

Iowa
Rural Designation Counties
(shown shaded below)



- Non Eligible Counties**
- Black Hawk
 - Cerro Gordo
 - Dallas
 - Des Moines
 - Dickinson
 - Johnson
 - Linn
 - Polk
 - Pottawattamie
 - Scott
 - Story
 - Wapello
 - Woodbury

South Dakota
Rural Designation Counties
(shown shaded below)



- Non Eligible Counties**
- Beadle
 - Brown
 - Clay
 - Codington
 - Davison
 - Hughes
 - Lincoln
 - Minnehaha
 - Pennington

WHAT THIS CAN MEAN FOR YOUR CUSTOMER

LOWER CLOSING COSTS

The waived upfront guaranty fee reduces the SBA-related costs built into the debenture.

LOWER ONGOING COSTS

The waived annual service fee reduces the effective interest rate.

MORE CASH FLOW

Lower financing costs can leave more capital available for operations and growth.

MORE OPPORTUNITIES

Existing purchase, expansion and qualifying refinance prospects may benefit.

We'll help confirm whether the business location qualifies.