

# Creative

# Small Business Financing

Business Finance Group, j-ref and Commerce First Bank can help get your deal done.



Business Finance Group and j-ref are teaming up to help you and your small business clients. The SBA 504 program has made a significant impact in small business financing, but some lenders and their referral sources may still have questions on how utilizing the program can boost their portfolio. This informative discussion panel will help clarify some of the grey areas, as well as showcase how j-ref can be used in conjunction with the program. For more information, contact Fran Hensen at [fghensen@verizon.net](mailto:fghensen@verizon.net).

**Date:** March 5, 2008  
**Time:** 8:00 a.m. - 11:00 a.m.  
**Location:** Howard County Community College  
Gateway Campus  
Room 6  
Gateway Building  
6751 Columbia Gateway Drive  
Columbia, MD 21046  
**RSVP:** Brenda Miller  
703.352.0504  
[bmiller@businessfinancegroup.org](mailto:bmiller@businessfinancegroup.org)  
(by February 29, 2008)

## Speakers & Topics:

- Denny Kleppick from Business Finance Group will discuss the SBA 504 program.
- Michael Mobley from j-ref, will discuss how its alternative financing can be used in conjunction with the SBA 504 program.
- Art Shellhouse from Nutshell Enterprises will be discussing environmental issues involved in processing a 504
- Amy Rowan from Business Finance Group and Daryl Miller from Gebhardt & Smith LLP will be discussing 504 closing issues and tips.
- Steve Umberger, SBA's District Director, will also be in attendance.

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