

SBA 504 Effective Rate History

2019	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
20 year note	4.76%	4.65%	4.59%	-	-	-	-	-	-	-	-	-
10 year note	5.06%	-	4.63%	-	-	-	-	-	-	-	-	-
20 year (Refinance)	4.79%	4.68%	4.62%	-	-	-	-	-	-	-	-	-
10 year (Refinance)	5.14%	-	-	-	-	-	-	-	-	-	-	-
25 year note	4.88%	4.77%	4.74%	-	-	-	-	-	-	-	-	-
25 year (Refinance)	4.91%	4.80%	4.77%	-	-	-	-	-	-	-	-	-

2018	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
20 year note	4.64%	4.94%	4.92%	5.03%	5.22%	5.32%	5.26%	5.30%	5.25%	5.49%	5.59%	4.93%
10 year note	4.66%	-	5.11%	-	5.30%	-	5.31%	-	5.25%	-	5.59%	-
20 year (Refinance)	4.69%	4.99%	4.97%	5.08%	5.27%	5.37%	5.30%	5.35%	5.30%	5.54%	5.64%	5.31%
10 year (Refinance)	-	-	5.17%	-	5.36%	-	5.36%	-	5.33%	-	5.65%	-
25 year note	-	-	-	-	-	-	5.32%	5.35%	5.29%	5.53%	5.64%	4.99%
25 year (Refinance)	-	-	-	-	-	-	-	5.40%	5.34%	5.58%	5.69%	5.36%

2017	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
20 year note	4.59%	4.60%	4.83%	4.63%	4.66%	4.60%	4.76%	4.53%	4.38%	4.63%	4.57%	4.50%
10 year note	4.60%	-	4.82%	-	4.51%	-	4.50%	-	4.15%	-	4.47%	-
20 year (Refinance)	4.63%	4.65%	4.87%	4.67%	4.71%	4.64%	4.81%	4.58%	4.42%	4.68%	4.62%	4.61%
10 year (Refinance)	-	-	4.87%	-	-	-	4.55%	-	4.20%	-	4.52%	-

2016	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
20 year note	4.83%	4.32%	4.55%	4.31%	4.32%	4.23%	4.09%	4.09%	4.08%	4.26%	4.36%	4.60%
10 year note	4.29%	-	4.33%	-	4.19%	-	4.12%	-	4.29%	-	4.67%	-
20 year (Refinance)	-	-	-	-	-	-	-	-	4.14%	4.32%	4.68%	4.64%
10 year (Refinance)	-	-	-	-	-	-	-	-	4.36%	-	4.73%	-