

XXXXXX X, 2013

The Honorable (Insert Name)  
United States Senate  
Washington, DC 20510

Dear Senator (Insert Name),

Thank you for taking time from your schedule to meet with our organization's representatives.

As I mentioned in our meeting, the Small Business Administration (SBA) 504 loan program provides critical assistance to small business owners through a loan program structure that has been designed to fit the needs of most companies. Passage of the CREED Act will help small business owners who own property who need to refinance. Providing access to the SBA 504 loan program also is important because many banks currently cannot finance additional commercial real estate. Those banks that are able to provide loans often will not provide long terms and fixed low rates when refinancing small business commercial real estate.

We appreciate your support for the CREED Act. If you have any questions, please don't hesitate to contact me.

Sincerely,