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January 3, 2013

Senator Mark Pryor
255 Dirksen Senate Office Building
Washington D.C. 20510

Re: SBA 504 Loan

Dear Senator Mark Pryor,

In 1975, with \$400 in savings, I started my small business Arkansas Flag and Banner, Inc. I was 20 years old, naïve, and full of life. I believed in the American Dream.

For the past 39 years I have navigated my company through unprecedented business climate changes such as telemarketing, mail marketing, technology, and not to mention two wars, and two recessions.

Today I need your help, if possible. I would like to refinance my current SBA loan. The loan is 10 years old and has about \$600,000 of equity. I would like to refinance this loan to improve my business, keep my employees, and survive this economic crisis.

On January 2, 2013 I called my local banker who told me the bad news; during the "fiscal cliff" debate the SBA 504 loan refinance incentive for small businesses was omitted. Please consider reinstating this important small business tool. Can you tell me, if you think it is going to happen? And if yes, when? Or maybe you have another suggestion for my business.

Respectfully.

Kerry McCoy
President
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