



September 1, 2010

The Honorable Melissa Bean
United States House of Representatives
Washington, DC 20515

Dear Congresswoman Bean:

The National Small Business Association is pleased to support the *Small Business Asset Investment and Modernization (AIM) Act*, (H.R. 5412). Reaching 150,000 small businesses across the nation, NSBA is the country's oldest small-business advocacy organization.

With America's entrepreneurs—existent and aspiring—suffering through a crippling credit crunch, NSBA enthusiastically endorses altering the lending authority of the U.S. Small Business Administration (SBA) to allow small-business owners to refinance their existing debt via 504 loans through Fiscal Year 2012.

NSBA also supports increasing the maximum loan sizes for 504 loans. While many small-business owners would be delighted with a \$50,000 or \$100,000 loan, a sizable number of larger small firms—especially small manufacturers—require loans in excess of the current limits. Unfortunately, it is difficult to obtain small-business loans in the \$1.5 to \$5.5 million range. The small-business members of NSBA believe that according such loans an SBA guarantee would greatly expand their availability. By increasing the maximum loan size allowed through the SBA's loan programs and thereby improving small businesses' access to capital, Congress will enable entrepreneurs to obtain the capital they need to sustain or grow their larger small firms.

NSBA is pleased to support the *AIM Act*, and thanks you for your leadership on the issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Todd O. McCracken", with a long horizontal flourish extending to the right.

Todd O. McCracken
President