

## BUSINESS & INDUSTRY GUARANTEED LOAN PROGRAM

### Leveraging Competitive Terms For Your Business Needs

As a USDA-licensed lender, X-Caliber Rural Capital (XRC) provides the Business and Industry Guaranteed Loan Program under the OneRD Guarantee Loan Initiative to qualified borrowers who invest in rural business and economic development. The XRC team has unique expertise in the USDA's loan products and is committed to working with you to create the best financing to meet your needs. They will provide you with a loan that has competitive terms and supports your rural business and infrastructure.

#### ELIGIBLE AREAS

The program primarily serves rural areas with populations of 50,000 residents or less based on the last census and not contiguous with an adjacent populated area. The USDA mapping link will confirm eligibility. Urban locations are approved for indoor food production or distribution.

[Click to link - eligibility.sc.egov.usda.gov](https://eligibility.sc.egov.usda.gov)

#### TERMS

- Loan ranges of \$1MM to \$25MM
- Maximum loan term of 25 to 30 years based on use and effective life
- Fixed or variable rates

#### QUALIFIED APPLICANTS

- Public bodies
- Federally recognized tribes
- Non-profit organizations
- For-profit or non-profit businesses
- Cooperatives
- Must be United States citizens or reside in the U.S. after being legally admitted for permanent residence

\*Private-entity borrowers must demonstrate that loan funds will remain in the U.S. and the facility being financed will primarily create new or save existing jobs for rural U.S. residents

#### PROCEEDS

- Business conversion, enlargement, repair, modernization, or development
- The purchase and development of land, buildings, and associated infrastructure for commercial or industrial properties
- The purchase and installation of machinery and equipment, supplies, or inventory
- Debt refinancing when it improves cash flow and creates jobs

#### OVERALL BENEFITS

- Higher than standard leverage (up to 80% for real estate collateral)
- Longer loan terms with no balloon payments
- Construction-to-permanent loans (one loan closing saves transaction fees)
- More flexible underwriting with the ability to consider start-up or expanding businesses that rely on future projected income
- Life of the loan servicing by XRC servicing experts

For more detailed program information, please inquire with your loan originator or email [info@xrcusda.com](mailto:info@xrcusda.com)