
Introducing X-Caliber Rural Capital

UNTAPPING INNOVATIVE SOLUTIONS TO SUPPORT RURAL AMERICA

X-Caliber Rural Capital (XRC) is licensed to provide unique financing programs under the United States Department of Agriculture's (USDA) OneRD Guarantee Loan Initiative. As part of OneRD, USDA will provide partial loan guarantees to lenders to help expand economic opportunities and create jobs in rural areas.

As a licensed USDA lender, XRC is able to offer innovative solutions with competitive terms through four, dedicated, flagship programs that support infrastructure improvements, business expansion, community facilities, public safety, renewable energy, and more, with the goal of increasing private investment in rural America.

What is defined as a rural area?

A rural area is defined as primarily serving 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. Click to link - eligibility.sc.egov.usda.gov

Who qualifies?

For-profit and non-profit entities, public bodies, federally recognized tribes, cooperatives, municipal districts that, for example, provide water infrastructure, fire protection, or other services are eligible.

What are the programs?

- 1) **Business and Industry Guaranteed Loan Program** provides loans to qualified for-profit, non-profit, or municipal borrowers to invest in rural business and economic development.
 - Fixed or variable rates
 - Loan ranges of \$1MM to \$25MM
 - Maximum term of 30 years
- 2) **Rural Energy for America Guaranteed Loan Program** provides loans to for-profit small businesses and agricultural producers for renewable energy systems, to purchase energy-efficient equipment, or to make energy efficiency improvements.
 - Fixed or variable rates
 - Loan ranges of \$1MM to \$25MM (per individual project)
 - Maximum term of 30 years
- 3) **Indian Loan Guarantee and Insurance Program** are designed to support economic development on or near a reservation or service area and can be used for operating capital, equipment purchases, acquisition and refinancing, building construction, and lines of credit. Applicants are required to be an enrolled member of a federally recognized American Indian and Alaska Native tribe and be part of a corporation with at least 51% ownership by federally recognized American Indian(AI) and Alaska Native(AM) individual or a federally recognized AI/AN group.

- 4) **The Water and Waste Disposal Loan Guaranteed Program** provides loans to non-profit or municipal borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in rural areas.
 - Fixed or variable rates
 - Loan ranges of \$1MM to \$50MM
 - Maximum term of 40 years

- 5) **Community Facilities Guaranteed Loan Program** provides loans to qualified borrowers to develop essential community facilities and infrastructure like healthcare, fire, rescue, transportation, community parks, and similar types of facilities.
 - Fixed or variable rates
 - Loan ranges of \$1MM to \$100MM
 - Maximum term of 40 years

For more detailed program information, please inquire with your loan originator or email info@xrcusda.com

