



# Rural Energy For America Guaranteed Loan Program

## Leveraging Competitive Terms To Facilitate Your Renewable Energy Project

As a USDA-licensed lender, X-Caliber Rural Capital (XRC) provides affordable financing through the Rural Energy for America Guaranteed Loan Program (REAP) to qualified developers, small businesses, and agricultural producers for renewable energy systems, to make energy efficiency improvements, or to purchase energy- efficient equipment. The XRC team has unique expertise in the USDA's loan programs and is committed to working with you to create the best financing to meet your needs and ensure your company will be positioned for long-term, smart solutions for climate variability and overall energy costs to support your future infrastructure needs.

### 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.

- Agriculture producers may be located in rural or non-rural areas

### Terms

- Loan ranges of \$1MM to \$25MM per individual project
- Maximum loan term of 30 years
- Fixed or variable rates

### Qualified Applicants

- Rural small businesses
- Agricultural producers

### Use of Proceeds

- Funds may be used for renewable energy, including, but not limited to - biomass, renewable natural gas, geothermal, hydropower (below 30 watts), hydrogen, and ocean (tidal, current, thermal)
- Funds may also be used for the purchase, installation, and construction of energy efficiency improvements and energy efficient equipment, including, but not limited to - high efficiency heating, ventilation, and air conditioning systems (HVAC), insulation, lighting, and cooling or refrigeration units

### Available Funding

- Loan amounts up to 75 percent of total eligible project costs

### Overall Benefits

- Flexible underwriting including post-PPA loan terms
- Ability to underwrite spot, merchant, capacity, or other ancillary income
- Compatible for projects that include Investment Tax Credit funding
- Higher leverage than typical conventional loans
- Extended loan terms with no balloon payments
- Construction to permanent single loan closing
- XRC retains ownership and services the loan for the full term

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