



## USDA B&I Lending Product

<b>Loan Amount</b>	\$1MM to \$10MM	
<b>Rate</b>	Based on Credit Quality	
<b>Terms</b>	Up to 30 years depending on collateral	
<b>LTV</b>	Flexible; Evaluated on a deal by deal basis	
	Real Estate	80%
	Machinery & Equipment	70%
	Inventory	60%
	A/R	60%
<b>Conditions</b>	Balance Sheet Equity must be at least:	
	10% for existing businesses	
	20% for new businesses	
<b>Origination Fees</b>	One time guarantee fee of 3% of the guaranteed amount (Loans up to \$5MM are guaranteed 80%) (Loans up to \$10MM are guaranteed 70%)	
<b>Purpose</b>	Real Estate Purchase Machinery and Equipment Acquisition Working Capital Debt Restructuring/Refinance Business Acquisition	

Is your project/location eligible?

Visit the following website:

<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

1. Click on Rural Business
2. Click on link for Business & Industry Program
3. Input full address of project location

