



USDA B&I Lending Product

Loan Amount	\$1MM to \$10MM
Rate	Based on Credit Quality
Terms	Up to 25 years depending on collateral
LTV	Flexible; Evaluated on a deal by deal basis
	Real Estate 80%
	Machinery & Equipment 70%
	Inventory 60%
	A/R 60%
Conditions	Tangible Balance Sheet Equity must be at least: 10% for existing businesses 20% for new businesses
Origination Fees	One time guarantee fee of 3% of the guaranteed amount (Loans up to \$5MM are guaranteed 80%) (Loans up to \$10MM are guaranteed 70%)
Purpose	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