



## B&I Guaranteed Loans

Business & Industry (B&I) Guaranteed Loans from  
USDA Rural Development-Oregon (RD-Oregon)



**Why access to capital just got  
better for rural businesses**

- 1. RD-Oregon is a national leader in B&I lending.** That's because of RD-Oregon's B&I depth of experience and our B&I philosophy – smash barriers; cut red tape; rapid delivery; get the deal done.
- 2. Local, accessible decision making.** RD-Oregon has \$10 million approval authority – in loan making, for servicing, and for loss processing – so you can talk to the decision makers about your project. B&I is run by Oregonians for Oregonians in Oregon.
- 3. Small loans.** B&I's "One-Doc" application handles loans up to \$600,000 with less paperwork and less effort.
- 4. Big loans.** B&I can handle loans up to \$10 million locally.
- 5. It's YOUR loan.** B&I lets you negotiate the interest rate, pick the index and spread, set prepayment penalties, and establish loan fees that are customary for you.
- 6. You get the whole loan.** B&I allows you to fund the entire project you wish without the need for another gap funder – so it's less complex and your return is greater.
- 7. Flexibility opens niche opportunities.** B&I has no owner-occupancy requirement. B&I can cover construction/perm loans or take out your interim loan (even if it's partially advanced).
- 8. A servicing partner.** It's always the lender's loan. You take the lead and make the servicing calls. With RD's speedy concurrence, there's no second guessing on whether your guarantee is secure.
- 9. Increase your profitability & liquidity.** You gain access to a lucrative secondary market where you can sell the B&I guarantee for a premium and/or for servicing fee income.
- 10. Risk management.** B&I means added protection against loss. It can allow you to stretch on loans that might not otherwise be made, especially in the current economy.
- 11. Capital management.** B&I alleviates stress on capital reserves. The guarantee lessens the need for loss reserves, freeing scarce capital. The guaranteed portion doesn't count against lending limits, so you can make larger loans to meet the needs of a bigger or growing customer. FHLB members enjoy increased collateral attribution on B&I guaranteed loans and may borrow at a discounted rate.

More information at: [www.RuralOregon.biz](http://www.RuralOregon.biz) or [www.rurdev.usda.gov/or/biz.htm](http://www.rurdev.usda.gov/or/biz.htm)