

USDA Rural Development has Record Levels of Business and Industry Loan Guarantee Funding Available

Recovery (ARRA) enhancements through September 30, 2010



Projects using ARRA funds are subject to Davis Bacon and Buy American requirements.

USDA Rural Development loan guarantees provide incentive to lenders to encourage rural business credit including the takeout of interim construction loans, working capital, and restructure and refinance.

Manage your risks. Collateral stability. 90 percent guarantees on available projects that meet high priority score, and quality jobs and location criteria.

Capital allocation. Guarantees improve risk-based equity capital utilization.

Source of liquidity. Secondary market acceptable.

Larger Loans. Provide financing beyond normal lending limit.

Community Development. Improve local economy.

Guaranteed loans through ARRA feature up to 90 percent guarantee, no annual renewal fee and 1 percent guarantee fee.



USDA Rural Development
Business Programs
210 Walnut Street, Rm. 873
Des Moines, Iowa 50309
Ph: (515) 284-4663
www.rurdev.usda.gov/ia



Committed to the future of rural communities.

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Director, Office of Civil Rights, 1400 Independence Ave., S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).