GUARANTEED BUSINESS & INDUSTRY (B&I) LOAN PROGRAM COMPARISON	B&I Regular Funding	B&I ARRA Funding
MAXIMUM LOAN AMOUNTS	$7.5 million loan for ND state office approval $25 million loan with National Office concurrence $40 million for cooperative organizations that process value-added agricultural commodities.	
PERCENT OF GUARANTEE	Normally 80% (Ranges from 60% to 90%)	Up to 90% for all loans $10 million or less that meet certain priority points criteria
FUNDS AVAILABLE	$993 Million nationwide	$1.7 Billion nationwide (expires on 9/30/2010)
FEES	2% X % Guarantee X Loan 1% X % Guarantee X Loan for value-added processing project Annual Renewal Fee = 0.25% X loan balance X % guarantee	1% X % Guarantee X Loan No Annual Renewal Fee
MAXIMUM TERMS	30 years for real estate 15 years or useful life of equipment 7 years for permanent working capital	
ELIGIBLE PURPOSES	* Business and industrial acquisitions * Purchase of land, machinery and equipment * Construction, enlargement or modernization * Eligible fees and costs * Educational or training facilities * Support for local and regional food systems * Tourist facilities * Hotels/motels * Pollution control or abatement * Recreation facilities * Permanent working capital * Refinancing when it is determined that refinancing is necessary to improve cash flow and create new or save existing jobs. * Commercially available energy projects that produce biomass fuel or biogas. Eligible for financing: Zoos, Aquariums, Convenience Stores, Pools, Water Parks, Hotel/Motels with pools or water parks, Museums.	* Business and industrial acquisitions * Purchase of land, machinery and equipment * Construction, enlargement or modernization * Eligible fees and costs * Educational or training facilities * Support for local and regional food systems * Tourist facilities * Pollution control or abatement * Recreation facilities * Permanent working capital * Refinancing when it is determined that refinancing is necessary to improve cash flow and create new or save existing jobs. * Commercially available energy projects that produce biomass fuel or biogas. Not eligible for financing: Pools, Water Parks, Hotel/Motels with pools or water parks, Golf Courses, Museums, Zoos, Aquariums, Convenience Stores (except if the store provides quality jobs and sells or will sell E85 fuel upon completion of the project), Casinos or other gambling establishments.

ARRA funding requires compliance with Davis Bacon Act provisions.