



Committed to the future of rural communities.

**Federal Building, Room 507  
200 North High Street  
Columbus, Ohio 43215  
Phone: (614) 255-2500 Fax: (614) 255-2562**

## **Business & Industry (B & I) Loan Program Preliminary Determination**

The following items are necessary for Rural Development to make a preliminary determination under the Business and Industry (B&I) Loan Program. These items should be submitted by the lender and/or borrower to **Rural Development at the above address.**

1. A cover letter which includes at least:
  - a. Borrower's name, organization type, address, contact person, tax identification and telephone number.
  - b. Name of proposed lender, address, contact person and telephone number, and lender's tax identification number.
  - c. Amount of loan request, percent of guarantee requested, and the proposed rates and terms.
  - d. Brief description of project, products, services provided, availability of raw materials and supplies and NAICS or SIC Code, if available. Include project location if different than address given above.
  - e. Type and number of jobs created or saved.
  - f. Amount of borrower's equity and a brief description of collateral, with estimated values, to be offered as security for the loan.
2. If a corporate borrower, the names and addresses of the borrower's parent, affiliates, and subsidiary firms, if any, and a description of the relationship.
3. For existing businesses, a current balance sheet and a profit and loss statement not more than 90 days old and financial statements for the borrower and any parent, affiliates, and subsidiaries for at least the 3 most recent years.
4. For start-up businesses, a preliminary business plan must be provided.
5. If completed, copy of Lender's written analysis, including spreadsheets.

**Rural Development is an Equal Opportunity Lender, Provider and Employer.  
Complaints of discrimination should be sent to:  
USDA, Director, Office of Civil Rights, Washington, D.C. 20250-9410**