



**Tomorrow's Dream, Inc.**- Rental Business- Philomath, Oregon. RDF1-3 Funded December 2008.

This is a start-up business. The Borrower has been planning to open this rental business for more than ten years. As his corporation name explains, "Tomorrow's Dream" is literally the Borrowers dream. Since retiring from 30 plus years at Xerox last year, the plan has been put into place to purchase property, build the building and purchase the equipment to rent.

The Borrower spent the previous eleven months with the state, the county, engineers, accountants and lenders to put his dream together prior to applying for his business loans. He has done all the research, spoken to other rental companies checked on the locations and compared the brands of equipment that he intends to rent. The Borrower has utilized his retirement accounts through Guidant Financial to raise the funds for his injection into this project. This USDA Loan was a companion loan for a SBA 504 project. This is a typical construction and or equipment finance loan package.

The Borrower has extensive experience in repair and maintenance of small and large equipment as seen on his resume. He has set up his books on Quick Books himself and has entered all rental inventory data into the rental program by Xgen.

This project involved the purchase of land and a building which the borrower personally was involved day to day to make sure that everything was done properly and according to the plans. The USDA funds funded the equipment purchases. This borrower will create 5FTE and 2PTE within two years and fulfils the USDA and the SBA job creation requirement.



