



COMMUNITY FACILITIES GUARANTEED LOAN PROGRAM

Leveraging Competitive Terms To Help Your Community Infrastructure

As a USDA-licensed lender, X-Caliber Rural Capital provides affordable financing with the Community Facilities Guaranteed Loan Program under the OneRD Guarantee Loan Initiative to qualified borrowers to develop essential community facilities in rural areas. The XRC team has unique expertise in the USDA's loan programs and is committed to working with you to create the best financing to meet your needs. The XRC team will provide you with a loan that has competitive terms and supports your rural business.

ELIGIBLE AREAS

- Primarily serving rural areas with populations of 50,000 residents or less based on the last census and not contiguous with an adjacent populated area. The USDA mapping link will confirm eligibility.
Click to link - <https://eligibility.sc.egov.usda.gov>

TERMS

- Loan ranges of \$1MM to \$100MM
- Maximum loan term of 40 years
- Fixed or variable rates

QUALIFIED APPLICANTS

- Public bodies
- Federally recognized tribes
- Non-profit organizations

PROCEEDS

May be used to construct, enlarge, extend, or otherwise improve essential community facilities. Examples include:

- Health care facilities and services, including but not limited to hospitals and senior care facilities
- Fire, rescue, and public safety facilities and services
- Community, public, social, educational, or cultural facilities or services
- Transportation facilities such as streets, bridges, roads, ports, and airports
- Certain utility projects
- Certain telecommunications end-user equipment when related to public safety, medical, or educational telecommunication links
- Water infrastructure facilities such as levees, dams, reservoirs, inland waterways, canals, and irrigation systems
- Purchase and installation of renewable energy systems for use by an essential community facility
- Land acquisition and necessary site preparation including access ways and utility extensions to and throughout an industrial park site
- Community parks, community activity centers, and similar types of facilities

OVERALL BENEFITS

- 100% financing for qualified projects
- Extended loan terms
- Construction financing available