



QUICK REFERENCE TO PADD LOAN PROGRAMS

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LOAN PROGRAM AND AGENCY	USE OF PROCEEDS	PAYBACK PERIOD	MINIMUM LOAN AMOUNT/COST PER JOB	MAXIMUM LOAN AMOUNT	INTEREST RATE	ELIGIBLE COMPANIES
Economic Development Administration Revolving Loan Fund (RLF)	Land, Building, Working Capital, and Equipment	Up to 20 years	\$25,000 per Job Created	\$200,000	Tied to Prime Rate, then fixed for Amortization	Start-Up or Expanding
Rural Business Enterprise Grant Revolving Loan Fund (RBEG-RLF)	Land, Building, Working Capital, and Equipment	Up to 20 years	\$25,000 per Job Created	\$150,000	Tied to Prime Rate, then fixed for Amortization	Start-Up or Expanding
Rural Development Intermediary Relending Program (IRP)	Land, Building, Equipment, and Working Capital	Up to 20 years	\$25,000 per Job Created	\$150,000	Tied to Prime Rate, then fixed for Amortization	Start-Up or Expanding
Small Business Administration Certified Development Company--504 Program	Land, Building, Equipment, and Refinance	10 to 25 years	\$75,000 per Job Created, \$120,000 for small mfg.	\$5,000,000 or 40% of the Project Cost or up to \$5,500,000 for small mfg	Determined at the Sale of Debentures then fixed for Amortization	Start-Up or Expanding
Small Business Administration Micro Loan Fund	Equipment, Vehicles and Working Capital	Up to 6 years	No Minimum	\$50,000	Tied to Prime Rate, then fixed for Amortization	Start-Up or Expanding