

USDA BUSINESS LOAN PROGRAM CRITERIA

LOAN PURPOSE:	<p>As a small business owner in a small town in the United States, the USDA Business Loan presents a compelling option for businesses that might not meet the requirements or align well with traditional commercial or SBA loans. KRAM Capital is here to assist you. With a track record of helping thousands of clients swiftly and effortlessly secure the commercial financing they require, we stand ready to support your needs. USDA Business Loans can provide the essential capital necessary to address a range of business requirements. Take the first step today!</p>
MAX LOAN AMOUNT:	<p>80 percent for loans up to \$5 million, 70 percent for loans between \$5 and \$10 million, 60 percent for loans exceeding \$10 million, up to \$25 million maximum.</p>
LOAN TERMS:	<p>30 Year Fixed – Real Estate, 15 Year Fixed - Machinery and Equipment</p>
OCCUPANCY REQUIREMENT:	<p>Owner Occupied, Investor Occupied</p>
WHAT IS AN ELIGIBLE AREA?	<p>Any area other than a city or town with a population of greater than 50,000 inhabitants and the urbanized area of that city or town. The borrower’s headquarters may be based within a larger city as long as the project is located in an eligible rural area</p>

Check eligible addresses for Business Programs:
<https://eligibility.sc.egov.usda.gov/eligibility/>

Terms and Conditions Subject to Change



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