<table>
<thead>
<tr>
<th>Loan Program</th>
<th>Purpose</th>
<th>Eligibility</th>
<th>Term</th>
<th>Loan Limit</th>
<th>Int Rate</th>
<th>Fees</th>
<th>Collateral</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Affordable Housing</td>
<td>Feasibility</td>
<td>Nonprofits</td>
<td>Up to 3 yrs.</td>
<td>$3.0 M</td>
<td>5.25% - 5.5%</td>
<td>1% Loan Fee</td>
<td>Generally 1st lien on real estate</td>
<td>Unit construction requires homes to be pre-sold</td>
</tr>
<tr>
<td>Environmental Infrastructure Short Term</td>
<td>Feasibility, Predevelopment, Construction</td>
<td>Nonprofits, Public Body, Tribes</td>
<td>Up to 3 yrs.</td>
<td>Varies by purpose</td>
<td>5.25% - 5.5%</td>
<td>1% Loan Fee</td>
<td>Varies by purpose</td>
<td>Except for feasibility requires take-out in place</td>
</tr>
<tr>
<td>Environmental Infrastructure Intermediate Term</td>
<td>Smaller capital improvement projects</td>
<td>Nonprofits, Public Body, Tribes</td>
<td>Up to 20 yrs.</td>
<td>$100,000</td>
<td>5%</td>
<td>1% Loan Fee</td>
<td>Generally Assignment of revenues</td>
<td></td>
</tr>
<tr>
<td>Environmental Infrastructure Long Term</td>
<td>Large capital improvement projects</td>
<td>Nonprofits, Public Body, Tribes</td>
<td>Up to 40 yrs.</td>
<td>$6.0 M</td>
<td>Varies by term</td>
<td>1% Loan Fee</td>
<td>Real Estate Bonds</td>
<td>Requires USDA WWD Loan Guarantee</td>
</tr>
<tr>
<td>Community Facilities</td>
<td>Construction, Acquisition, Rehabilitation</td>
<td>Nonprofits, Public Body, Tribes</td>
<td>Up to 30 yrs.</td>
<td>$6.0 M</td>
<td>Varies by term</td>
<td>1% Loan Fee</td>
<td>Real Estate</td>
<td>Requires USDA CF Loan Guarantee</td>
</tr>
<tr>
<td>Community Facilities Re-Lending</td>
<td>Construction, Acquisition, Rehabilitation</td>
<td>Nonprofits, Public Body, Tribes</td>
<td>Up to 40 yrs.</td>
<td>$6.0 M</td>
<td>5% with a 1% write down for first 3 yrs.</td>
<td>1% Loan Fee</td>
<td>Real Estate</td>
<td></td>
</tr>
<tr>
<td>Small Business Short Term/Intermediate Term</td>
<td>Working Capital, Lines of Credit</td>
<td>For profit businesses, Nonprofits, Tribal</td>
<td>Up to 5 yrs.</td>
<td>$250K w/o guarantee</td>
<td>Based on credit quality of applicant</td>
<td>1% Loan Fee</td>
<td>Business Assets, Equipment, Inventory</td>
<td>Loan of $250K or greater require federal or state guarantee</td>
</tr>
<tr>
<td>Small Business Long Term</td>
<td>Purchase RE, RE improvements, Acquisition, Equipment</td>
<td>For profit businesses, Nonprofits, Tribal</td>
<td>Up to 30 yrs.</td>
<td>$6.0 M</td>
<td>Based on credit quality of applicant</td>
<td>1% Loan Fee</td>
<td>Real Estate, Equipment</td>
<td>Requires USDA B&amp;I or BIA loan Guarantee</td>
</tr>
</tbody>
</table>

Chart reflects general program parameters, loans can be tailored to fit particular applicant needs. RCAC serves rural communities (50,000 or less population) in AZ, NM, CA, ID, WA, UT, NV, HI, WY, MT, OR, CO, and AK. Areas served may be further restricted by use of certain guarantee programs. Loan program applications are available at www.rcac.org. For further information see contacts on reverse side.

* 1.125% Loan fee for construction loans
For more information, please contact the loan officer in your area. Or, call RCAC's main office at (916) 447-9832 and ask for Loan Fund.

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Affordable Housing Loans

Environmental Infrastructure Loans

Community Facilities Loans

Small Business Loans