



The U.S. Small Business Administration Fact Sheet

Business Loans for Rural Development

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trepreneurs.

*All SBA programs and services are pro-
vided on a nondiscriminatory basis.*

As a rural lender, you play a vital role in spurring economic growth in your community. The small businesses you finance help drive our national economy by creating local jobs and enabling people to realize their dreams in America's Heartland. The U.S. Small Business Administration knows flexible small business loans are an important part of your portfolio. Now you can maximize this potential by participating in an SBA loan-guaranty program designed specifically to help you to make SBA guaranteed loans.

The SBA is the No. 1 backer of loans to small businesses, so if you're not a participating SBA lender, you might be giving up a competitive edge and missing out on a chance to help your rural communities prosper. The Rural Lender Advantage, being tested in six states, can be good for your business and good for your customers. The SBA hopes to implement Rural Lender Advantage by the end of the year. Some advantages of partnering with the SBA include:

How you benefit

- A new, user friendly 7(a) loan processing service designed to meet the needs of smaller, rural lenders, especially those making few SBA loans.
- A shorter, simplified application for loans of \$350,000 or less.
- Centralized and expedited SBA loan processing (generally 3-5 days).
- SBA's 75/85 percent guaranty mitigates your risk, allowing you to offer credit to newer, less secure businesses.
- The guaranteed portion of an SBA loan can be sold to an investor to maintain your liquidity and enhance your yield.
- Applications can be transmitted by fax. Online processing will be available in early 2008.
- Limited financial information will be collected.
- Simplified SBA loan eligibility checklist to help lenders meet SBA's eligibility criteria.
- Access to specialized eligibility assistance through SBA's Sacramento Center help desk.
- Training on SBA loan requirements and processes is available from local SBA offices.



Photograph courtesy of WesternMiningHistory.com

How the community benefits

- SBA loans finance a variety of projects, from startup businesses to businesses that need facilities and equipment to expand.
- Allows retention and building of community businesses.

How small business owners benefit

- Less paperwork and red tape
- Faster SBA turnaround
- Electronic processing cuts time and expense
- Online SBA technical assistance available

Making SBA loan programs available to your small-business customers makes sense for you, your customers and your community. For more information about SBA loans, contact your local SBA office listed in the blue tinted column on the reverse side.

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