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X-Caliber Rural Capital Awarded Top USDA Lender by Volume for Fiscal Year 2023

Irvington, NY –November 7, 2023 – X-Caliber Rural Capital, an affiliate of X-Caliber Capital Holdings and a U.S. Department of Agriculture (USDA)-licensed lender for rural business and economic development projects, today announced it has been named the Top USDA OneRD Lender by volume for fiscal year 2023 by the United States Department of Agriculture. The company received agency approval funding for over \$400MM, including the temporary Food Supply Chain loan program. X-Caliber Rural Capital also received the USDA OneRD Lender of the Year award in recognition of being the only lender to have received agency approval for each of the four USDA OneRD loan programs.

The company has closed loans under the Business and Industry, Community Facilities, Rural Energy for America, and Water and Waste Disposal Guaranteed loan programs. X-Caliber Rural Capital achieved the Top Lender and Lender of the Year recognitions just two years after announcing their first loan closing as a company in October 2021.

"In under 24 months, X-Caliber Rural Capital has built a strong and growing platform that has resulted in funding numerous rural projects, providing effective lending solutions that support rural communities and businesses from across the country," said Jordan Blanchard, Co-Founder and Executive Managing Director. "With a team comprised of top talent supported by X-Caliber's affiliates, tenured expertise, and lending platforms, we've created a successful formula for financing USDA's important and effective flagship programs.

"It is truly amazing to have watched this platform grow so quickly," said Chris Callahan, President and CEO of X-Caliber. "The team has deep knowledge in all the flagship programs, and their experience is some of the strongest, if not the strongest, in the industry. Having such an esteemed team of well-versed experts in both the product and process supports success for our clients, and we are extremely proud to have received these recognitions."

The company has also executed several unique hybrid transactions combining USDA lending with X-Caliber's bridge and Commercial Property Assessed Energy (C-PACE) platforms, supporting efficient capital stacking.

"Product pairing and capital stacking that combines USDA financing with various other capital sources yields strong results," continued Blanchard. "With access to the diverse and growing

platforms of X-Caliber, we have a unique advantage of optimizing financial resources by leveraging different funding streams, each designed to address specific needs and goals."

Since the company's launch in late 2021, X-Caliber Rural Capital has established its brand to be a leader in the industry with the capability of executing financial lending solutions for dozens of property types and projects across rural America.

About X-Caliber Rural Capital

<u>X-Caliber Rural Capital</u> is an affiliate of <u>X-Caliber Capital Holdings</u>, a national real estate lending and investment firm. X-Caliber Rural Capital is a national, licensed and approved <u>U.S. Department of Agriculture</u> lender that provides financing for rural business and economic development projects under four flagship programs that fall under the <u>OneRD</u> Guaranteed Loan Initiative. The Company is dedicated to creating attractive solutions for its borrowers that meet the needs of rural communities throughout the country.

Follow X-Caliber Rural Capital on LinkedIn.

About X-Caliber Capital Holdings (X-Caliber)

X-Caliber is a nationally recognized commercial real estate finance franchise whose affiliate companies provide direct mortgage lending, servicing, advisory, and investment opportunities leveraging expansive and innovative lending platforms that offer FHA, bridge, USDA, and C-PACE financing.

X-Caliber is focused on providing clients with the best capital solutions available to achieve their business goals, while focusing on some of the nation's greatest challenges – affordable housing, the environment, care for our seniors, and rural businesses.

X-Caliber has executed billions in loan transactions and has several business lines including X-Caliber Capital LLC, the FHA lender and servicer; X-Caliber Funding LLC, a bridge to HUD platform; CastleGreen Finance, focused on Commercial Property Assessed Clean Energy (C-PACE) financing; X-Caliber Rural Capital, a USDA-licensed lender; X-Caliber Investment Management, a specialist investment firm, and X-Caliber Advisors, a commercial real estate advising firm.

X-Caliber and its affiliates have team members located in 11 states across the country.

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