

# RURAL CAPITAL SOLUTIONS PROVIDES DIRECT USDA LOAN/GRANT PACKAGING



Rural Capital Solutions offers **comprehensive USDA Direct Loan and Grant packaging services**, providing long-term, fixed-rate financing solutions for borrowers who require subsidized funding to make their projects financially viable. With direct funding from **USDA Rural Development**, borrowers may secure USDA subsidized rate offerings **for up to 40 years**.

To streamline the process, Rural Capital Solutions offers a structured **Tiered Service Model** that includes applicant eligibility review, loan packaging, technical diligence, and closing support. Each tier builds upon the previous one, ensuring a seamless experience while maintaining transparency in pricing. Our total consulting fee is capped at **2.0% of the total loan amount**, with the option to offset fees dollar-for-dollar when combined with X-Caliber loan products.

Services	Milestone	Tier Payment	Total Incremental Payment
<b>Tier 1</b> <ul style="list-style-type: none"> <li>• Compile applicant eligibility review package</li> <li>• Confirm eligibility</li> <li>• Compile diligence checklist</li> <li>• Conduct bi-weekly diligence check-ins</li> <li>• Coordinate 3rd party reports, if any</li> <li>• Prepare USDA application package &amp; submit</li> </ul>	Completion of all tasks listed under Tier 1	A flat fee of \$25,000, not to exceed 0.75% of the total funding request	A flat fee of \$25,000, not to exceed 0.75% of the total funding request
<b>Tier 2</b> <ul style="list-style-type: none"> <li>• All Tier 1 services</li> <li>• Work with the borrower on responding to any USDA questions/inquiries</li> <li>• Provide support through Loan Approval</li> </ul>	Loan/grant approval by USDA		1.0% of total loan/grant amount. (Prior payments received will be applied towards the total amount due.)
<b>Tier 3</b> <ul style="list-style-type: none"> <li>• All Tier 1 and Tier 2 services</li> <li>• Compile forms and instructions to satisfy the Letter of Conditions</li> <li>• Conduct technical reviews of the plans, specs, and draft contract documents to avoid delays in the USDA review process.</li> <li>• Provide support through loan closing</li> </ul>	Construction diligence reviews, technical evaluation, and loan closing		2.0% of the total loan/grant amount. (Prior payments received will be applied towards the total amount due.)

**In addition to the above, Rural Capital Solutions offers:**

**Post-closing support:** Compile pay applications and coordinate with the USDA so that they can sign off on the request for the interim lender.

- Fee to be negotiated based on the final construction monitoring services required.

**Capital Structuring Support:** The team will assist with structuring all capital to ensure success with the USDA Direct Program and all funding sources.

- Fee will be determined based on the total number of funding sources.

**Rural Capital Solutions** is here to help, email us at [rcsgrants@xrcusda.com](mailto:rcsgrants@xrcusda.com) or call us at **(212) 220-7040**