



Creative Capital Stack Solutions

Flexible Financing for Complex Projects in Urban & Rural Markets

Who We Are

X-Caliber Rural Capital (XRC) helps developers and owners unlock creative, high-leverage capital structures for projects that need more than conventional financing. Our platform combines government-backed programs, private capital, and innovative tools to help move developments forward — even in challenging markets.

What We Offer

USDA Business & Industry (B&I) Loans

Long-term, high-leverage senior debt for qualified rural businesses and real assets — including hospitality, industrial, energy, and logistics. Construction-to-permanent options available.

Typical size: \$3M – \$25M (program cap)

Conventional Construction Capital

Flexible program capital to complement senior or bridge debt for urban and rural projects; often structured as subordinated or preferred-like capital.

Typical size: \$5M – \$75M

C-PACE Financing

Property-assessed clean energy financing for eligible new construction, retrofits, and equipment. Helps lower the weighted average cost of capital (WACC), extend amortization, and improve DSCR (jurisdiction-dependent).

Typical size: ~35% – 45% of eligible hard costs

Bridge & Expedited Closing Solutions

Short-term, interest-only bridge loans to meet timelines, de-risk entitlement or construction starts, and transition to permanent USDA or conventional takeouts.

Use cases: early works, acquisition close, capex mobilization, mini-perm to agency/USDA

At a glance

By combining these tools, XRC can target up to ~80% LTC on qualified projects (subject to jurisdiction, use of proceeds, and underwriting).

How We Stack It

Ground-Up Hotel (Rural Market)

Bridge for early works → C-PACE for eligible hard/MEP costs → USDA B&I construction-to-permanent senior → Sponsor equity

Outcome: Faster mobilization, lower WACC, and no near-term refinancing pressure

Acquisition + Repositioning

USDA B&I senior → C-PACE for energy/efficiency upgrades → Sponsor equity

Outcome: Higher leverage and long amortization with capex funded off-balance sheet

USDA Program Synergy

Business & Industry, Rural Energy (REAP), Water & Waste Disposal, and Timber Production (TPEP) → Broad USDA coverage across business, energy, water, and natural resource sectors

Outcome: Supports new rural projects with integrated clean-energy financing and low-cost capital

Recent Projects

Property	Amount	Description
Compass Margaritaville Hotel — Beaufort, NC	\$25MM	Construction-to-permanent financing for a 105-room waterfront hotel supporting tourism and local jobs.
Waterfall Resort — Ketchikan, AK	\$13.8MM	Refinance and working capital for a 96-bed destination fishing resort.
Silverton Mountain Ski Area — Silverton, CO	\$25MM	Operational capital and improvements for a destination ski experience.
Beaufort Yacht Basin Marina — Beaufort, NC	\$4.8MM	Development financing supporting marina and waterfront amenities.

Sectors We Serve

- Hospitality & Leisure
- Industrial & Manufacturing
- Qualified Rural Business Acquisitions
- Mixed-Use (Hotel/Retail)
- Energy & Sustainability

Ready to Get Started? Email jackr@xrcusda.com with your project's address, timeline, and estimate costs. We'll outline an initial proposal with proceeds, terms, and rate options tailored to your project.

Jack Rubin is a Loan Originator and Syndications Specialist at X-Caliber Rural Capital, structuring USDA-backed and other financing solutions to support rural development nationwide. His focus includes predevelopment lending under the Water and Waste Disposal (WWD) program and hybrid capital strategies like Rural PACE-X. He also supports hospitality borrowers through the USDA B&I program and coordinates loan syndications for XRC and XRA LLC. Jack holds an M.S. in Real Estate Finance and Investment from NYU and a B.A. in Economics from the University of Miami.



xrcusda.com