



NEWS RELEASE

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X-Caliber Rural Capital Introduces Financing for Meat, Poultry, and Seafood Processors Through USDA's SPUR Guaranteed Loan Program

New financing option offers up to \$175 million for eligible protein processing businesses nationwide

Irvington, N.Y. – October 29, 2026 – [X-Caliber Rural Capital](#) ("XRC"), a licensed [USDA OneRD lender](#) and affiliate of X-Caliber Capital Holdings LLC ("X-Caliber"), today announced the availability of financing for eligible meat, poultry, and seafood processing businesses through the U.S. Department of Agriculture's (USDA) [Strengthening Processing for U.S. Ranchers \(SPUR\) Guaranteed Loan Program](#). The program supports loans of up to \$175 million per borrower for projects that expand processing capacity, improve operational efficiency, and modernize facilities. Facilities must be located and operated in the United States, with no rural population requirement.

Key financing features include:

- **Loan amounts up to \$175 million** in aggregate per borrower, including applicable dependent affiliates, guaranteed and unguaranteed portions, and existing SPUR principal and interest balances, subject to eligibility and underwriting
- **Loan terms up to 40 years**, subject to the project and approved financing structure, with fixed or variable interest rates negotiated between the lender and borrower and subject to USDA review
- **Nationwide geographic eligibility**, including rural, suburban, and urban locations

USDA announced SPUR earlier this week, making at least \$5 billion in loans available to expand, improve, and diversify American meat, poultry, and seafood processing capacity.

"This program represents an important financing opportunity for meat, poultry, and seafood processors looking to expand and modernize their operations," said Anna West, President of X-

Caliber Rural Capital. "With program loan amounts up to \$175 million and nationwide eligibility, it creates opportunities for businesses that may not have previously considered USDA financing. Our team is well positioned to help processors evaluate their eligibility and structure financing that supports their long-term growth objectives."

Eligible financing uses include establishing, reopening, expanding, retrofitting, or improving processing facilities, as well as purchasing and developing land, buildings, and associated infrastructure. Financing may also support processing, packaging, and automation equipment; refrigeration and cold storage improvements; worker and food safety technologies; waste management and information systems; and qualifying debt refinancing to improve cash flow and create jobs.

Eligible applicants include individuals, for-profit and nonprofit businesses, cooperatives, Indian Tribes, and public bodies engaged or proposing to engage in eligible processing activities, excluding nationally dominant producers. Applicants must meet U.S. ownership, applicable inspection, market share, and other USDA requirements. Loan funds must remain in the United States, and projects must create or preserve jobs for U.S. citizens or legally admitted residents.

By adding SPUR financing to its lending capabilities, XRC continues its commitment to helping businesses invest in domestic production capacity, strengthen essential industries, and create economic opportunities in the communities they serve.

As the nation's [top USDA lender by loan volume](#) since 2022, XRC brings specialized experience in structuring [government-guaranteed financing](#) for businesses investing in facilities, equipment, and infrastructure. The company works with borrowers throughout the financing process and provides life-of-loan servicing through its dedicated servicing team.

For more information about USDA SPUR financing and eligibility requirements, contact X-Caliber Rural Capital at info@xrcusda.com or visit www.xrcusda.com.

About X-Caliber Rural Capital

[X-Caliber Rural Capital](#) is an affiliate of X-Caliber Capital Holdings LLC, a national real estate lending and investment firm. X-Caliber Rural Capital is a national, licensed and approved U.S. Department of Agriculture lender that provides financing for business and economic development projects through USDA-guaranteed lending programs. The company is dedicated to creating financing solutions for eligible businesses and communities throughout the country.

About X-Caliber Capital Holdings LLC

[X-Caliber Capital Holdings](#) is a nationally recognized commercial real estate finance franchise whose affiliate companies provide direct mortgage lending, servicing, advisory, and investment opportunities. Our diverse and growing lending and investment entities support and leverage our expansive and innovative lending platforms that offer FHA, bridge, USDA, and C-PACE financing.