Craft3 is a regional non-bank business lender with a proven history in Indian Country. We are not a depository and are not regulated by the FDIC. For this reason, we can craft flexible structures to fit your community financing needs, share risk on large loans, on/off Reservation or Trust lands, and work with Indian Tribes who may otherwise not qualify for bank financing.

The following terms are a rough outline of our approach to community facilities in Indian Country — but keep in mind they are a starting place for discussion, not black-and-white. For instance, we can be more flexible for deals that include investments in Tribal energy-efficiency or solar projects, and land conservation or acquisition.

<table>
<thead>
<tr>
<th><strong>ELIGIBLE BORROWERS</strong></th>
<th>Nonprofit organizations, federally recognized Indian Tribes, municipalities, counties or political subdivisions of a State, such as a school district.</th>
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| **ELIGIBLE PROJECTS**  | • Provide an essential community service (e.g. health care, education, cultural centers, public safety or community support services). See examples on next page.  
• Located in unincorporated rural area, town or city with population <20,000 per the latest decennial U.S. Census. |
| **INELIGIBLE PROJECTS** | Facilities that primarily house Federal or State agencies, television services or facilities, telephone systems, broadband, waste or storm water projects, projects whose purpose includes a profit-generating enterprise, recreational facilities and affordable housing. |
| **ELIGIBLE USE OF FUNDS** | Permanent debt financing for the acquisition, construction or expansion of facilities or equipment necessary for the provision of an essential community service.  
A limited amount of grant capital is also available to Native CDFIs and Tribal projects participating with or accessing the Uplift America USDA CFR Program. These grant dollars can be used for pre-development costs including consulting assistance, NEPA costs or direct capital for projects located in or serving Indian Country. |
| **LOAN AMOUNT** | $100,000 - $3,000,000 (greater loan amounts will be considered on case-by-case basis) |
| **INTEREST RATE** | 4% - 6%, fixed at time of loan approval |
| **LOAN FEE** | 0.5% - 1.5% fixed at time of loan approval |
| **TERM/AMORTIZATION** | Useful life of the asset financed, up to 35 years. |
| **COLLATERAL** | Deed of trust and/or pledge of taxes, assessment, revenues as applicable.  
Policy exception required for loans to be non-recourse to the Borrower entity. |
| **APPLICATION PROCESS** | Craft3 to determine USDA eligibility first (estimate 2-4 weeks).  
Thereafter, Craft3 commercial loan application process applies. |
| **BENEFITS TO BORROWER** | • Set aside of cash collateral equal to 5 years of P&I payment not required  
• Single loan that supports construction and converts to term  
• Simple compliance reporting requirements compared to USDA Direct |

www.Craft3.org/IndianCountry

For more information, contact Ed Davis at EDavis@Craft3.org or 888-231-2170 ext 245

Craft3 is an equal opportunity lender, provider and employer.
USDA COMMUNITY FACILITY RELENDING PROGRAM
IN INDIAN COUNTRY

Eligible Project Examples

COMMUNITY HEALTH CARE
- Dental Clinic
- Nursing Home
- Physicians Clinic
- Assisted Living Facility
- Hospital (General & Surgical)
- Medical Rehabilitation Center
- Psychiatric Hospital
- Outpatient Clinic

CULTURAL AND EDUCATIONAL
- All Purpose buildings/College Campus
- Colleges
- Educational Camp for Physically/Mentally Impaired
- Library
- Museum
- Outdoor Theatre
- Public School
- School Maintenance & Equipment
- Service Center
- Recreation Projects (loan guarantee program)
- Vocational School

FIRE, RESCUE & PUBLIC SAFETY
- Civil Defense Building
- Communications Center
- Fire Department Building
- Fire Trucks
- Ambulances
- Jail
- Mobile Communications Center
- Multi-Service Fire/Rescue Building
- Equipment Building
- Jaws of Life

ENERGY TRANSMISSION & DISTRIBUTION
- Electric Equipment Maintenance Building
- Low Head Hydro-Electric Facility
- Natural Gas Distribution

COMMUNITY SUPPORT BUILDINGS & IMPROVEMENTS
- Adult Day Care Center
- Child Day Care Center
- Community Health Department
- Community Center
- County Office Building
- County Courthouse
- Courthouse annex
- Data Processing Center
- Food Preparation Center
- Food Storage and Distribution Center
- Heating Plant for Public Buildings
- Home for Delinquents
- Public Maintenance Building

TRANSPORTATION
- Airport Hanger
- Airport
- Bridge
- Municipal and County Garage
- Off-street Parking
- Sidewalks
- Street or Road Improvements
- Railroad
- Town Bus Service/Equipment
- Marina
- Municipal Dock
- Special Transportation Equipment

UTILITY & OTHER
- Agricultural Fairgrounds
- Animal Shelter
- Dike
- Infrastructure for Industrial Park
- Oceanfront Protection
- Special Services Building
- Sprinkler System
- Telemedicine - Distance Learning
- Natural Gas

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