

# Instructions for RD 4281-1

## Application for Food Supply Chain Loan Guarantee

This form is an application that is submitted by a lender and borrower when applying for a loan guarantee.

Page 1 – completed by Lender

Fld Name / Item No.	Instruction
Item 1.	Enter Name of Lender
Item 2.	Enter Address of Lender including Zip Code
Item 3.	Enter Tax ID Number of Lender
Item 4.	Enter Contact Person for Lender
Item 5.	Enter Lender Contact's Telephone Number
Item 6.	Enter Lender Contact's E-Mail Address
Item 7	Enter Lender Cage Code
Item 8	Enter Lender DUNS or Unique Entity Identifier
Item 9.	Enter Lender Status: OneRD Approved Non-Regulated, OneRD Approved Non-Regulated Lender Serving Tribal Trust Lands, Regulated, Non-Approved Non-Regulated or Non-Approved Non-Regulated Lender Serving Tribal Trust Lands as appropriate.  Are you a Minority Depository Institution? Check yes or no  Are you a Community Development Financial Institution? Check yes or no.
Item 10.	Enter Name of Lender Officer, Director, Stockholder or Employee who has a Financial Interest in the Borrower, or Vice Versa. Describe the Relationship and Interest
Item 11.	Enter the Name of the Borrower
Item 12.	Enter the Name of the Borrower Contact
Item 13.	Enter the Borrower's Contact Telephone Number
Item 14.	Enter the Borrower's Address including Zip Code
Item 15.	Enter Type of Borrower (Proprietorship, Cooperative, Non-Profit, Partnership, Indian Tribe, Individual, Corporation, Public Body)  Check whether the borrower is an agricultural producer or small business.
Item 16.	Enter Borrower's Contact E-Mail Address
Item 17.	Enter Borrower's Tax ID or SSN
Item 18.	Enter Co-Borrower's Name (if applicable)
Item 19.	Enter Co-Borrower's Tax ID or SSN (if applicable)

Item 20.	Self-Explanatory
<b>Fld Name / Item No.</b>	<b>Instruction</b>
Item 21 A.	Enter Race, Ethnicity, Sex, National Origin (RESNO) data for borrower. (RESNO data is used for program reporting and/or priority scoring purposes. Submission is voluntary).  Indicate if borrower is a veteran or a member of a socially disadvantaged group.
Item 21 B.	Enter name and associated data for any person owning 20% or greater interest in borrower and any person to guarantee the loan.

*Page 2 – completed by Lender.*


Item 22.	Enter a brief description of the project, including the location and its intended purpose.  Attach feasibility study. Attach project. the relevant to information technical
Item 23.	Check whether the entity will be directly involved in Food Aggregation. Check all that apply. Food Manufacturing, Food Processing, Food Distribution, Food Transportation, Food Storage, Food Wholesale,
Item 24.	Will the entity be directly involved in meat or poultry processing? Check yes or no.
<b>Item 25.</b>	Does the project improve the community's ability to access foods that are produced locally and/or does it support business(es) that produce and market their food Check yes or no.



Item 26.	<p>Report if any jobs are created by the project and the average wage rate of the created jobs. If jobs are saved by the project, report the average wage rate of the business. It is acceptable that some projects will not create or save direct jobs.</p> <p>Report if any agricultural producers are supported the project. It is acceptable that some projects will not support agricultural producers.</p> <p>Report how many other businesses are directly supported by the project.</p>

<b>FACILITIES INFORMATION (e.g. project site)</b>	
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Item 27.	Enter the Name of the Facility
Item 28.	Enter the address of the facility including zip code
Item 29.	Enter the NAICS Code and NAICS Limitation
Item 30.	Enter the County the project is located
Item 31.	Enter the Congressional District(s) the project is located in.
Item 32.	Enter Yes or No if Project is on EPA's Violations List
<b>LOAN INFORMATION:</b>	
Item 33.	Enter the Amount of the Loan
Item 34.	Enter Yes or No as to whether the Loan is within the Lender's Legal Lending Limit.
Item 35.	Enter the Loan Term
Item 36.	Enter the Payment Frequency of the Loan
Item 37.	Enter the Annual Debt Service
Item 38.	Enter the Lender's Classification of Proposed Loan, Explain Need for Guarantee, and Indicate if Guarantee is Requested Pre-Construction.
Item 39.	Enter the type of Interest Rate: Fixed, Variable or Both
	If the Loan has a Fixed Rate: Enter the Guaranteed Rate and the Unguaranteed Rate if different?
	If the Loan has a Variable Rate: Enter: The Source of Base Rate Publication
	Enter: The Guaranteed Rate, Current Base Rate, +Incremental Difference, Rate Change Period, Rate Cap and Floor Rate
	Enter: The Unguaranteed Rate, Current Base Rate, +Incremental Difference, Rate Change Period, Rate Cap and

	Floor Rate
<b>Fld Name / Item No.</b>	<b>Instruction</b>
<b>SOURCE AND USE OF FUNDS</b> <i>(This part is used to show a cost breakout for the project and use of guaranteed funds)</i>	
Item 40.	Enter the Source and Use of Funds
	List investor names and indicate if passive investment.
	Disclose any project costs that are known to be ineligible for guaranteed loan funding.
Item 41.	New Businesses require a minimum injection of 25% of total project costs from other funds which should be reflected in the source and use of funds table

<b>LOAN REPAYMENT</b>	
Item 42.	Enter a brief description of the Primary Source of Loan Repayment as supported in the credit evaluation.
<b>LOAN SECURITY/COLLATERAL</b>	
Item 43.	Indicate all types of Loan Security and Collateral to be pledged for the loan and indicate whether it is currently owned or will be acquired. Indicate the value of the collateral and the valuation method used in the determination, including the lender's discount factor. Indicate if there are current liens on the collateral and use an asterisk if the lien will be paid off with USDA guaranteed loan funds. Indicated the proposed lien position and the net collateral value.
Item 44.	To ensure a complete application is submitted, the lender must provide copies of the information listed in the Notice of Funding Opportunity (FSC NOFO).
a.	All lenders must have an active Lender's agreement on file with the Agency dated 10/1/20 or later. In addition, non-regulated lenders must have Agency approval dated 10/1/20 or after in order to originate OneRD guaranteed loans. Submit information as appropriate.
b.	There are no prescribed formats for submitting the lender's credit evaluation however all components listed in the FSC NOFO should be addressed in detail and submitted with the application.
c.	The Lender is responsible for submitting environmental information to the Agency related to the proposed project to be financed. An "environmental checklist" document has been compiled as a tool to help you understand this process. Please work with your state office staff to ensure complete environmental information is filed with your application.
d.	Self-explanatory.
e.	Required financial statements include: Current Agency-acceptable balance sheet & year-to-date income statement of the borrower, and any guarantor(s) dated within 90 days of submission of complete application; current financial statements of affiliates, when applicable; Agency-acceptable historical balance sheet, income statements, and cash flow statement of the borrower, and any guarantor(s) for the lesser of the last 3 fiscal years or all years of operation; projected balance sheets, income statements and cash flow statements or a financial model starting from the current financial statements through a minimum of 2 years of the project performing at full operational capacity or stable operations, or for term of loan if project-based finance. Includes list of assumptions as basis for projections and pro forma balance sheet projected for guaranteed loan closing.
f.	For applications requesting a loan of \$600,000 or greater, provide a draft loan agreement in accordance with the FSC NOFO.
g.	Provide your risk rating of the proposed loan and a copy of your risk rating classification scale.
h.	When applicable, provide complete or estimated appraisal

	values in accordance with FSC NOFO.
i.	For applications requesting a loan \$200,000 or greater, please provide credit reports per FSC NOFO.
j.	Feasibility Study as required in FSC NOFO.
k.	Please check with your state staff regarding the need for intergovernmental consultation.
l.	Self-explanatory.
m.	Self-explanatory.
n.	Self-Explanatory.
o.	Self-Explanatory.
p.	Self-Explanatory.

	q. AD 3030 Form required for corporate applicants only.
<b>LENDER CERTIFICATIONS AND DETERMINATIONS</b>	
	Indicate if the borrower or related individual has ever been in bankruptcy or receivership.
	Enter Lender's Name
	Enter Date
	Enter Lender Officer's Signature
	Enter Lender Officer's Title
<b>BORROWER CERTIFICATIONS</b>	
	Indicate if borrower has a relationship with a Rural Development employee. Enter Name of Rural Development employee, if applicable.
	Enter Borrower's Name
	Enter Borrower Representative's Name in :By
	Enter Borrower Representative's Title
	Enter Date
	Enter Borrower's signature
	Enter Borrower's Name
	Enter Borrower's Representative Name in :By
	Enter Borrower's Representative's Title
	Enter Representative Signature
	Enter Date
<b>GENERAL BORROWER CERTIFICATIONS</b>	