

USDA LOANS: *BUSINESS FUNDING PROGRAMS*

Rates as of Q3, 2026

USDA LOANS

LOAN AMOUNT:	\$3 Million to \$25 Million per projects (up to \$50mil per sponsor)
BALANCE SHEET:	Equity: 10% or more
LOAN-TO-COST:	Up to 75%
INTEREST RATE:	Prime + 2.75%
ORIGINATION FEE:	1% - 2%
GEOGRAPHIC FOCUS:	Nationwide; Population: 50,000 or less
LOAN TYPES:	1st Position
TERM:	10-25 years (Equipment vs Real Estate)
RECOURSE:	Full Recourse

USES: Loan Proceeds can be used to refinance existing debt, ground-up construction, acquire real estate, purchase machinery/ equipment (FF&E), and for working capital.

ASSET CLASSES: All commercial assets (no golf courses or churches)

CLOSING TIME: Typically, 75-90 days

*Email for more
information*

info@abccap.com

Call: 212.724.7400

Have a project pipeline to discuss?