



RURAL WATER FINANCING AGENCY

Interim Loan Program

- Construction financing with a USDA Takeout
- Streamlined and efficient application and documentation
- Fixed rate for the term of construction
- All costs in the loan rate
- Interest is capitalized
- 2 yr. Loan rate est: **4.90%***
- Avg Net Cost of Funds: **1.97%***

Finance Team History:
1,200+ loans for \$3.7 billion

Flex Term Program

- AA- rated tax-exempt
- No borrower DSRF required
- Fixed rates, 1-30 years
- Variety of project types
- Funding can be provided in 90-120 days
- BABAA, AIS, Davis-Bacon do not apply to this Program
- 1.20x DS Coverage Required
- 15 yr. fixed rate est: **4.22%***
- 30 yr. fixed rate est: **4.81%***

Finance Team History:
300+ loans for \$500 million

* As of 1/13/25

About Us

The Rural Water Financing Agency is a public agency designed to allow borrowers to join together for the purposes of financing governmental projects.

The Agency can lend to governmental entity borrowers in all 50 states.

Visit www.ruralwaterfinance.com for contact information and to fill out your application.

Dedicated Team of Professionals



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