

EXPRESS LOANS UP TO \$20,000

Center for Rural Affairs' Express Loan Product creates a streamlined approval process for small-dollar loans (\$20,000 or less). Express Loans are term loans based solely on the applicant's income and expenses, established credit history, and (if applicable) prior Center for Rural Affairs repayment history.

EXPRESS LOAN TERMS

Amount:	Up to \$20,000, based on credit score
Term:	36 to 48 months
Rate:	5.25% to 10.75%
Timeline:	Prequalify in 24 hours, Decision within three business days after applications and documents are complete

Start an application at: cfra.org/onlineapplication

EXPRESS LOAN REQUIRED DOCUMENT LIST

- 1. Completed application:** complete application online at cfra.org/onlineapplication
- 2. Government-issued ID** for each borrower to be used in proving their legal name and home address. If the home address listed is different from the current home address, a recent utility bill may be used to validate the address.
- 3. Proof of business legal name and address:** a utility bill, signed lease agreement, government-issued incorporation/organization document, or other document providing proof of business legal name and address.
- 4. Two personal bank statements:** most recent months available from borrower's primary checking account.



Does your business need more than \$20,000? The Center for Rural Affairs also offers small business loans up to \$150,000. Visit cfra.org/loans for more information.



CENTER for RURAL AFFAIRS

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