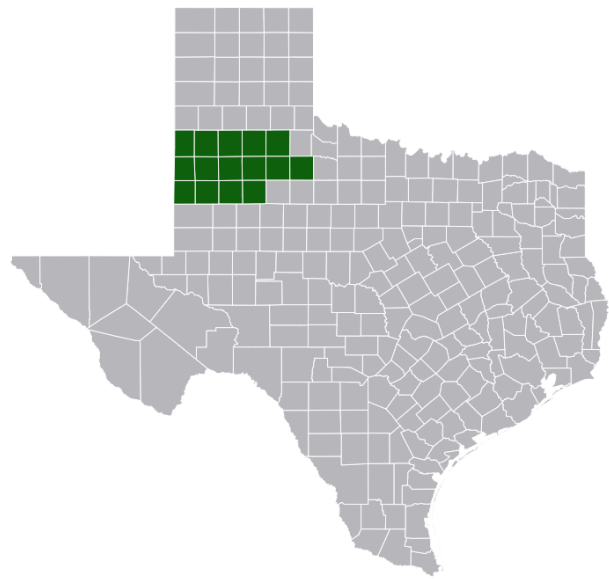


REVOLVING LOAN FUND

Counties in which loan can be made: Bailey, Cochran, Crosby, Dickens, Floyd, Garza, Hale, Hockley, King, Lamb, Lubbock, Lynn, Motley, Terry and Yoakum



ELIGIBLE USE OF FUNDS

- Working Capital
- Machinery/Equipment
- Building/Land**



FIXED INTEREST

for the life of the loan,
as low as 4%

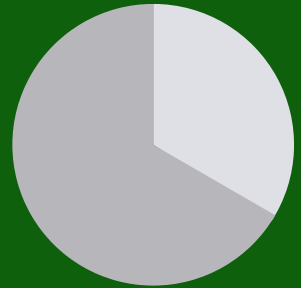
Rates determined by RLF board

Terms tied to useful life of assets

NO
Pre-payment
Penalty

1/3 SPAG-RLF Loan

2/3 Other Funds
(Private Lender, Equity, Other)



One job must be created or retained for every **\$65,000** borrowed

1% Origination fee at time of closing

Borrower is responsible for paying all attorney and filing fees associated with the loan

EDA awarded SPAG a grant to establish this program



E • D • A

U.S. ECONOMIC DEVELOPMENT ADMINISTRATION