

# USDA Borrower Services

Carty, Harding & Hearn, Inc. is not only a traditional broker dealer but can now take a hands-on approach to securing your project's funding. Formerly employed at the USDA and with over 25 years of Commercial Lending experience, Joey Pardo can streamline Government Guaranteed Lending from start to finish. We help guide you through the process from pre-qualification to documentation requirements. Carty, Harding, & Hearn will provide you with a complete, organized, and prequalified underwriting package. Using our nationwide network of USDA and SBA lenders, we connect you with the lender that best fits you and your project. We work closely with both the lender and agency through approval and closing. Your success is our priority.

## Services Provided

### Prequalification

1. Geographic Location
2. Project Eligibility
3. Borrower Eligibility
4. Identification of Potential Weaknesses and Solutions
5. Preliminary Identification of Environmental Assessment Level Required

### Documentation You Will Be Provided

1. A List of Required Documents/Information Specific to Your Project
2. Assistance in Creating Business Plans, Financial Projections, etc.

### Loan Structuring (Assist with Determining)

1. Eligible Loan Size
2. Collateral Coverage
3. Equity Requirements
4. Identification of Borrowers and Required Guarantors

### Information/Documentation Gathering

1. Assistance in Gathering All Required Documents and Information
2. Organization and Submission of Documents to the Lender

### Placement of the Loan with the Best Lender for Your Project Based On

1. Geographic Area
2. Project Industry
3. Loan Size
4. Favorable Terms