



SPRING Education Program
Wednesday, April 14, 2010
SSAM Conference Center ♦ Okemos, MI
10:00 a.m. - 11:30 a.m.

10:00 - 10:30 a.m. Registration & Refreshments

**10:30 – 11:30 a.m. USDA Rural Development Commercial Loan
Guarantee Program**

Having trouble finding a business loan? How about a loan that requires 10-20% tangible balance sheet equity with no cash contribution necessary? Project sizes up to \$25 million with no minimum. Loan terms: 30 years for real estate; 15 years for equipment; 7 years for working capital. Interest rates can be variable or fixed, as negotiated between the lender and the business. Eligible businesses must be located in rural communities less than 50,000 population.

Eligible purposes include: purchase of land, building, machinery & equipment; new construction; leasehold improvements; renovation or additions to existing buildings; working capital; restructure/refinance debt; inventory needs. All of this is some of the details describing the United States Department of Agriculture's Rural Development Commercial Loan Guarantee program. Michigan Program Director, Traci Smith will walk you through the program answering questions regarding amounts, lending institutions and loan use purposes.

To see if your business would be eligible, check out this website:
<http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>.



Registration Form

2010 SSAM Spring Education Program
SSAM Conference Center ♦ Okemos, Michigan
April 14, 2010

Company Name _____

Street Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

Email Address _____

Registrations

Limit three persons per Member Company

1) _____

2) _____

3) _____

Payment Information

\$20/Member Company-Limit 3 persons

Enclosed is my check payable to SSAM. Check # _____

Charge my credit card. (Visa, MasterCard & Discover accepted)

Bank Card Number

Billing Zip Code

Expiration Date

Security Code

Signature

Please mail with check to:

SSAM

2222 Association Drive

Okemos, MI 48864-5978

Or fax with credit card information to:

Fax (517) 349-3543

Questions? Call Event Manager Debra Behrendt at (800) 422-6478 ext. 20