

MMCDC is one of the largest nonprofit lenders in Minnesota. We lend to businesses aimed at improving their community through the creation of new jobs and greater financial opportunities for residents. Whether you're a veteran business owner or just starting your business, when you work with MMCDC it's easy to see why you can achieve success:

Low interest rates – MMCDC can often provide a loan with a below-market interest rate, so eligible business owners can save on interest expenses.

Flexible terms – At MMCDC our loan programs offer business owners flexible terms, providing more options when it comes to the length of the loan. As a result, business owners can enjoy more affordable monthly payments.

Community development – By teaming up with MMCDC, eligible business owners get the personal satisfaction of knowing that they're helping to improve the community in which they live.

A wide variety of programs and financing options – Through MMCDC, eligible business owners are granted access to a number of loan programs that traditional lenders can't always offer. These programs feature low, and often fixed, interest rates, reduced closing costs and minimal down payments, so you need less money at closing.

To learn more about the variety of business loan options we offer, click on any of the links below:

- ❖ Synergy Loans – loans up to \$4,000,000 that take advantage of the New Markets Tax Credit program.
- ❖ Intermediary Relending Program (IRP) – loans up to \$250,000 for eligible businesses in rural Midwest Minnesota.
- ❖ Rural Business Enterprise Loan Program – loans up to \$450,000 for eligible businesses in rural Minnesota.

If you have any questions regarding MMCDC Business Lending contact:

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