Center for Rural Affairs’ Express Loan Product creates a streamlined approval process for small-dollar loans ($15,000 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 $15,000, based on credit score |
| Term:       | 36 to 48 months¹ |
| 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.

5. **Funding Source Eligibility Statement:** (provided at the prequalification stage)

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Does your business need more than $15,000? The Center for Rural Affairs also offers small business loans up to $150,000. Visit cfra.org/express-loans for more information.

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1 COVID-19 Payment Relief: For qualifying borrowers, Small Business Administration (SBA) may make up to six payments on your behalf for approved loans. This is part of the Small Business Debt Relief Program included in the CARES Act to help businesses recover from COVID-19.