

**OneRD Guaranteed Loan Program
PRELIMINARY ELIGIBILITY REVIEW
Lender Checklists**

Welcome to the USDA Rural Development OneRD Guarantee Program! We want you to have a positive filing experience. To help you navigate the filing process, we have created Lender Application Checklists. The following checklist is specific to the Preliminary Eligibility Review for the OneRD Guaranteed Loan Program. This checklist applies to preliminary eligibility reviews for all programs under the OneRD Guarantee program, including Business and Industry, Community Facilities, Rural Energy for America and Water and Waste Disposal. However, you must also be familiar with the program regulation found at [7 CFR Part 5001](https://www.ecfr.gov/current/title-7/chapter-I/subchapter-B/part-5001). It is available at the OneRD Guarantee Loan website: <https://www.rd.usda.gov/onerdguarantee>. This website also has a host of other helpful information for lenders. *This checklists are not all inclusive, and you are ultimately responsible for being aware of the OneRD Guarantee regulatory requirements.*

Preliminary Eligibility Review (§5001.302)

You have the option of requesting a preliminary eligibility review. The information listed may be submitted in narrative format or by submitting your preliminary credit analysis or preliminary credit memo. Based on the information submitted, the Agency will make a written informal assessment of the eligibility of the lender, borrower, and project. The assessment may change based on subsequently submitted information, is solely advisory in nature, does not obligate the Agency to approve a guarantee request and is not considered a favorable or adverse decision by the Agency.

Preliminary Eligibility Review Checklist

	Name of the proposed borrower (and co-borrower, as applicable), organization type, address, contact person, phone number, and e-mail address
	Name of the proposed lender, address, contact person, telephone number, and e-mail address
	Amount of guaranteed loan request, and if known, the percentage of guarantee requested, proposed rates and terms of the guaranteed loan, and sources of other funding
	Description of collateral with estimated values
	Identity of personal and corporate guarantors – if known
	Amount and source of equity, other capital, and matching funds to be contributed to the project – if known
	Brief description of the project, its location, products and/or services provided, service area, availability of raw materials and supplies, as applicable
	Sufficient information and documentation to enable the Agency to assess, the borrower, lender, and project eligibility including summaries or spreadsheets of financial statements or audits, relationships and identify of affiliates
	Copies of organizational documents, and organizational charts.
	Existing debt instruments.