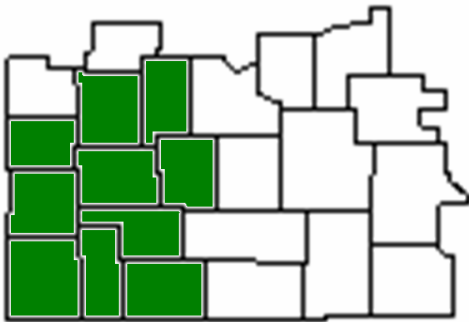




Organization

The Ozarks Regional Community Development Corporation (ORCDC) is a for-profit corporation established to provide gap financing to business and industry in a 10 county region. The priority area includes Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney and Webster Counties.

In addition, projects will be considered if located within a Missouri county in the Springfield Economic Area, and including Cedar County. Therefore, eligible projects may be located in the following counties: Barry, Cedar, Christian, Dade, Dallas, Dent, Douglas, Greene, Hickory, Howell, Laclede, Lawrence, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, and Wright counties.



The ORCDC will assist both new and existing businesses with financing to increase employment opportunities within the southwest Missouri region. Our purpose is to provide small business loans and/or equity to entrepreneurs who cannot obtain a complete package of conventional or other financing.

Ozarks Regional Community Development Corporation
John Q. Hammons Enterprise Center
202 S. John Q. Hammons Parkway
P.O. Box 1687
Springfield, Missouri 65801-1687

Helping Business Grow



Ozarks Regional
Community Development Corporation

202 S. John Q. Hammons Parkway
P.O. Box 1687
Springfield, Missouri 65801

Phone: (417) 862-5567
Fax: (417) 862-1611



Eligibility Criteria

Applicants are considered a priority if they operate within a community that is a member of the Ozarks Regional Economic Partnership. (See listing under Organization.)

Projects will also be considered if located within a Missouri county in the Springfield Economic Area as designated by the Bureau of Economic Analysis, and including Cedar county.

Applicants must contribute to ORCDC's economic development goals by creating and/or retaining quality jobs in the region.

Applicants must demonstrate a need for gap financing.

Eligible Applicants

- Existing small businesses
- Start-up businesses
- New purchase of an existing small business

Use of Loan Funds

- Purchase and/or rehabilitation of primarily non-residential real estate
- Real estate construction
- Purchase of equipment
- Leasehold improvements
- Working capital *
- Labor and materials on specific contracts
- Acquisition of an existing business

* Working capital will be based on a percentage of the project, not to exceed 35 percent.



Rates and Terms

- Interest rates and fees will be tied to market rates and priced according to risk. Charges and fees incurred on the loan transaction will be passed on to the borrower and may be included in the loan.
- No loan will have a maturity in excess of five years. Monthly repayment schedules will be structured in accordance with the purpose and may be written with a balloon feature.

Real Estate	Up to 20 years
Equipment	Up to 7 years
Leasehold Improv.	Up to 5 years
Working Capital	Generally not to exceed 1 year
Real Estate Constr.	Up to 1 year
Contract Assign. specified	Due as in contract

- The maximum loan amount is \$50,000.

Collateral

All loans will be collateralized and personally guaranteed by the owners of 20 percent or more of the business. Personal credit reports will be obtained on all business owners of 20 percent or more of the business and all guarantors.

Current and historical financial information, if applicable, is required on borrowers and guarantors at time of loan application, and no less frequently than annually during the term of the loan. ORCDC reserves the right to require additional information as deemed appropriate.



Application Procedure

- Applicant meets with ORCDC representative to discuss project.
- Project eligibility and financing needs are determined.
- Business submits application for review.
- The Loan Review Committee reviews the application to determine project funding, then approves or denies the application.
- If successful, ORCDC representative proceeds with loan closing.

Governance

The ORCDC is governed by a 13-member board of directors currently comprised of 11 investors and two regional representatives. The loan review committee is comprised of 11 members, including two regional representatives.

Contact Information

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 Springfield Area Chamber of Commerce
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