



**Home Town Hero Interest Rate Reduction (of 0.25%, or 25 basis points)
for MARBIDCO CORE LOAN PROGRAMS ONLY**

Eligibility & Requirements: *

To be eligible, the applicant for a loan must meet the following requirements:

- **Currently serving in any branch of the United States military** (and must provide a letter of support from their commanding officer or designated representative attesting to their characterization of service.)

OR

- Has served in any branch of the United States Military and received an **'Honorable'** or **'General (Under Honorable Conditions)'** characterization of service upon discharge from the military and can provide proof by submitting a Department of Defense Form DD-214. (Veterans with a characterization of service of **'Other than Honorable'** may be eligible based on a more thorough review of their individual situation.)

And

- Have at least a **minimum of 50% veteran ownership and a minimum of 50% veteran management control** in the agribusiness and farming operation.

* Note: MARBIDCO must be notified at the time of loan application about the intent to seek Home Town Hero interest rate reduction eligibility.

MARBIDCO Programs that are Included:

- Maryland Resource Based Industry Financing Fund
- Rural Business Equipment and Working Capital Loan Fund
- Maryland Vineyard/Hops/Tree Fruit Planting Loan Fund
- Forestry Equipment and Working Capital Loan Fund

Applications for these programs can be found at: www.marbidco.org.

For information concerning the Farmer Veteran Coalition, please visit:

<https://fvc.secure.force.com/auth/>