

GUARANTEED INTEREST CERTIFICATE
GUARANTEED BY
THE RURAL BUSINESS-COOPERATIVE SERVICE (“RBS”)
OF THE DEPARTMENT OF AGRICULTURE
OF THE UNITED STATES GOVERNMENT

[CERTIFICATE NUMBER]

HOLDER INFORMATION:

REGISTERED HOLDER: _____
HOLDER’S INTEREST IN RBS LOAN GUARANTEE %: _____

LOAN INFORMATION:

USDA LOAN NUMBER: _____
SERVICING OFFICE: _____
CITY: _____
STATE: _____
PRINCIPAL AMOUNT OF GUARANTEED PORTION: \$ _____
AS OF DATE: _____ (“CERTIFICATE ISSUANCE DATE”)
CERTIFICATE SCHEDULED MATURITY DATE: _____
CERTIFICATE INTEREST RATE: _____
BASE RATE AND DIFFERENTIAL
AND ADJUSTMENT FREQUENCY: _____
CAP % _____ FLOOR % _____
(IF VARIABLE RATE)
SCHEDULED PAYMENT PERIOD: _____
BORROWER’S PAYMENT DUE DATE: _____

GUARANTEE

THE ABOVE-NAMED REGISTERED HOLDER IS RECOGNIZED BY THE RURAL BUSINESS-COOPERATIVE SERVICE AS THE REGISTERED HOLDER OF THE PERCENT INTEREST IN RBS LOAN GUARANTEE SHOWN IN THE ABOVE-DESCRIBED LOAN AND AS SUCH IS ENTITLED TO ALL OF THE BENEFITS OF HOLDERS PROVIDED BY THE RBS BUSINESS AND INDUSTRY GUARANTEED LOAN PROGRAM (“PROGRAM”). SUBJECT TO THE PROVISIONS OF THE PROGRAM, RBS GUARANTEES TO PURCHASE FROM THE REGISTERED HOLDER THEIR GUARANTEED INTEREST IN THE LOAN IN ACCORDANCE WITH RBS REGULATIONS AND APPLICABLE STATUTES (“APPLICABLE LAW”). APPLICABLE LAW PROVIDES FOR THE PAYMENT TO THE HOLDER OF 100 PERCENT OF ANY LOSS SUSTAINED BY SUCH HOLDER ON THE GUARANTEED PORTION OF THE LOAN TOGETHER WITH INTEREST DUE ON SUCH PORTION. THE GUARANTEE OF THE ABOVE DESCRIBED LOAN IS BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT AND IS INCONTESTABLE AGAINST THE HOLDER EXCEPT FOR FRAUD OR MISREPRESENTATIONS MADE BY THE HOLDER WHICH THE HOLDER KNEW AT THE TIME OF BECOMING HOLDER OR IN WHICH THE HOLDER PARTICIPATED.

LIMITATIONS

PAYMENT OF THE GUARANTEE MUST BE IN ACCORDANCE WITH APPLICABLE LAW. THE PURCHASE OF THE UNPAID PRINCIPAL BALANCE ON THE GUARANTEED PORTION TOGETHER WITH ACCRUED INTEREST TO THE DATE OF PURCHASE BY USDA, EXCLUDES THE LENDER’S SERVICING FEE. PAYMENT OF ACCRUED INTEREST ON THE LOAN PURSUANT TO THIS GUARANTEE IS LIMITED TO A MAXIMUM OF 90 DAYS ACCRUED INTEREST FROM THE DATE OF THE ORIGINAL DEMAND LETTER TO THE LENDER. IN ADDITION, THE HOLDER’S RIGHT TO RECEIVE ANY PAYMENTS UNDER THIS CERTIFICATE OR TO TRANSFER THIS CERTIFICATE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE AGENCY AGREEMENT BETWEEN THE HOLDER AND COLSON SERVICES CORP., THE HOLDER’S REGISTRAR AND PAYING AGENT, AT: COLSON SERVICES CORP., P.O. BOX 54, BOWLING GREEN STATION, NEW YORK, NY 10274.

FURTHER ASSURANCES

THIS CERTIFICATE IS ISSUED TO ASSURE THAT, AS OF THE AUTHENTICATION DATE, THE ABOVE-NAMED REGISTERED HOLDER HAS AN OUTSTANDING GUARANTEE OF THE ABOVE DESCRIBED NOTE IN THE AMOUNT SHOWN. IT FURTHER ASSURES THAT THE HOLDER DOES NOT HAVE ANY SERVICING RESPONSIBILITIES WITH REGARD TO ABOVE DESCRIBED LOAN.

THIS CERTIFICATE RESTATES AND DOES NOT CHANGE ANY PROVISIONS OF APPLICABLE LAW. ANY CONFLICT BETWEEN THE TERMS OF THIS CERTIFICATE AND APPLICABLE LAW WILL BE RESOLVED IN FAVOR OF APPLICABLE LAW. THIS CERTIFICATE DOES NOT PROVIDE AN ADDITIONAL GUARANTEE TO THE ABOVE DESCRIBED LOAN.

IN WITNESS WHEREOF, RBS HAS CAUSED THIS GUARANTEED INTEREST CERTIFICATE TO BE DULY EXECUTED.

AUTHENTICATION DATE: _____

RURAL BUSINESS-COOPERATIVE SERVICE
UNITED STATES DEPARTMENT OF AGRICULTURE

BY: _____
AUTHORIZED SIGNATORY