

# ARKANSAS NATURAL RESOURCES COMMISSION: 50 Years of Tradition in Serving Arkansas Communities \*\*

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	<i>STATE</i>	<i>FEDERAL</i>
<i>10 year loan</i>	<i>2.75%*</i>	<i>1.5%*</i>
<i>20 year loan</i>	<i>3.9%*</i>	<i>2.5%*</i>
<i>30 year loan</i>	<i>4.2%*</i>	<i>3.0%*</i>

**\*\*Be one of the first seven callers to (501) 831-2445 about meter replacement and receive ANRC special offer!!!!!!**

*\*Lending Rate as of 5/10/2018*

*If your city or improvement district is in need of financing for a water or waste water project, the Water Resources Development Division project with financing up to 30 years. We have a professional staff of engineers and administrators to ensure your project is built in the most economical manner.*

*-The state loans are usually used for projects below \$500,000 with the federal loans usually reserved for projects above \$500,000.*

*-The state rates have a 3% fee associated with them. The federal rate does not have a fee.*

*- Our time frame is usually 12-18 months to gain approval for federal loans. There is a "Letter of Intent" that allows for out of pocket expenditures while waiting. State funding time frame is usually 6 months.*

*For more information or initial packet contact:*

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