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

<table>
<thead>
<tr>
<th></th>
<th>STATE</th>
<th>FEDERAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 year loan</td>
<td>2.75%*</td>
<td>1.5%*</td>
</tr>
<tr>
<td>20 year loan</td>
<td>3.9%*</td>
<td>2.5%*</td>
</tr>
<tr>
<td>30 year loan</td>
<td>4.2%*</td>
<td>3.0%*</td>
</tr>
</tbody>
</table>

**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:

Linda Leigh Flanagin
Marketing Director
Arkansas Natural Resources Commission
101 E. Capitol Ave, Suite 350
Little Rock, AR 72120
Email: Linda.Flanagin@arkansas.gov; website: www.anrc.arkansas.gov
Phone: (501) 682-0547
Cell: (501) 831-2445