Insert Date

Mr. Greg Stuckey, Director of Community Facilities

USDA RD Community Facilities

800 West Evergreen Avenue, Suite 201

Palmer, AK 99645

RE: Certification of Inability to Obtain Other Credit

Dear Mr. Stuckey:

The Insert Name of Agency, Business are unable to obtain sufficient credit elsewhere to finance our actual needs at reasonable rates and terms, taking into consideration prevailing private and cooperative rates and terms in or near our community for loans for similar purposes and periods of time.

On Insert Date I contacted Insert loan officer first and last name at Insert name of financial institution to discuss a loan in the amount of $Insert dollar amount for the Insert brief description of project.

The Insert name of financial institution indicated they Insert are or are not interested in financing the project. The Insert name of financial institution is able to offer a term of Insert number of years at Insert interest rate offered% with additional terms and/or fees of Insert additional information (i.e. Closing costs, pre-payment penalty, balloon payments, non-fixed rate, unreasonable collateral, etc.). With these terms and conditions this loan is beyond the repayment ability of Insert Name of Agency, Business.

Sincerely,

Insert Name of Certifying Official

Title of Certifying Official