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Date: 9/21/2016 3:16:58 PM

Subject: SBA Economic Injury Disaster Loans Available in McCormick County, South Carolina
Following Secretary of Agriculture Disaster Declaration for Drought

Attachments: [Sept. 21 16-561 SC 14861 Disaster Loan Available in SC.pdf](#)

Good Afternoon,

Please see the attached SBA disaster assistance news release for McCormick County, South Carolina. The U.S. Small Business Administration (SBA) announced today that federal Economic Injury Disaster Loans are available to small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and private nonprofit organizations in McCormick County in **South Carolina** as a result of the drought that began on July 19, 2016.

Under this declaration, the SBA's Economic Injury Disaster Loan program is available to eligible farm-related and nonfarm-related entities that suffered financial losses as a direct result of this disaster. With the exception of aquaculture enterprises, SBA can't provide disaster loans to agricultural producers, farmers, or ranchers. Nurseries are eligible to apply for economic injury disaster loans for losses caused by drought conditions. The loan amount can be up to \$2 million with interest rates of 2.625 percent for private nonprofit organizations and 4 percent for small businesses, with terms up to 30 years. The SBA determines eligibility based on the size of the applicant, type of activity and its financial resources. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost sales or profits.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov.

Please feel free to distribute this release to any of your local contacts, so we can make the widest possible distribution for those affected and those that may be interested. We will provide updated information as it becomes available.

Thank you,

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Federal Disaster Loans for Businesses of All Sizes, Homeowners and Renters

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