

## **Introduction**

Welcome to the Finance Authority of Maine's (FAME's) Lender **Partner Guide**.

As your key partner in Maine's economic development, FAME provides a host of services to help expand business opportunities through our willingness to invest at a greater risk based on public benefit. **We help you get to "yes!"**

FAME is continually developing new programs and services to support Maine companies in their efforts to start up, continue operating, expand, or compete more effectively in the global marketplace. We offer Maine businesses diverse products and services that are designed to help at every stage of the business life cycle.

For your convenience, we have divided FAME's programs into three categories:

### **Commercial Loan Insurance**

FAME's Commercial Loan Insurance Program reduces risk to financial institutions by insuring a percentage of the institution's loan against loss. FAME offers a traditional application process where the financial institution submits a complete underwriting package. FAME also provides an online application called OnLine Answer (OLA) through which the financial institution will receive a decision in seconds.

### **Business Loans**

Business loans are provided through revolving loan programs directly administered by FAME and often in conjunction with financial institutions and partner agencies, which include the Maine Department of Agriculture, Conservation and Forestry and the Maine Rural Development Authority.

### **Other Capital – Equity and Other Programs**

FAME supports businesses that are attempting to access equity for the early stages of development, commercialization, growth, or expansion through investors. FAME also has programs for specific purposes where creditworthy companies may gain access to attractive financing in the bond market with bonds issued by FAME or municipalities.

NOTE: The information contained in this publication is not all-inclusive. Rates and terms are subject to change. Please visit [FAMEmaine.com](http://FAMEmaine.com) for the most up-to-date information on these programs, including updated fact sheets to download and print.