MARBIDCO Vineyard/ Hopyard/Orchard Planting Loan – 2026 Freeze Relief Application

The Maryland Vineyard/Hopyard/Orchard Planting Loan Fund provides low-interest loans to help Maryland rural landowners establish vineyards, tree fruit orchards, and hopyards. In response to the April 21, 2026 freeze event, the Moore Administration requested MARBIDCO to consider modifications to its programs that support farmers impacted by the natural disaster. Through May 14, 2027, MARBIDCO is offering reduced-cost financing through its Vineyard/Hopyard/Orchard Planting Loan, to eligible agricultural businesses affected financially or operationally by the freeze. Freeze Relief loans may be used for recovery needs related to eligible vineyard, hopyard and orchard operations.

To qualify for the Freeze Relief terms, an eligible project must explain how the April 2026 freeze event had a financial or operational impact on the applicant's operation and must be located within a USDA-designated Natural Disaster area. The designation currently includes the following Maryland jurisdictions: Allegany, Anne Arundel, Baltimore, Caroline, Carroll, Cecil, Dorchester, Frederick, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, Somerset, Talbot, Washington, Wicomico, Worcester, and Baltimore.

Financing may be used for land preparation, planting materials, equipment, and supplies. Tractors, pickup trucks, and wine-making equipment are not eligible under this program but may qualify under other MARBIDCO programs.

Loan Terms and Conditions

Term	Details
Minimum/Maximum loan amount	$15,000 / $100,000
Equity requirement	Typically, 10% of a project's total cost.
MARBIDCO interest rate (Reduced)	Option 1: 2.00% for the first 3 years, adjusting to 3.25% Option 2: 3.00% for the term of the loan, with up to 3 years interest only
Loan origination fee (Reduced)	0.25% of the loan amount.
Loan terms (typically)	Maximum of 10 years.
Collateral	Collateral required.
Credit Score	Minimum 620 required
Commercial lender involvement	None. MARBIDCO is waiving the requirement that Applicants must provide a bank denial letter or referral from a commercial lender.
Personal guarantee	Required. All loans made to a business entity must be personally guaranteed by the owners of the business.
Application submission process	All applications must be originated by the applicant.
Send completed applications to	Email completed applications to MARBIDCO Loan Programs (info@marbidco.org) or mail to MARBIDCO Loan Programs, 1410 Forest Drive, Suite 21, Annapolis, MD 21403

MARBIDCO Vineyard/Hopyard/Orchard Planting Loan – 2026 Freeze Relief Application

Applicant Information

Business/Farm Name: _____

Business Address: _____

City: _____ County: _____

State: _____ ZIP: _____

Contact Person: _____ Title: _____

Phone: _____ Email: _____

Business Structure

Year Established: _____ State: _____

NAICS Code: _____

☐Corporation ☐Proprietorship ☐Partnership ☐LLC

Management/Ownership

If there are more than 2 owners, provide the information for all owners and attach to application.

Management/Ownership (Owner 1)

Name: _____

Title: _____ Ownership %: _____

SSN: _____ Date of Birth: _____

Address: _____

City, State, Zip: _____

Phone: _____ Email: _____

Are you a "beginner farmer" (defined as not operating a farm or ranch as a principal operator for more than 10 years): ☐Yes ☐ No

Management/Ownership (Owner 2)

Name: _____

Title: _____ Ownership %: _____

SSN: _____ Date of Birth: _____

Address: _____

City, State, Zip: _____

Phone: _____ Email: _____

Are you a "beginner farmer" (defined as not operating a farm or ranch as a principal operator for more than 10 years): ☐ Yes ☐ No

Loan Request Information

Loan Amount Requested: _____

Requested Term (number of years): _____

Preferred Payment Schedule: ☐ Monthly ☐ Quarterly ☐ Annually

Interest Rate: ☐ Option 1 ☐ Option 2

Use of Funds

Use of Funds	Amount

Other Sources of Equity or Matching Funds

Source	Amount

Collateral (List collateral that can be used as security for the loan)

Description	Value	Lien Holder	Amount Owed

Project Information

☐Vineyard ☐Hopyard ☐Orchard

Employment Data

Current Full-Time jobs: _____

New Full-Time jobs within 36 Months: _____

Current Part-Time jobs: _____

New Part-Time jobs within 36 months: _____

Project Advisor *(If applicable)*

Advisor Name: _____

Title: _____

Institution Firm: _____

Phone: _____ Email: _____

Physical Facilities (Real Estate)

Physical Facilities (Real Estate) If owned

Annual Mortgage Payment: _____

Mortgage Balance _____

Term of Mortgage: _____

Tillable Acres: _____

Appraised Value: _____

Number of Parcels: _____

Size (acres): _____

Irrigated (select one): ☐Yes ☐No

Physical Facilities (Real Estate) If leased

Annual Rental Expense:_____

Location: _____

Name of Lessor: _____

Contact number of Lessor: _____

Size (acres): _____

Veteran Status

1. Are you a U.S. military veteran who has received an "Honorable" or "General (Under Honorable Conditions)" discharge; OR are you an active duty military personnel currently serving in any branch of the United States military? (select one): ☐Yes ☐ No

2. Do you have at least 50% ownership and management control of the agribusiness and/or farming operation? (select one): ☐Yes ☐No

If yes to both questions above please provide evidence, either by providing a letter of support from your commanding officer or designated representative attesting to your characterization of service, OR by submitting a Department of Defense Form DD-214, to receive the Hometown Hero Interest Rate Reduction of 0.25% (25 basis points).

Attachments Checklist

All applicable items must be submitted with the application for MARBIDCO to consider the application complete and ready to begin reviewing.

☐ **2026 Freeze Impact Statement (must be attached to application for consideration).**

A written statement describing how your agricultural business was impacted by the 2026 Freeze. Provide details on the financial and/or operational impacts and production losses experienced, and an explanation of how the requested MARBIDCO financing will assist your business in responding to or recovering from those impacts. (Your farm must be located in one of the 20 USDA-designated eligible counties.)

☐Brief description of the project, including justification for MARBIDCO financing

☐Business plan for the project to receive financing

☐Resume(s) or work history of principal business owner(s) and/or farm manager(s)

☐Applicant *and* farm operation tax returns for the two preceding years

☐*Signed Commercial Lender Denial Letter or completed Commercial Lender Referral Form

☐*Completed Balance Sheet

☐*Completed Income Statement for the past 2 years

☐*Completed Pro Forma Income Statement

☐*Completed Debt Repayment Schedule

☐If offering real estate as collateral, a copy of the most recent appraisal

☐If eligible for Hometown Hero veteran status, supporting letter from commanding officer(s) or federal form DD-214

Templates for Commercial Lender Referral Form, Balance Sheets, Income Statements and Debt Repayment Schedules are available on MARBIDCO's website.

Note: MARBIDCO agrees to hold Recipient's Application and Financial Reports in confidence to the extent reasonably permitted by Title 10, Subtitle 6 of the State Government Article of the *Annotated Code of*

Maryland. Notwithstanding the aforegoing, MARBIDCO shall not be obligated to maintain in confidence any information: 1) which was already known to MARBIDCO; or, 2) which is or comes into the public domain through no fault of MARBIDCO; or, 3) which is independently developed by MARBIDCO; or, 4) which comes to MARBIDCO from a third party which is not in violation of any obligation of confidentiality to Applicant or MARBIDCO.

Declarations

If answering "yes" to any of these questions, please provide an explanation on a separate sheet and attach.

1. Is the business or any of the top management personnel an endorser, guarantor or co-signer for obligations not listed on its/their financial statements? ☐Yes ☐No
2. Is the business or any of the top management personnel a party to any claim or lawsuit?
   ☐Yes ☐No
3. Has the business or any of the top management personnel ever declared bankruptcy?
   ☐Yes ☐No
4. Does the business or any of the management personnel owe any taxes for prior years?
   ☐Yes ☐No
5. Have any managers or owners received a felony conviction? ☐Yes ☐No

Conflict of Interest and Ethics Certification

The applicant certifies compliance with the Maryland Public Ethics Law. The applicant affirms that to the best of their knowledge, no State official or employee—nor any qualifying relative (spouse, parent, child, brother, or sister) of a State official or employee—is employed by or has a financial interest in the applicant's business. Furthermore, no State official or employee has a financial interest in the proceeds of this loan or a financial interest in an entity that is negotiating or has entered a contract with the governmental unit.

Equal Credit Opportunity Act (15 U.S.C. 1691)

MARBIDCO does not discriminate in its lending practices. The Federal Equal Credit Opportunity Act (ECOA) and the laws of the State of Maryland strictly prohibit creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), physical or mental disability, sexual orientation, gender identity, because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal agency that administers compliance with the federal law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Authority to Collect Personal Information

This notice is provided pursuant to § 4-501 of the General Provisions Article of the Maryland Code. The personal information requested on this application is intended to be used in processing your loan request.

Failure to provide the information requested may result in your application not being processed or receiving full consideration. You have the right to inspect, amend, or correct this form.

MARBIDCO is a public agency and is subject to the Maryland Public Information Act. Please be advised that information contained in this form may be made available on the Internet via the agency's website and is subject to inspection or copying, in whole or in part, by the public and other governmental agencies, unless the information is explicitly protected from disclosure by federal or State law.

I authorize the disclosure of all information submitted in connection with this application to the financial institution agreeing to participate in the project financing.

I waive all claims against any financial institution agreeing to participate in the project financing or MARBIDCO.

I realize that if I do not comply with the aforementioned Certification, my loan can be called, terminated or repayments accelerated.

I authorize MARBIDCO to obtain any additional financial information concerning me from any source which MARBIDCO reasonably requires in order to determine whether to make the requested loan, including credit histories, credit reports, and credit scores.

Certification

I certify under penalty of perjury under the laws of the State of Maryland that the information provided in this application, including all statements, representations, and accompanying documents, is true, accurate, and complete to the best of my knowledge.

I understand and acknowledge that submitting false, misleading, or intentionally incomplete information is a violation of State law. I agree that any such misrepresentation may result in the immediate denial of this application, the immediate acceleration and demand for repayment of any loan funds already disbursed, and referral to the appropriate authorities for criminal prosecution for fraud and/or perjury.

Signatures

Applicant Name: _____

Signature: _____

Date: _____

Applicant Name: _____

Signature: _____

Date: _____

Electronic signatures, including PDF or emailed signatures, are considered original.

How did you hear about this MARBIDCO financial program?

☐ Search Engine (Google, Bing, etc.)

☐MARBIDCO newsletter

☐Social media

☐Advertisement

☐Recommended by a friend

☐Other (specify): _____

☐Event table or exhibit

☐Referred by: [Enter name/organization/state agency]:_____