



# American AgCredit

MONEY FOR AGRICULTURE

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## Farm/Ranch Mortgage Rates<sup>1,2</sup>

7/14/2014		Real Estate Purchase & Refinance				
Product	Description	Amortization	Ann. Pay Rate	Mo. Pay Rate	LTV	Prepay Penalty
Variable		1-30 Years	3.25%	3.23%	65-70%	None
3 Year	3 yr Fixed	20 Years	4.06%	4.05%	65-70%	None
5 Year	5 yr Fixed	20 Years	4.80%	4.78%	65-70%	None
7 Year	7 yr Fixed	20 Years	5.39%	5.37%	65-70%	1st 12 mos.
10 Year	10 yr Fixed	20 Years	5.89%	5.85%	65-70%	1st 12 mos.
15 Year	15 yr Fixed	20 Years	6.19%	6.15%	65-70%	1st 12 mos.
20 Year	20 yr Fixed	20 Years	6.24%	6.19%	65-70%	1st 12 mos.
3 Year	3 yr Fixed	30 Years	4.10%	4.09%	65-70%	None
5 Year	5 yr Fixed	30 Years	4.86%	4.84%	65-70%	None
7 Year	7 yr Fixed	30 Years	5.48%	5.46%	65-70%	1st 12 mos.
10 Year	10 yr Fixed	30 Years	6.02%	5.98%	65-70%	1st 12 mos.
15 Year	15 yr Fixed	30 Years	6.42%	6.37%	65-70%	1st 12 mos.
30 Year	30 yr Fixed	30 Years	6.60%	6.54%	65-70%	1st 12 mos.

## Equipment Rates<sup>1,3</sup>

7/14/2014		New and Used Farm Equipment, Machinery & Irrigation.			Prepay Penalty
Product	Description	Amortization	Rate		
2 -3 Years	Fixed	2-3 Years	3.45%	None	
4 Years	Fixed	4 Years	3.55%	None	
5 Years	Fixed	5 Years	3.65%	None	
6 - 7 Years	Fixed	6-7 Years	4.45%	None	

\*Offered through AgDirect - Rates good through July 31, 2014 - Loan Amount \$150,000+

**Please call us today to structure a deal for your specific financing needs!!**

1 - Rates are subject to change upon final credit approval and may change on a daily basis due to market fluctuations.

2 - AAC patronage program applies. 2013 Dividend was .75% which would reduce your effective rate by an additional .75%.

3 - Please call for titled vehicle rates and loan amounts less than \$150,000.



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## **So What Do We Finance??**

**Ranches & Farms**

**Horse Properties<sup>1</sup>**

**Farm/Ranch Improvements**

**Farm/Ranch Development & Construction**

**Operating Lines of Credit**

**Equipment Term Loans/Leases**

## **What We Look For**

**Loan to Appraised Values of 70% or Less**

**35 Acres or More<sup>1</sup>**

**Properties that generate \$1,000 in Gross Farm Income Annually**

**Strong Historical Credit Repayment and Credit History**

## **Financial Terms Provided**

**Long Term Loans – 3 to 30 years**

**Real Estate Equity Lines of Credit**

**Please call us today to structure a deal for your specific financing needs!!!**

1 – Smaller parcels under 35 acres are eligible as long as property or use generates \$1,000 in gross farm income annually.