**REAL BENEFITS OF A FARMER MAC LOAN**

- Many flexible options can be tailored to fit your unique needs
- Fast decision-making—typically two business days from completed application
- Manage interest-rate risk and ease cash-flow pressure
- Fixed rates up to 30 years
- Fully amortized or balloon options
- Several adjustable-rate (ARM) options with up to 15-year maturities
- Revolving line of credit tied to real estate, with 5- and 10-year draw options
- Advisory team of knowledgeable ag finance specialists

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**FARM FINANCING IN 5 EASY STEPS!**

1. **1–2 WEEKS**
   Meet with your Frandsen ag banker to select your loan product, provide information, and complete your application.

2. **2–3 BUSINESS DAYS**
   Your banker submits your application to Farmer Mac; they usually make a credit decision within two days.

3. **3–4 WEEKS**
   If approved, you receive a Preliminary Loan Approval. Your banker will then order title work and an appraisal.

4. **2–5 BUSINESS DAYS**
   Your banker receives final Farmer Mac approval, locks the interest rate, and orders closing documents.

5. **2–5 BUSINESS DAYS**
   Your loan will close usually within a week of locking your rate, and funding will be available.

**IMPORTANT:** Many factors determine your underwriting track; therefore all time frames shown are estimates based on typical scenarios.

**Real people. Real results.**

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