

RANCH & FARM LOANS



**RANCHES • HOMES
LAND • LOANS**

800•371•6669

We Know The Backcountry!

***FINANCING FOR LAND, VINEYARDS,
ORCHARDS, NURSERIES, ROW CROPS,
CATTLE & EQUESTRIAN RANCHES,
HOBBY FARMS & MORE!***

PROGRAM HIGHLIGHTS

- Min - Max Loan Size: \$250,000 - \$50,000,000
- Maximum Loan to Value: 70% to loan amount \$5,000,000, 60% LTV to \$50,000,000
- No upfront fees with loan submission
- Rates can be locked after full approval
- Use income generated from property for qualifying
- Fixed rates up to 30 years (fully amortized)
- Adjustable rates with conversion options
- Split rate options and piggy
- No pre-payment penalties
- Properties with 10 acres or more
- No restrictions for owner vs non-owner occupied

PROPERTY TYPES

- Hobby Farms
- Vacant Land with Ag Capacity
- Orchards and Row Crops
- Vineyards and Wineries
- Greenhouses or Commercial Nursery
- Cattle & Equestrian
- Cold Storage, Packing and Processing Facilities
- Multi-purpose Land



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LOAN SUBMISSION OVERVIEW

- Contact Donn Bree by phone or email to discuss your scenario for product and rate eligibility.
- Gather the required documentation and information according to the application checklist.
- Complete the AG loan submission narrative application, and personal financial statement
- Provide supporting documentation

LOAN PROCESS

- Application: Submit loan application for preliminary loan approval which will be subject to acceptable title and appraisal.
- Appraisal: Appraisers specialize in commercial farm properties and loan area and market knowledge. Fee payment is required upon order of appraisal.
- Rate Lock / Documents: Once the appraisal, title, and conditions are signed off by the underwriter, your loan will receive final approval. Upon approval a 1% lock in rate fee will be due.
- Rate: Once rate is locked in, closing documents are drawn.
- Close: Loan documents are sent to escrow for signatures. Documents are returned for review. Loan will be funded within 24 to 48 hours.

BORROWER PROVIDES

- Three years tax returns (including all Schedule E)
- Driver's License
- Two recent pay stubs (including W-2's)
- Current mortgage statement(s) (all owned real estate)
- Current statements for bank, investment and retirement account
- Personal / business financial statement
- Minimum credit score of 680



FOR MORE INFORMATION CONTACT:

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