

ABOUT AMERICAN FARM MORTGAGE

American Farm Mortgage & Financial Services is a wholly owned subsidiary of Legence Bank, a strong century-old agricultural bank located in southern Illinois.

Our company specializes in real estate secured farm and ranch loans, along with additional financial products and services. American Farm has strong relationships with secondary market purchasers and participants, which enables us to offer an extensive range of products to fit many agricultural real estate financing needs.

Since our founding in 1989, we have provided quality agricultural real estate loans, leasing products, and other related services to farmers across the United States.

American Farm is an FSA Preferred Lender for guaranteed loans through the Farm Service Agency (FSA), a division of the United States Department of Agriculture (USDA). In addition, American Farm originates and services agricultural loans for the Federal Agricultural Mortgage Corporation (Farmer Mac), among other investors.

HERE FOR
FARMERS &
RANCHERS
SINCE 1989

We're a preferred lender for growers across the country - because we understand your business from the ground up.

Main Office Location

8901 Greenway Commons Place
Suite 200
Louisville, Kentucky 40220

(800) 360-8044



American Farm
Mortgage & Financial Services®
a subsidiary of Legence Bank

AmericanFarmMortgage.com



AMERICAN FARM MORTGAGE & FINANCIAL SERVICES is a nationally recognized leader in agricultural real estate lending. We understand the unique needs of each farmer. We offer agricultural loans designed specifically for you and your operation, with flexible terms that best fit your financial needs.

LONG TERM FIXED RATES | PERSONAL SERVICE

READY TO GROW YOUR OWN FARMING OPERATION?

Our AG REAL ESTATE LOANS were made to help farmers and ranchers across the country.



AGRICULTURE REAL ESTATE LOANS

- Real estate secured revolving line of credit
- Fixed rates available in 7, 10, 15, 20, 25, and 30-year periods
- Adjustable rates available in 1, 3, 5, 10 and 15-year periods
- Most are open pre-pay on any scheduled payment date
- Up to 30-year amortization on most products

GUIDELINES

- Loan-to-value ratio of up to 70%
- Minimum debt coverage of 1.25 to 1 (1 to 1 on certain products)
- Debt-to-asset ratio maximum of 50%
- Acceptable credit history

BEGINNING FARMER & RANCHER LOANS

- Competitive rates for land purchases
- Repayment terms customized to fit your business's unique needs
- Quick, local decision-making and processing
- Attentive, friendly service from start to finish

WHO QUALIFIES?

- A beginning farmer is an individual or entity who:
 - Must participate in the business operation of a farm for at least 3 years out of the 10 years prior to the date the application is submitted
 - Does not own a farm or ranch greater than 30 percent of the average size farm in the county as determined by the most current Census for Agriculture
 - Has not operated a farm for more than 10 years
 - Substantially participate in the farming operation of the newly purchased land
 - Meets the FSA loan eligibility requirements of the program to which he/she is applying

If the applicant is an entity, all members must be related by either blood or marriage and all must be considered beginning farmers.



ONE OF THE HARDEST PARTS OF FARMING IS GETTING STARTED...

We've got YOUR back with down payment assistance.

NOTHING SHOULD HOLD YOU BACK FROM RUNNING YOUR OWN FARM!

We can help YOU with with an FSA loan.



FSA GUARANTEED LOANS

- Maximum loan amounts up to \$1,776,000
- Amortizations up to 30 years
- Fixed and variable rate options
- Flexible payment terms
- American Farm is an FSA Preferred Lender, which means a faster loan approval for you

QUALIFICATIONS FOR AN FSA GUARANTEE

- Citizen of the United States, or a legal resident alien
- Acceptable credit history
- Legal capacity to incur the debt
- Unable to obtain the loan without a guarantee
- Received debt forgiveness on more than 3 occasions, causing no loss to FSA
- No delinquencies on any federal debt
- Ability to repay the loan
- Provide sufficient security for the loan
- Active farmer