

ACHIEVE YOUR GOALS FASTER WITH AGRI-ACCESS

SCORECARD DELIVERS QUICK UNDERWRITING DECISIONS
FOR LOANS UP TO \$2.5 MILLION

As the agricultural industry continues to evolve, additional financing options are necessary to meet the varying needs of producers. Agri-Access is committed to helping you meet these needs while providing opportunities to help expand your client base.

The Agri-Access Scorecard provides quick underwriting decisions with limited required information delivering faster service for your clients.

Whether borrowers are expanding their operation or transitioning to the next generation, long-term, fixed-rate financing from Agri-Access gives you options and flexibility to structure a deal that works for you and your client.

PROGRAM ADVANTAGES

- Available for loans up to \$2.5 million
- Convenient online application
- Limited financial information required
- Credit decision in less than 24 hours

STANDARDS

LOAN AMOUNT	MAXIMUM LTV
\$50,000 to \$300,000	75%
\$300,001 to \$1,000,000	65%
\$1,000,001 to \$2,500,000	55%



REVIEW PROGRAM REQUIREMENTS

- Maximum loan amount of \$2.5 million
- Maximum of two Scorecard loans to a borrower in a six-month period
- Cash-out up to \$1 million is permitted
- Primary security of agricultural land
- Improvements should be less than 50% of total value
- No greater than 25% of the total required collateral value may consist of a highly specialized facility

Please refer to the Agri-Access Scorecard Standards for a complete list of program requirements.

DETERMINE BORROWER ELIGIBILITY

- Full-time and part-time farmers and ranchers
~ Farm real estate purchases and refinances
- Landlords and investors
~ Farm real estate purchases and refinances
- Other farm debt and expenses

SUBMIT A SCORECARD APPLICATION

- Online Scorecard Application
- Operation Narrative or Summary
- Credit Reference Form

SCENARIOS

503 Acre Ranch in Oklahoma

\$843,000 Loan
65% LTV

550 Acre Irrigated Farm in Nebraska

\$1.8 Million Loan
55% LTV

300 Acres of Timberland in Florida

\$445,000 Loan
55% LTV

40 Acres of Cropland in Iowa

\$200,000 Loan
75% LTV

285 Acres of Cropland in Colorado

\$638,000 Loan
65% LTV

FIND OUT HOW WE CAN EXPAND YOUR LENDING POWER TODAY.

(888) 888-8220

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