

ACHIEVE YOUR GOALS FASTER WITH AGRI-ACCESS

SCORECARD DELIVERS QUICK UNDERWRITING DECISIONS
FOR LOANS UP TO \$4.0 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 \$4.0 million
- Convenient online application
- Limited financial information required
- Quicker credit decisions

STANDARDS

| LOAN AMOUNT | MAXIMUM LTV |
|----------------------------|-------------|
| \$50,000 to \$500,000 | 75% |
| \$500,001 to \$2,500,000 | 65% |
| \$2,500,001 to \$4,000,000 | 55% |

REVIEW PROGRAM REQUIREMENTS

- Maximum aggregated loan amount of \$4.0 million
- 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

< \$2.5M Requirements

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

\$2.5M - \$4.0M Requirements:

Above requirements plus:

- Current Balance Sheet
- Most Recent Year's Earnings (1 year)

SCENARIOS

503 Acre Ranch in Oklahoma

\$843,000 Loan
65% LTV

600 Acre Irrigated Farm in Nebraska

\$2.3 Million Loan
65% LTV

300 Acres of Timberland in Florida

\$445,000 Loan
75% LTV

40 Acres of Cropland in Iowa

\$200,000 Loan
75% LTV

285 Acres of Cropland in Colorado

\$638,000 Loan
65% LTV

550 acres of cropland in Indiana

\$3.3 Million loan
55% LTV

FIND OUT HOW WE CAN EXPAND YOUR LENDING POWER TODAY.

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