

# 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

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- Available for loans up to \$4.0 million
- Convenient online application
- Limited financial information required
- Quicker credit decisions

## STANDARDS

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LOAN AMOUNT	MAXIMUM LTV
\$50,000 to \$500,000	75%
\$500,001 to \$3,000,000	65%
\$3,000,001 to \$4,000,000	55%

## REVIEW PROGRAM REQUIREMENTS

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- 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

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- 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

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### < \$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

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### 503 Acre Ranch in Oklahoma

\$843,000 Loan  
65% LTV

### 600 Acre Irrigated Farm in Nebraska

\$2.5 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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