



# Grow your Ag Lending Portfolio With a Reliable Capital Source

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*Expanding lending capacity to ag borrowers and mitigating your risk*





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## The new age of agriculture

Thanks to technological advancement, agriculture is on the cusp of another evolution. Maybe it won't be as dramatic as a century ago, when tractors took the place of horses and oxen. Artificial intelligence and other smart technologies will allow ag producers to reach unprecedented levels of production, from managing livestock to cultivating crops to managing their growing capital needs.

### TOP CHALLENGES OF AG LENDERS

Future-focused lenders recognize a new age in lending is taking shape. As one of them you're noticing changes in needs and expectations, and they're happening now. These expectations present challenges for independent community banks:

- Online loans that provide fast answers and quick access to capital
- Expanded lending ability for agricultural operations

It's a tough ask for lenders to offer

quick-turnaround loans and expanded lending without taking on more risk.

### STELLER SERVICE & EXPERTISE: THE PILLARS OF AG LENDING

In light of these changes, ag lenders have an opportunity to leverage their strengths. Already, your excellent standards for personalized service along with your ag bankers' unmatched expertise of the regional market are the qualities that make you sought-after lenders. You're a top expert in your field, which is why ag producers trust you.

### GROW YOUR LENDING PORTFOLIO

Expand your lending portfolio now by working with a secondary market financing service. Not only will you build on what makes you great, but you'll also bolster your presence as the go-to ag lender in your market.

# Solutions: Secondary market financing

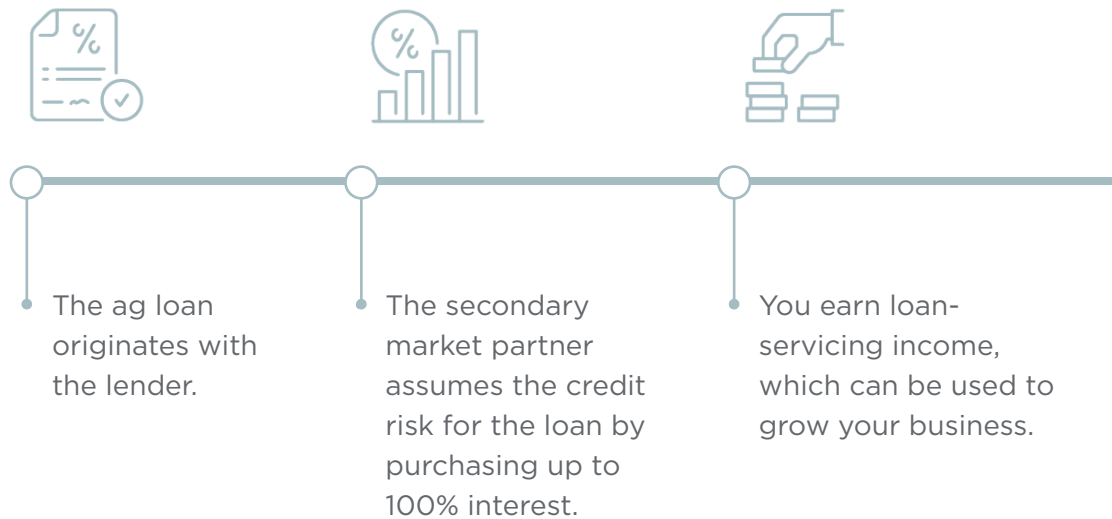
## WHAT IS SECONDARY MARKET FINANCING?

A secondary market financing partner gives your lending business the ability to expand your lending capacity while also reducing risk.

The secondary market offers multiple solutions geared for agricultural lenders. With the right partner, secondary market financing can be a game changer for your lending organization and your ag clients.

You'll be better equipped to meet the demands of the constantly evolving agricultural market.

## SECONDARY MARKET FINANCING: HOW IT WORKS



The secondary market offers multiple solutions geared for agricultural lenders. With the right partner, secondary market financing can be a game changer for your lending organization and your ag clients. You'll be better equipped to meet the demands of the constantly evolving agricultural market.

### LENDER BENEFITS OF SECONDARY MARKET FINANCING:

- More capacity
- Less risk
- Market more competitive products

### AG BORROWER BENEFITS:

- Longer fixed-rate terms
- More interest rate options
- Access to higher lending capacity
- Multiple loan terms and amortization for up to 30 years

## When should ag lenders enter the secondary market?

Agricultural lenders play an important role in supporting farmers, ranchers and growers in their local ag economy.

Since 1990, the number of ag lenders issuing farm loans has decreased. Yet the value of their lending power is booming, and so is their share of the farm loan market.

*The role of ag lenders is more critical than ever.*

### 1990

- 4,100 farm loans by all banks
- ~\$50 billion in farm loans by all banks
- ~\$10 billion in farm loans by farm banks

### 2022

- 1,488 farm banks
- \$190 billion in farm loans by all banks
- \$103.1 billion in farm loans by farm banks

Source: [ABA 2022 Farm Bank Performance Report](#)





## **FILLING THE ROLE IN AN EVOLVING MARKET**

Agriculture has proven to be a volatile industry and with that, ag lending trails those cycles. That's just reality in the face of shifting market forces and conditions, including commodity prices, production levels, weather events, widespread viruses and other headwinds that are beyond the producer's control.

To hedge against losses, ag lenders have followed best practices in credit and underwriting. They also rely on their staff of lenders who come in the door with knowledge of regional agricultural practices and trends, to provide expert guidance through the lending process.

Conservative banking practices can be a double-edged sword in a time of growth. On one hand, ag lenders have deep roots in their communities. The median farm bank is 112 years old, according to the ABA. These lenders have the background and understanding to provide expert guidance that producers and growers have come to rely on.

Ag borrowers may lack access to the lending products they seek. Long-term fixed-rate loans are attractive to producers operating on tight margins. However, such offerings present risk to lenders.

Ag lenders that find themselves in that position make great candidates for secondary market financing options.



## Create the conditions for growth with Agri-Access

### **WE'LL GROW YOUR LENDING PORTFOLIO**

- Increase lending capacity
- Offer longer terms, competitive rate options
- Decrease your exposure
- Result: Grow new ag business

### **YOU REMAIN THE LENDER OF RECORD:**

- Maintain borrower relationship
- Broaden offerings with ag-tech, appraisal and leasing solutions

*Result: Increased borrower loyalty*



## Partnering With Agri-Access

Your partnership with Agri-Access goes beyond the transactional. Our services and products are designed to empower you with an array of agricultural resources and cutting-edge tools. Here's how we enhance your capacity to expand your value to ag producers.

### *Why Agri-Access?*

#### **EXTENDED LENDING CAPACITY**

Farm and ranch real estate loans for bare land and highly finished properties, \$100,000-\$100 million per transaction.

#### **SCORECARD**

Online application and quick underwriting decisions for loans up to \$4 million in 48 hours or less.

#### **MAINTAIN CUSTOMER RELATIONSHIPS**

From start to finish, your lending organization remains the lender of record, and owns and services the loans.

#### **APPRAISAL SERVICES**

Tap our appraiser network with offices across the U.S. with specialties in farm and ranch land, dairies, livestock facilities, wineries, vineyards and orchards.

#### **NICHE LENDING**

Ag expertise and assistance with complex, high-value transactions, including financial, property and legal analyses, business plan review and negotiation.



#### **LEASING**

End-of-agreement buyout option provides borrowers flexibility and cash management control.

#### **LIQUIDITY PROTECTION**

Preserve lending capital with the flexibility to repurchase the purchase interest.

#### **REDUCED LOAN RISK**

Extended terms, up to 30-year amortization.

#### **LAND DEVELOPMENT LOANS**

Comprehensive business and land analysis for permanent planting financing.

#### **NEW COMMODITIES**

Resources and analysis to help establish emerging markets in your region.

#### **EASY-TO-USE TOOLS**

The Lender Portal simplifies administration, processing and tracking loans, with 24/7 encrypted access.



## The Lender Portal: Smooth onboarding, streamlined lending

The Lender Portal is your single source for all loans and leases in partnership with Agri-Access, from start to finish. When you start your partnership with Agri-Access, your team can get started with a smooth onboarding process. Our easy-to-follow system takes the guesswork out of coordinating and administering participation loans, saving days in the lending process.

### **ADMINISTER APPLICATIONS**

Complete every step of the loan process, including submitting appraisal and title work, locking in loan rate, and submitting the final funding request form in one place.

### **MANAGE ACTIVE LOANS**

Retrieve status updates and loan details for active loans.

### **ACCESS TO TRAINING AND SUPPORT**

Our easy-to-follow training will get your team onboarded quickly, with refreshers and new-employee sessions scheduled as needed. We're also ready to answer questions.

### **RESOURCES AND CHECKLISTS**

Looking for something? The Knowledge Base is a repository of helpful articles and resources, including sample applications, document checklists and product information for farm and ranch real estate transactions. It also has search engine capabilities so you can quickly find what you need.

### **ENCRYPTED AND SECURE**

We follow best practices in cybersecurity and continuously monitor the Lender Portal, so we can quickly identify and eliminate vulnerabilities.



# Participation Lending: A step-by-step guide

How does the participation loan process work when you partner with Agri-Access?

We designed participation lending to be simple, streamlined and straightforward, so your team doesn't get bogged down with confusion and manually intensive processes. All the loan details live in one place.

Simply complete the loan application in the Lender Portal following these seven steps.



**Step 1:**  
Prepare and complete the application package

1



**Step 2:**  
Submit the appraisal

2



**Step 3:**  
Submit title work

3



**Step 4:**  
Lock your rate

4



**Step 5:**  
Prepare loan documents and review closing requirements

5



**Step 6:**  
Funding the loan

6



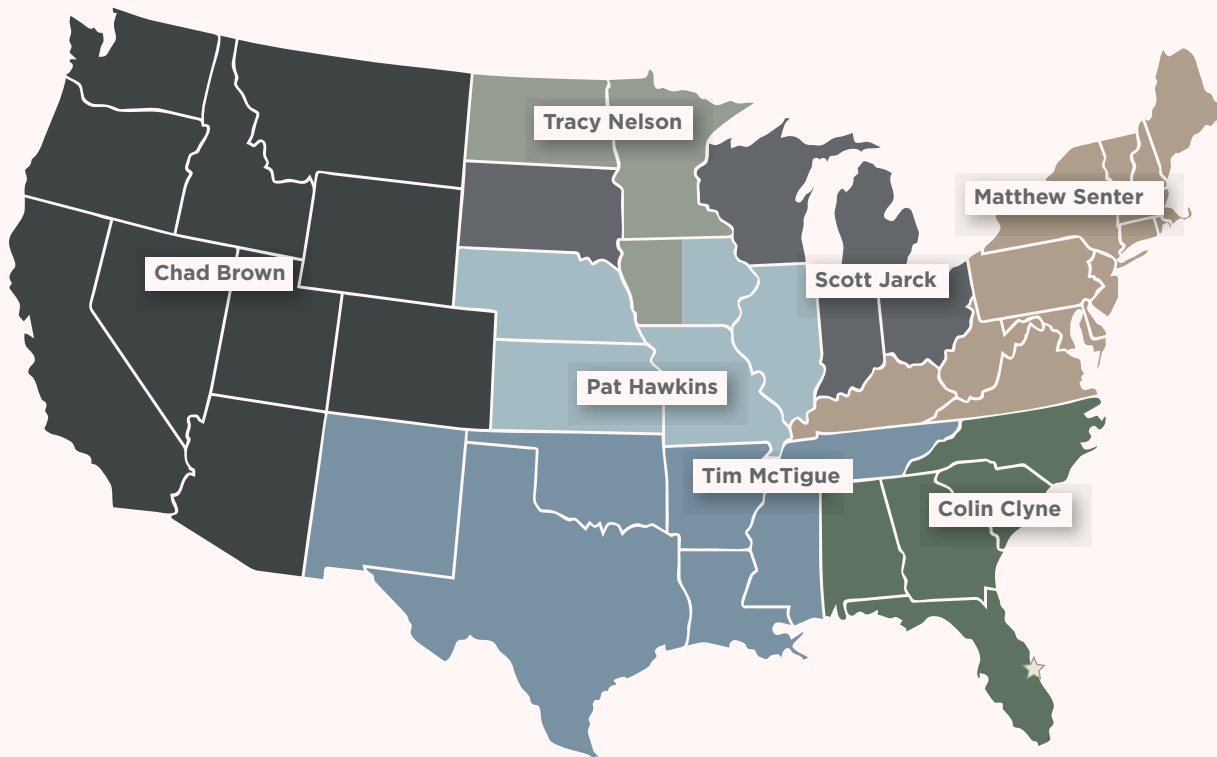
**Step 7:**  
Post-close tasks

7

# Let's make it happen!

Set up a meeting with one of our relationship managers today.

Contact Us



## Relationship Managers

- **CHAD BROWN**  
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