

# Great Loans for Country Living

FCS offers a wide variety of financing options:

- 10, 15, 20, 25 and 30-year fixed rates
- 5/30, 10/30, and 15/30 convertible loans
- Permanent loans for construction, with fixed rates (no interim financing required)
- Loans for lots and home sites (terms up to 30 years; no harsh deadlines to build)
- Rate Saver programs
- True biweekly payment plans that save money
- Loans for modular homes, log homes, post/beam construction
- Funds-held and cash management programs that give value beyond “dead escrow funds”
- Pre-approval for auction purchases
- Longer-term mortgages and leases for business properties at fixed rates

## Getting to That Perfect Spot

If you love the country and enjoy the lifestyle and surroundings of part-time farming, give us a call. Or, if you’ve always wanted to return to country living, FCS can help you get there with an uncomplicated loan process, simpler paperwork, and quicker loan decisions.

*For help with your Country Home Loan, call your local FCS Office or 1-800-444-3276.*

Use this easy guide to determine your monthly mortgage payment (principal and interest only) for every \$1,000 borrowed.

Interest Rate	15 Years	20 Years	30 Years
5.0%	\$7.91	\$6.60	\$5.37
5.5%	\$8.17	\$6.88	\$5.68
6.0%	\$8.44	\$7.16	\$6.00
6.5%	\$8.71	\$7.46	\$6.32
7.0%	\$8.99	\$7.76	\$6.65
7.5%	\$9.27	\$8.06	\$6.99
8.0%	\$9.56	\$8.37	\$7.34
8.5%	\$9.85	\$8.68	\$7.69
9.0%	\$10.15	\$9.00	\$8.05



1-800-444-3276 | [www.e-farmcredit.com](http://www.e-farmcredit.com)

V0807-20K-M549



# Country Living

Financing for Part-Time Farmers



*Welcome to the Country.*



*Welcome to the Country.*



## *Living in the Country*

Sun-drenched days. Star-spangled nights. An opportunity to work the land, enjoy the sight of a newborn calf or the sweat from an honest day's work in a hayfield.

More than 225,000 families in Indiana, Kentucky, Ohio and Tennessee know the joys of keeping their hands in agriculture on a part-time basis. And although some might call you "moonlighters," "sundowners," "hobby farmers" or other silly terms, at Farm Credit Services, we delightfully call you a customer.

That's why if you want to farm at any scale, Farm Credit Services of Mid-America is ready to help with:

- Competitive fixed-rate financing for your family home and the land it occupies
- Money for a new barn or that small herd you always wanted
- Or even financing for a non-farm business investment that helps you grow and secures your future way of life

## *Almost a Century of Experience*

Farm Credit Services of Mid-America is part of a national system chartered by Congress to serve farmers and rural America. More than any other lender, FCS understands and values rural property. Ninety years of experience give our cooperative an edge over those who would peg

you into standard loan programs built for city and suburban residents—not people who love the country.

When you explain that your property has a barn on it and ten acres you want to lease for corn; or, you want to run some cattle in the pasture... most secondary market lenders are going to raise an eyebrow. Worse still, their loan underwriting is going to run you through the wringer. They might even ask you to separate the home tract from the rest of the property and make two loans.

That's not necessary at FCS. We understand the worth of added acres ... why you want a barn, some livestock and a bit of room to breathe from the neighbors.



## *Part-time Farming... Full-time Financing*

Under our Congressional charter, FCS can provide financing if you are deriving at least \$500 per year in farm income. If you haven't established that income yet, but will do so with the purchase of your property, you're still eligible.

You'll find programs for all of the following:

- Farm and land purchases/refinancing
- Money for operating expenses
- Financing for livestock and farm improvements
- Loans and leases for farm equipment and buildings
- Construction loans
- Loans and leases for a business you may own or want to invest in

## *No Limits on Your Dreams*

Our programs are especially attractive when your home and property is larger than the typical house and lot. Plus, you'll discover unique options such as the ability to work as your own contractor (if building) or our Rate Saver products that save money.

Best of all, you know who to call when you need an answer. You'll be dealing exclusively with Farm Credit Services of Mid-America all through the loan process and after closing. We don't resell your loan. We'll be right there to serve you.



1-800-444-3276 | [www.e-farmcredit.com](http://www.e-farmcredit.com)