

# Great Loans for Country Living

Farm Credit Services of Mid-America is part of the national Farm Credit 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 with standard loan programs built for city and suburban residents.

## *Unique Benefits You'll Enjoy with FCS*

- No requirement to escrow taxes and insurance. You can manage your money.
- Use funds held or cash management programs to earn interest credit versus a dead escrow account.
- We never sell your loan (start to finish and beyond, we'll be there).
- Automatic payments can add ease and convenience.
- 24-hour access to your account information through our web site.

## *You Do Not Have to Be a Farmer*

FCS lending programs are offered to farmers and to those who choose to live in rural America. Even if you don't farm, FCS can provide financing for homes in the rural countryside. If you do farm on any scale, we can provide an array of financing for the farm and for your non-farm business.



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

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# Country Living Home Loans



*Welcome to the Country.*



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## *Dreaming of Country Living*

Sun-drenched days. Star-spangled nights. The sounds of nature. This is the place where dreams take root. Where families can grow.

Now that you're ready to make your move to the country, you need someone to help you start the journey on the right foot – a lender who understands and specializes in rural property. One whose knowledge and experience can help you get your little piece of heaven.

## *A Lifetime of Experience*

It takes know-how to provide the right financing when you buy or build in the country. At Farm Credit Services of Mid-America, you won't have to explain your dream to us. We understand the values of living here because we live here ourselves. We understand the worth of added acres and having some room to breathe. We know the same 'ol cookie-cutter loan for a home in the suburbs doesn't fit what you want to do!

## *When You Find the Perfect Spot*

Whether you're refinancing your current country home, buying a new one, or building the home of your dreams, we'll go a country mile to make the financing as easy as can be.

Our country loan specialists will set up a meeting at a time that's convenient. Your application takes

just minutes, your paperwork is limited, and our decisions are fast. Most times, you'll have the answer the same day you apply! Best of all, you'll 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 even after closing. In other words, we don't resell your loan. We don't pass you off to some company halfway across the country. We'll be right there to serve you.



## *Great Loans for Country Homes*

You'll also find great rates and a wide variety of financing options at Farm Credit Services, including:

- 10, 15, 20, 25 and 30-year fixed rates.
- Unique money-saving 5/30, 10/30, and 15/30 convertible loans.
- Permanent loans for construction (no interim financing required).

- Loans for lots and home sites that offer terms up to 25 years, but don't impose a harsh time restriction to build.
- Rate Saver programs.
- Biweekly payment plans that save you money and shorten the payback on your mortgage.
- Loans for modular homes, log homes, and post-beam construction.

Out here, we know what it takes to make your country dreams come true. Your dream is a lot closer than you think.



 **Farm Credit Services**  
OF MID-AMERICA

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