

## Farm Credit Services Makes It Easy For You To Determine Your Own Country Home Financing.

You can use the following table to estimate your principal and interest payment.

### Monthly Principal & Interest Payment Per \$1,000 of Loan Amount

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
9.5%	\$10.45	\$9.33	\$8.41
10.0%	\$10.75	\$9.66	\$8.78

Here's how you can estimate your total monthly cost, which includes principal and interest payment. Pro-rated escrow payments for real estate taxes and insurance premiums are not included in this chart.

### Form For Estimating Your Total Monthly Payment

Land Purchase Price \$ \_\_\_\_\_

Less Down Payment -\$ \_\_\_\_\_

Loan Amount \$ \_\_\_\_\_

A. Monthly Principal & Interest Payment From Table \$ \_\_\_\_\_

The total monthly estimated payment is for principal and interest only, and does not include any property or real estate taxes or insurance.

Call us at 1-800-444-FARM for a local office to help, or visit our website at [e-farmcredit.com](http://e-farmcredit.com).



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## HOMESITE LOANS



WELCOME TO THE COUNTRY.



## YOUR OWN PIECE OF HEAVEN

Clean air. Wide open spaces. Room for a family to grow.

You've finally found that perfect spot to build your country home. But now you need the financing to help make your dream come true.

A lender who understands and specializes in rural property. An expert who can help you get your little piece of heaven.

## AT HOME IN THE COUNTRY

It takes someone with tremendous experience in country loans to provide the right financing when you buy in the country. At Farm Credit Services of Mid-America, we know the country because we are the country. We understand the values of living here because we live here ourselves. And because we deal exclusively in farm and country loans we can explain all the important issues that are involved when you buy land in the country.

## LOT FINANCING ... AS FRESH AS A COUNTRY BREEZE

All too often it's easier to find the perfect location for your dream home than it is to find the right financing for it.

Many lenders just don't offer homesite financing. Even fewer offer attractive fixed rate products. Farm Credit Services has both. And because we don't resell your loan, we can offer added flexibility — like letting you build when you want to. Or handling other loan servicing needs when you need them.

Our country loan expert can set up an appointment for your application when it's convenient to you. We'll review all the critical issues involved in purchasing country property; explain all your options; and tailor a package just for you.

For most homesite loans, your application is taken in minutes, and a loan decision comes the same day.

## BUILDING YOUR COUNTRY HOME ... NOW OR LATER

We mentioned flexibility. Your homesite loan is truly that — there's no timeframe to build. In most cases you can finance your property for up to 30 years. And you can begin construction whenever you're ready, whether it's a year, 5 years, or 7 years after your purchase.

## LOANS BUILT FOR THE COUNTRY

Farm Credit Services offers great rates on 10, 15, 20, or 30-year fixed rate loans. We also offer:

¥ Our popular money-saving loans known as the 5/30 and the 15/30 convertible.

They offer the savings associated with a shorter term rate, but the affordability of a 30-year term.

¥ When you're ready to build, we can provide construction financing in one simple, clean loan package. No higher rates for interim financing, and no expensive refinancing fees for the permanent loan.



**Out here, we know what it takes to make your country dreams come true. Heaven's a lot closer than you think.**