

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. Or, go to our web site at www.e-farmcredit.com for more helpful tools on planning your purchase.

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

Interest Rate	15 Years	20 Years	25 Years
4.5%	\$7.65	\$6.33	\$5.56
5.0%	\$7.91	\$6.60	\$5.85
5.5%	\$8.17	\$6.88	\$6.14
6.0%	\$8.44	\$7.16	\$6.44
6.5%	\$8.71	\$7.46	\$6.75
7.0%	\$8.99	\$7.76	\$7.07
7.5%	\$9.27	\$8.06	\$7.39
8.0%	\$9.56	\$8.37	\$7.72

Here's how to estimate your total monthly cost (which includes principal and interest payments).
Note: Escrow payments for real estate taxes and insurance premiums are not included in this chart.

Estimate Your Monthly Payment

Land Purchase Price \$ _____

Less Down Payment \$ _____

Loan Amount \$ _____

Monthly Principal &
Interest Payment from Table \$ _____

Call us at 1-800-444-FARM now, or visit our web site at www.e-farmcredit.com.



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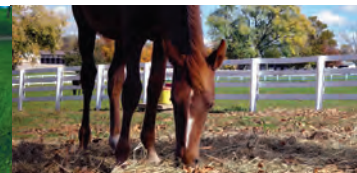
Homesite Loans



Welcome to the Country.



Welcome to the Country.

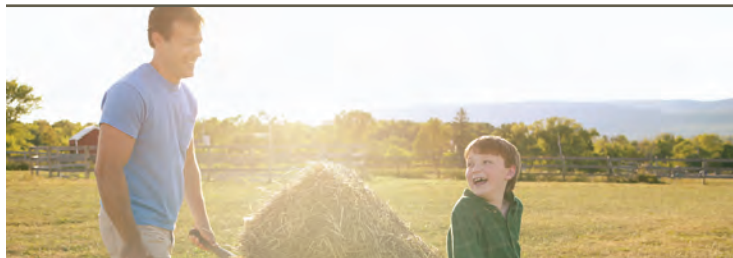


Your own piece of heaven.

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.

It will go smoothly if you also find a company that understands and specializes in rural property. And work with people who really understand how to help you get your little piece of heaven.



At home in the country.

The point is, it takes people with experience to provide the right financing when you buy in the country. People who understand acres aren't a burden, but a luxury and a lifestyle you've chosen.

At Farm Credit Services of Mid-America, we understand the values of living in the country because we live here ourselves. For 90 years, we've dealt exclusively in farm and country financing. Maybe that's why thousands and thousands of customers pick us. Perhaps they like the difference of having a lender who doesn't resell your loan; does provide real servicing (vs. just collecting payments); and delivers with a personal touch.

Lot financing... as fresh as a country breeze.

Sometimes 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. More have trouble with added acres and the presence of any farming. Few offer attractive long-term, fixed-rate products.

Farm Credit Services does all those things. And because we don't resell your loan, we can offer added flexibility—like letting you build when the time is right. Or, using the equity in your property for down payment when construction time is near. And not requiring refinancing of the whole package.

Working with FCS, you can set up an appointment for your application when it's convenient for you. And you'll find options and interest rate programs that can be tailored just for your situation.

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.

Flexibility can be crucial for customers buying their dream homesite, and at FCS your financing is truly that. In fact, there's no time frame to build. In most cases, you can finance the land for up to 25 years, which eases repayment. Then, you can begin construction when you're ready, whether it's 1 year or 7 years after your purchase.

Loans built for the country.

You'll also discover great rates on 10-, 15-, 20-, or 25-year fixed-rate loans. Plus, there are unique programs that can save even more money.

- *A 5/25 or 15/25 Convertible loan* offers interest rate savings associated with a shorter fixed rate, but the affordability of a 25-year term.
- *Our new Rate Saver* programs give you interest savings for accepting a restriction on early prepayments. This can be a perfect fit because you can time the product with your plans to build. The result is savings every way.

Finally, when you're ready to build, FCS can provide construction financing in one simple, clean loan package. No higher rates for interim financing, and no expensive refinancing fees.

You can preserve the existing loan on your lot, and put the construction in a new loan package. (This allows you to protect an existing low rate that might have been made at a low point in the market.)



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