EFFECTIVE DATE: 10/12/2021 10:01 AM ET

Farm and Ranch Loan Programs w/ Trade Association Benefits Noted

Products	Term	Amort	Reset Margin	Semi-Annual Pay Standard	Semi-Annual Pay Choice (2)
AgEquity VRM	25/30	15/20/25	2.00%	2.33%	N/A
1-Mo VRM (ICBA)	15/20/25/30	15/20/25/30	1.60%	2.22%	1.87%
1-Mo ARM PRIME (ABA)	15	15/25	-0.70%	3.34%	2.99%
1-Yr VRM	15/20/25/30	15/20/25/30	2.30%	2.67%	2.32%
3-Yr VRM	15/20	15/20	2.30%	3.32%	2.97%
5-Yr VRM	15/20	15/20	2.30%	3.64%	3.29%
5-Yr VRM (ICBA)	15/20	15/20	N/A	3.51%	3.16%
5-Yr VRM (ICBA)	25/30	25/30	N/A	3.60%	3.25%
10-Yr VRM (ICBA)	15/20	15/20	N/A	3.64%	3.29%
10-Yr VRM (ICBA)	25/30	25/30	N/A	3.73%	3.38%
15-Yr VRM (ICBA)	20	20	N/A	3.81%	3.46%
15-Yr VRM (ICBA)	25/30	25/30	N/A	3.98%	3.63%
7-Yr Fixed	7	15/25	N/A	3.64%	3.29%
10-Yr Fixed (ABA)	10	10	N/A	3.55%	3.20%
15-Yr Fixed (ABA)	15	15	N/A	3.81%	3.46%
15-Yr Fixed (ABA)	15	25	N/A	3.90%	3.55%
20-Yr Fixed (1)	20	20	N/A	4.11%	3.76%
25-Yr Fixed (1)	25	25	N/A	4.27%	3.92%
30-Yr Fixed (1)	30	30	N/A	4.38%	4.03%

(1) Call for a rate quote for 20, 25, & 30-year fixed rate loans of $5 million and greater.

(2) Choice rates apply for loans meeting higher underwriting standards including Fast Track loans. Ten bps must be added to the Choice Rates when the product selection for a Fast Track loan is a 7/1 or 10/1 ARM.

* Rate lock hours: 10:00 A.M. to 3:00 P.M. ET. Unless otherwise specified, a rate lock obligates the Seller to deliver the Qualified Loan to FarmerMac for purchase. Rates are for 4-week rate locks. 1-week and 8-week lock are available for most products. Call for pricing.

* Add 15 bps for the annual pay option; subtract 5 bps for monthly pay.

* Annual pay is not available for 7/1 and 10/1 ARM products. The 5 bps monthly pay discount does not apply on the 7/1 and 10/1 ARM products.

* Choice rates are offered to higher quality credits .

* Rates for ARM-to-ARM conversions will be marked up 25 bps. No mark-up in rate for ARM-to-VRM or ARM-to-Fixed Rate product conversions.

* CALL FOR OTHER PROGRAM DETAILS

CALL TIM OR ALISON TO START AN APPLICATION @ 800-999-5725