

Farmer Mac Loans

At Home State Bank, we know each farm is unique and you need financing options that fit the needs of your operation. We are proud to partner with Farmer Mac to provide you a wider variety of local and affordable financing options. Our agricultural lending team will work with you to find the best ag loan to help your farm prosper.

Farmer Mac Loan Highlights

- Competitive financing for farm producers:
 - Farm real estate
 - Machinery
 - Term-operating
 - Operating lines of credit
- Financing for conventional & recreational agricultural land loans
- Adjustable & long-term fixed rate options
- Terms from 7 – 30 years
- Assistance with application process and continued servicing by your Home State Bank Business Banker
- Availability of funds in good times as well as challenging times
- Processed under Home State Bank's USDA FSA Preferred Lending Program and customized for your farm operation!
- Loan fees may apply

To learn more contact:



Ashley Johnston
Direct: (515) 386-7235
Mobile: (515) 370-3010
Email: ajohnston@hsbank.net



Farmer Mac
Approved Lender

Funding example for long term fixed-rates regarding active producers & recreational landowners:

Purchase Price: \$500,000

\$325,000

65% - fixed-rate first mortgage to Farmer Mac

+

\$100,000

20% - second mortgage on approved assets to Home State Bank

+

\$75,000

15% - cash down payment or other suitable real estate collateral

\$500,000

Funding example for long termed fixed-rates regarding active producers filing a Schedule F:

Purchase Price: \$500,000

\$425,000

- 85% - Farmer Mac Loan
 - \$382,500 - 90% fixed rate guaranteed portion sold to Farmer Mac
 - \$42,500 - 10% variable rate portion which is not sold to Farmer Mac

+

\$75,000

15% - cash down payment or other suitable real estate collateral

\$500,000

Farmer Mac Loans

At Home State Bank, we know each recreational farm is unique and you need financing options that fit the needs of your operation. We are proud to partner with Farmer Mac to provide you a wider variety of local and affordable financing options. Our agricultural lending team will work with you to find the best loan to fit your needs.

Farmer Mac 1 Loan Highlights

- Competitive long-term fixed rate financing
- Financing for recreational agricultural land loans
- Adjustable & long-term fixed rate options
- Terms from 7 – 30 years
- Assistance with application process and continued servicing by your Home State Bank Business Banker
- Loan fees may apply

Funding example for long term fixed-rates regarding active producers & recreational landowners:

Purchase Price: \$500,000

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