

# *PRODUCT GUIDE:*

Secondary Lending Solutions to Power Your Growth Strategy





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# Competitive real estate loans, Scorecard solutions and more to expand your ag lending business



At Agri-Access, we do more than provide capital for loan participations. Our team is deeply rooted in agricultural finance.

Our products are built around the cash-flow needs of ag producers and designed to support your institution's long-term growth. As your secondary lending partner, we help you deliver **more value** to your ag borrowers while helping you free up capital — making us a **natural fit for your growth strategy**.

No matter what your borrowers grow or produce, we provide the market expertise and underwriting support you need to better serve them, so you can grow your portfolio with confidence.

- **Flexible ag real estate loans** with amortization of up to 30 years, offering your borrowers predictable, long-term financing
- **Scorecard lending** that provides quick decisions for up to \$5 million in 48 hours or less
- **Leasing solutions for ag structures and equipment** that give borrowers cash management control, potential tax advantages and a path to ownership

# Traditional Real Estate Loans

## AT A GLANCE

- Loan structures designed for farm real estate
- Flexible terms with amortization up to 30 years
- Fixed, variable and admin rate options to match risk profiles

## PRODUCT OVERVIEW

When a partnership with a secondary lender is part of your growth strategy, **flexible real estate products are what make it workable**. That's exactly what our traditional real estate loans deliver for your farmer and producer customers.

These loans are built to support a wide range of ag operations and growth plans, whether it's a long term land purchase or a real estate revolving line of credit. With terms up to 30 years and a variety of amortized rate structures, borrowers gain financing options that align with the unique cash flow needs of agriculture.

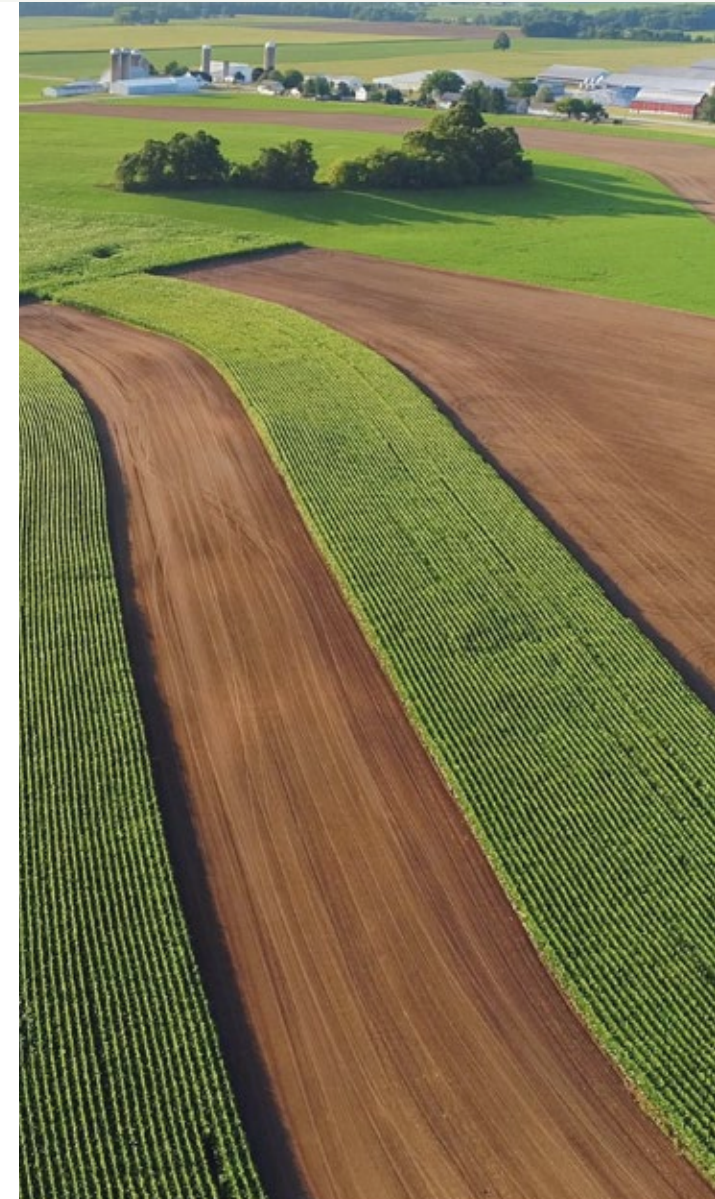
In our real estate loans, we provide flexibility where it matters most, helping farmers move forward, while giving you room to grow.

## WHY REAL ESTATE LOANS?

- Expand your lender portfolio without tying up your balance sheet
- Preserve liquidity while meeting growing borrower demand
- Offer flexible, competitive products that align with cash flow and financing needs of farmers
- Expertise and support from a dedicated team of ag finance specialists

## IDEAL BORROWER PROFILE

- Owners and operators of income-producing agricultural properties
- Full-time and part-time farms and ranches
- Agribusinesses engaged in crop, livestock or specialty production
- Purchasers of bare land or highly improved agricultural properties



# Traditional Real Estate Loans *continued*

## RATES AND TERMS

	<b>Fixed rate</b>	<b>Admin rate</b>	<b>Variable rate</b>	<b>Revolving loan of credit</b>
<b>Terms</b>	10-30 years	15-30 years	5-30 years	5-25 years
<b>Amortization</b>	10-30 years, fully amortized	5-30 years	5-30 years	5-30 years
<b>Payment options</b>	Monthly, quarterly, semiannual, annual	Monthly, quarterly, semiannual, annual	Monthly, quarterly, semiannual, annual	Monthly, quarterly, semiannual, annual
<b>Rate options</b>	Fixed for full term	Adjustable: 1-, 3, 5-, 7-, 15-year	Monthly adjustment with index	Monthly adjustment with index
<b>Prepayment options</b>	Full open, partial lockout, modified full lockout	Full open, partial lockout, modified full lockout	Full open	Full open

# Scorecard Lending

## AT A GLANCE

- Fast underwriting decisions — up to \$5 million within 48 hours
- Online application optimized for agriculture borrowers
- Supports a wide range of real estate and refinancing needs

## PRODUCT OVERVIEW

When the rare opportunity arises to buy land, farmers and producers don't want to wait — they want answers, fast.

**Scorecard Lending** makes it easy for lenders to meet their needs.

The Scorecard delivers the same convenience and speed of online borrowing. After a brief online application, a decision arrives in 48 hours or less.

The difference? Our rapid underwriting process is designed specifically around the agriculture borrower profile. The result is a fast but accurate decision that lets farmers move forward without delay.

Our loan amounts and loan-to-value limits provide more competitive terms and expanded financing options.

And that's exactly why Scorecard belongs in a long term ag lending strategy.

## WHY SCORECARD?

- Provide competitive online products — without the IT lift
- Close deals and book more lending volume on the books in days — not weeks
- Serve more customers using fewer internal resources
- Free up time and capital for other lending needs

## IDEAL BORROWER PROFILE

- Full-time or part-time farmers and ranchers purchasing or refinancing farm real estate
- Landlords and agricultural land investors looking to purchase or refinance farmland
- Borrowers consolidating existing farm debts or financing farm-related expenses

## SCORECARD STANDARDS:

- \$50,000 to \$500,000 with a maximum LTV of 75%
- \$500,001 to \$2,500,000 with a maximum LTV of 70%
- \$2,500,001 to \$5,000,000 with a maximum LTV of 65%

## SCORECARD APPLICATION DOCUMENTS:

- **Up to \$2.5 million**
  - Online scorecard application
  - Operations narrative or summary
  - Credit reference form
- **\$2.5 million - \$5 million**

Above documents plus:

  - Current balance sheet
  - One year of most recent year's earnings

# Leasing for Structures & Equipment

## AT A GLANCE

- Flexible structure that provides a path to ownership
- No down payment required
- Covers a wide range of ag assets, including solar panels, barns, storage bins and equipment
- Potential tax advantages and succession planning benefits for borrowers

When rising interest rates or tight cash flow make traditional financing less feasible, leasing offers a strategic solution.

With **Agri-Access leasing solutions**, your organization can provide producers with greater flexibility, potential tax advantages and a clear path to ownership. As you book more lease volume, you take none of the risk or capital.

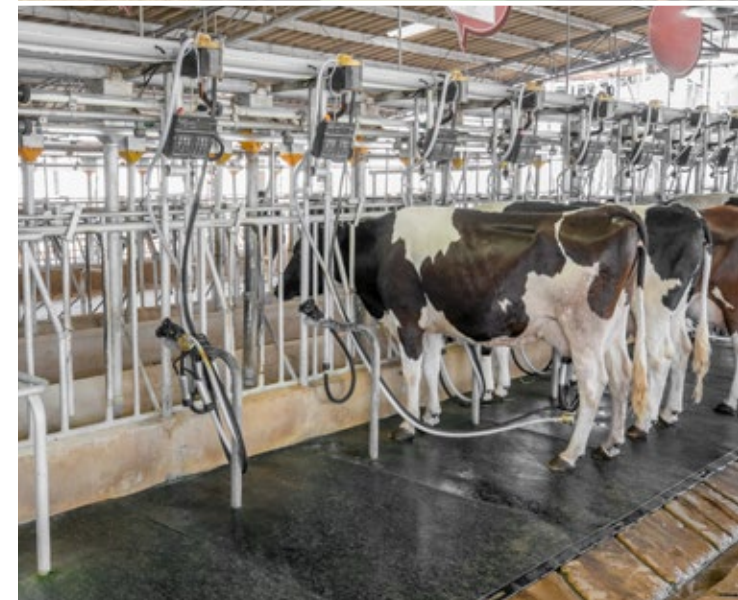
Perfect for supporting generational transitions, leasing offers your customers strategic estate planning benefits. From grain bins and dairy barns to greenhouses and tile drainage systems, our leasing options give producers access to the assets they need now.

## WHY LEASING FOR STRUCTURES AND EQUIPMENT?

- Broaden your product mix with capital and true tax lease options
- Offer asset control with a path to ownership, including a \$1 buyout and PUT lease structures
- Expand offerings without burdening staff - servicing, compliance and documentation are handled

## ELIGIBLE ASSETS AND USE CASES

- Grain bins, dryers and handling equipment
- Machine sheds and shops, barns, milking parlors and storage facilities
- Rolling stock and equipment
- Strategic asset transfers as a part of succession or estate planning



# Let's build your ag lending business together



When lending products are well-aligned with agriculture, they will naturally support your growth strategy. Each offering from Agri-Access is designed to work for both lenders and producers, with long-term real estate loans, fast-track Scorecard lending and flexible lease options.

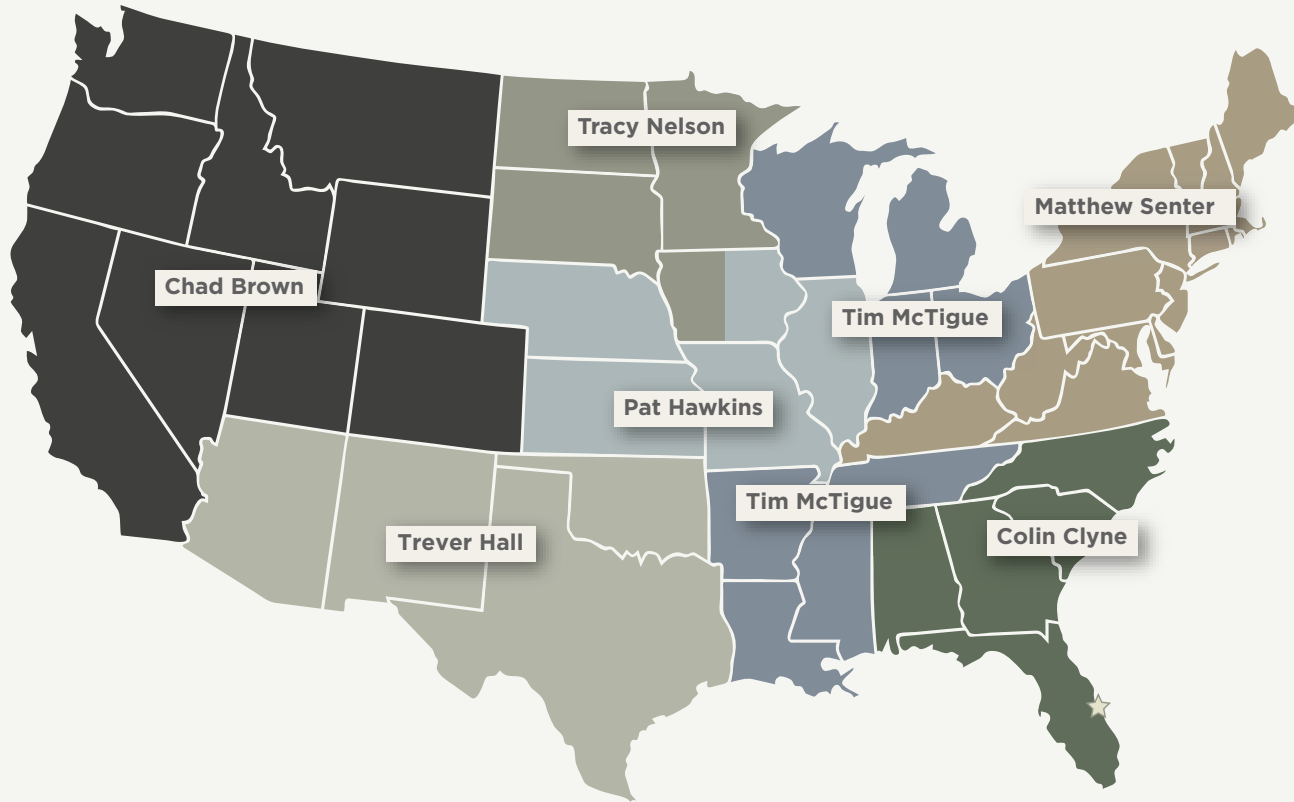
A secondary lending partnership with Agri-Access helps you expand reach, preserve capital and strengthen borrower relationships, all while strategically growing your portfolio.

# Working with Agri-Access

*Ready to connect? Set up time with an Agri-Access relationship manager.*

Our approach to lending at Agri-Access is specifically designed to support local lenders and community banks as they navigate liquidity challenges and seek new, enhanced ways to support their ag borrowers.

At Agri-Access, we serve as a secondary market partner—one that understands the constant fluctuation of the ag market, expertly guides financing cycles, and offers flexible solutions and services that bring greater stability to lenders and their borrowers. We're here to help answer questions, ensuring everyone makes well-informed, confident decisions for the betterment of their businesses and operations.



## Relationship Managers

- **CHAD BROWN**  
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