

# Alaska Agricultural Loan Interest Rates March 21st, 2012

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
<b>ARLF</b>								
Interest - Fixed	3%	4%	4.50%	4.50%	4.50%	4.50%	4.50%	
Term	1 year	7 years	30 years	30 years	30 years	20 years	30 years	Fees - \$50 Loans limited to 75% CLTV Alaskan residents only

**Good Borrower Credit may not reduce rate to less than 5%**

<b>ARRC</b>								
Interest - Variable	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	5.00-9.00%	
Term	1 year	7 years	20 years	20 years	20 years	20 years	20 years	Fees - \$100 new borrower, \$50 existing borrower Loans limited to 70% CLTV Rate & Terms determined by collateral & credit

**Interest rate adjustment every 2 years with no interest rate cap**

<b>FSA</b>								
Interest - Fixed	1.375%	1.375%	3.375%	3.375%	3.375%	3.375%	3.375%	
Term	1.5 years	7 years	40 years	40 years	40 years	40 years	40 years	Credit Report \$13.50 individual & \$20.25 joint, \$75 Entity Loans limited to 100% CLTV Terms available 'up to' maximum period listed Other credit must not be available

<b>Farm Credit</b>								
Interest - Variable	4.20-7.95%	4.20-7.95%	3.85-8.30%	3.85-8.30%	3.85-8.30%	3.85-8.30%	3.85-8.30%	
Term	1.5 years	15 years	20 years	20 years	20 years	20 years	20 years	Fees - 0 to 2% Loans limited to 75% CLTV Rate & terms determined by collateral & credit Ag Vision Program - Young, beginning, small, minority

**Interest rate adjustment varies with interest rate cap.  
May have prepayment fees. Fixed & ARM rates are also available.  
May be eligible for .50% - .70% annual interest refund**

<b>CFAB</b>								
Interest - Variable	7.25-8.50%	7.25-8.50%	7.25-8.50%	7.25-8.50%	7.25-8.50%	7.25-8.50%	7.25-8.50%	
Term	1 year	7 years	12 years	12 years	12 years	12 years	20 years	Fees-1% loan fee + \$200 - \$400 expenses Loans limited to 100% CLTV, 70% to 80% standard Rate & LTV determined by collateral & credit Alaskan residents only