Alaska Agricultural Loan Interest Rates
November 26th, 2012

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

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

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
ARRC								Fees - $100 new borrower, $50 existing borrower
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%	Loans limited to 70% CLTV
Term	1 year	7 years	20 years	20 years	20 years	20 years	20 years	Rate & Terms determined by collateral & credit

Interest rate adjustment every 2 years with no interest rate cap

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
FSA								Credit Report $13.50 individual & $20.25 joint, $75 Entity
Interest - **Fixed**	1.125%	1.125%	3.125%	3.125%	3.125%	3.125%	3.125%	Loans limited to 100% CLTV
Term	1.5 years	7 years	40 years	40 years	40 years	40 years	40 years	Terms available 'up to' maximum period listed
								Other credit must not be available

FSA Emergency Loan Rate 2.125%

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
Farm Credit								Fees - 0 to 2%
Interest - **Variable**	3.45-4.05%	3.10-4.0%	3.25-5.2%	3.25-5.2%	3.25-5.2%	3.25-5.2%	3.25-5.2%	Loans limited to 75% CLTV
Term	1.5 years	15 years	20 years	20 years	20 years	20 years	20 years	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

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
CFAB								Fees-2% loan fee + $200 - $400 expenses
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%	Loans limited to 100% CLTV, 70% to 80% standard
Term	1 year	7 years	12 years	12 years	12 years	12 years	20 years	Rate & LTV determined by collateral & credit
								Alaskan residents only