

## Alaska Agricultural Loan Interest Rates July 15<sup>th</sup>, 2013

Lender	Short Term	Chattel	Development/ Construction	Irrigation System	Product Processing	Land Clearing	Real Estate	Comments
<b>ARLF</b>								Fees - \$50
Interest - <b>Fixed</b>	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
<b>Good Borrower Credit may not reduce rate to less than 5%</b>								
<b>ARRC</b>								Fees - \$100 new borrower, \$50 existing borrower
Interest - <b>Variable</b>	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
<b>Interest rate adjustment every 2 years with no interest rate cap</b>								
<b>FSA</b>								Credit Report \$13.50 individual & \$20.25 joint, \$75 Entity
Interest - <b>Fixed</b>	1.250%	1.250%	3.250%	3.250%	3.250%	3.250%	3.250%	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
<b>FSA Emergency Loan Rate 2.250%</b>								
<b>Farm Credit</b>								Fees - 0 to 2%
Interest - <b>Variable</b>	3.40-4.00%	3.45-4.75%	4.10- 5.65%	4.10- 5.65%	4.10- 5.65%	4.10- 5.65%	4.10- 5.65%	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
<b>Interest rate adjustment varies with interest rate cap. May have prepayment fees. Fixed &amp; ARM rates are also available. May be eligible for .50% - .70% annual interest refund</b>								
<b>CFAB</b>								Fees-2% loan fee + \$200 - \$400 expenses
Interest - <b>Variable</b>	5.25- 6.5%	5.25 – 6.5%	5.25 – 6.5%	5.25 – 6.5%	5.25 – 6.5%	5.25 – 6.5%	5.25 – 6.5%	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