

Alaska Agricultural Loan Interest Rates January 1, 2010

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%

ARRC								Fees - \$100 new borrower, \$50 existing borrower
Interest - Variable	5-9%	5-9%	5-9%	5-9%	5-9%	5-9%	5-9%	Loans limited to 70% CLTV
Term	1 year	7 years	20 years	Rate & Terms determined by collateral & credit				

Interest rate adjustment every 2 years with no interest rate cap

FSA								Credit Report \$13.50 individual & \$20.25 joint, \$75 Entity
Interest - Fixed	2.875%	2.875%	4.750%	4.750%	4.750%	4.750%	4.750%	Loans limited to 100% CLTV
Term	1.5 years	7 years	40 years	Terms available 'up to' maximum period listed				
5% rate can be applied for Limited Resource Borrowers								Other credit must not be available

Farm Credit								Fees - 0 to 2%
Interest - Variable	4.20-7.95%	4.20-7.95%	4.10-8.55%	4.10-8.55%	4.10-8.55%	4.10-8.55%	4.10-8.55%	Loans limited to 75% CLTV
Term	1.5 years	15 years	20 years	Rate & terms determined by collateral & credit				
Interest rate adjustment varies with interest rate cap.								Ag Vision Program - Young, beginning, small, minority

May have prepayment fees. Fixed & ARM rates are also available.

May be eligible for .50% - .70% annual interest refund

CFAB								Fees-1% loan fee + \$200 - \$400 expenses
Interest - Variable	7.25 - 9%	7.25 - 9%	7.25 - 9%	7.25 - 9%	7.25 - 9%	7.25 - 9%	7.25 - 9%	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