

Alaska Agricultural Loan Interest Rates August 1, 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%

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

FSA								Credit Report \$13.50 individual & \$20.25 joint, \$75 Entity
Interest - Fixed	1.25%	1.25%	3.000%	3.000%	3.000%	3.000%	3.000%	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
FSA Emergency Loan Rate 3.25%								Other credit must not be available

FSA Emergency Loan Rate 2.25%

Farm Credit								Fees - 0 to 2%
Interest - Variable	3.45-7.95%	4.4-7.95%	4.30-8.30%	4.30-8.30%	4.30-8.30%	4.30-8.30%	4.30-8.30%	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
Interest rate adjustment varies with interest rate cap.								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**

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