

Alaska Agricultural Loan Interest Rates March 31st, 2016

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. Last reviewed November, 2015.

FSA								Loans limited to 100% CLTV
Interest - Fixed	2.625%	2.625%	3.875%	3.875%	3.875%	3.875%	3.875%	Terms available 'up to' maximum period listed
Term	1.5 years	7 years	40 years	40 years	40 years	40 years	40 years	Max \$300,000 on Direct Ownership Loan

FSA Emergency Loan Rate 3.625%

Farm Credit								Rate & terms determined by collateral & credit
Interest - Variable								* Farm Credit no longer publishing interest rates online or providing a minimum and maximum interest rate. Loan Program and interest rates are too variable depending on loan purpose, term, collateral, and applicant's qualifications.
Term	10-15 year	1-15 years	25 years	25 years	25 years	25 years	25 years	

CFAB								Fees-1% loan fee + \$200 - \$400 expenses
Interest - Variable	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	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

Loan interest rate dependent on borrower's risk plus the base rate established by the board.