



**Weekly Rates: Nov 16th, 2009**

Farm Equity Lines of Credit

Loan Type	Max LTV	Draw Period	Max Term	Amortization	Rate
Line of Credit					
\$0-\$250,000	50%	5 Year	30 Year	Interest Only	3.85
\$0-\$250,000	45%	10 Year	30 Year	Interest Only	3.85
\$250,000 +	50%	5 Year	30 Year	Interest Only	3.60
\$250,000 +	45%	10 Year	30 Year	Interest Only	3.60

\*After draw period the loan will transfer to commercial farm terms (see commercial farm rates) with a maximum repayment totaling 30 years from initial loan date

\* No fees will be charged to transfer the loan after draw period

\*Interest rate will be based on current market rates

\*I/O payments are semi-annual due: Jan. 1st and July 1st or April 1st and Oct. 1st

\*Rate reduction may be given for loans that exceed underwriting requirements

\* Rates and products are subject to change unless rate is locked

