



Weekly Rates: Jan 19th, 2010

Commercial Agriculture

Loan Type		Payment	Term	Amortization	Rate	Discount Rate
Reset Products						
1 Mo. RESET		Semi Annual	15 Year	15/25 Year	2.92	2.67
1/1 RESET		Semi Annual	15 Year	15/25 Year	3.26	3.01
3/3 RESET		Semi Annual	15 Year	15/25 Year	4.40	4.15
5/5 RESET		Semi Annual	15 Year	15/25 Year	5.37	5.12
7/1 RESET		Semi Annual	15 Year	15/25 Year	6.77	6.52
10/1 RESET		Semi Annual	15 Year	15/25 Year	6.89	6.64
Fixed Rate Products						
10 Year Fixed		Semi Annual	10 Year	10 Year	6.34	6.09
15 Year Fixed		Semi Annual	15 Year	15 Year	6.91	6.66
15 Year Fixed		Semi Annual	15 Year	25 Year	7.28	7.03
20 Year Fixed		Semi Annual	20 Year	20 Year	7.35	7.10
30 Year Amortization Products						
3/3 RESET		Semi Annual	30 Year	30 Year	4.52	4.27
5/5 RESET		Semi Annual	30 Year	30 Year	5.49	5.24
10/10 RESET		Semi Annual	30 Year	30 Year	7.13	6.88
30 Year Fixed		Semi Annual	30 Year	30 Year	7.98	7.73
Annual Payment Products						
5/5 RESET		Annual	15 Year	15/25 Year	5.52	5.27
10/1 RESET		Annual	15 Year	15/25 Year	7.04	6.79
20 Year Fixed		Annual	20 Year	20 Year	7.50	7.25
Pre-Payment Products						
15 Year Fixed		Semi Annual	15 Year	15 Year	6.62	6.37
15 Year Fixed		Semi Annual	15 Year	25 Year	6.84	6.59

PREPAYMENTS- All Loans have no pre-payment penalties except listed under pre-payment products

Pre-payments between payment dates require interest paid to the next payment date

PAYMENT DATES- Semi-annual payments are due January 1st and July 1st or April 1st and October 1st

All loan terms can be converted to an annual payment with an increase to the rate of 15 basis points. (.15%)

All loan terms can be converted to a monthly payment with no increase to the rate

CONVERSION OPTION- Borrower may convert a 1 month, 1, 3, or 5 year RESET loan to another convertible product on any payment date (multiple conversions allowed)

DISCOUNT RATE- Given for loans meeting higher underwriting standards

In addition, Borrowers can purchase a lower rate - 1% for every 25 basis points (.25%)

Rates and loan types are for informational use and are subject to change unless locked