



Real Estate Loans

Secondary Market Loans

First Financial Bank (FFB) originates real estate secured agricultural loans and originates and services agricultural loans for the Federal Agricultural Mortgage Corporation (Farmer Mac) and many others. Our services are provided to farmers and ranchers across the country.

First Financial Bank offers competitive interest rates with flexible terms so you can purchase farm land, make improvements, or refinance existing debt.

Who Qualifies?

Qualification for a Farmer Mac loan requires the borrower to work with a lender approved by Farmer Mac. If you can answer “yes” to the following questions, you may qualify for a Farmer Mac loan.

- Are you a U.S. citizen?
- Will the loan be secured by a first lien?
- Will the loan amount be less than or equal to 70% of the fair market value of the real estate?
- Is the loan amount less than \$12.3 million (or less than \$50 million on highly valued properties of fewer than 1,000 acres)?

Options Available:

- Fixed rates available in 7, 10, 15, 20, and 30-year periods
- Adjustable Rates available in 1-month and 1, 3, 5, 7, 10 and 15-year periods
- Most loans have no pre-payment penalties
- Up to 25-year amortization on most products
- Up to 30-year term and amortization available on some loans

Guidelines:

- Loan-to-value ratio of up to 70%
- Minimum debt coverage of 1.25:1 on most loans
- Debt-to-asset ratio maximum of 50%
- Minimum 680 credit score

Loan availability subject to borrower meeting eligibility and credit guidelines. Terms subject to change. FSA guarantee fee may apply.



**FIRST
FINANCIAL
BANK**

Farm and Ranch Division

In the Business of YOU.

Suite 112 | 5111 Commerce Crossings Drive | Louisville, KY 40229

P: 888-398-4119 | F: 502-267-9484

 Farmer Mac
Approved Lender

FSA Preferred Lender

www.ffb1.com

@ffb1

MEMBER
FDIC