



Dear Lake County Association of Realtors,

American AgCredit is a cooperative that supports agriculture, exclusively, with reliable and consistent financial services. We specialize in financing agricultural *real estate* including mortgages on vineyards, ranches, farmland, timberland properties, and more.

We have flexible financing options for real estate with these additional benefits:

- **Our sole dedication to agriculture and unique funding structure allow us to offer fixed-to-maturity loans with terms up to 30 years** (*with no balloons*).
- **Our loan officers and in-house appraisal teams have agricultural expertise that allows us to provide quick escrow turnaround times.** No other lender understands the agricultural industry better.
- **We provide repayment schedules that are timed with specific commodity cycles**, including monthly, quarterly, semi-annual and annual payment options that match cash flow needs.
- American AgCredit borrowers are members of our cooperative and entitled to share in our financial success through our cash dividend program. **The divided program effectively has lowered our borrowers' interest rates an average of .75% over the past 10 years and paid over \$400 Million to our customers since 2005.**

[Learn More Agricultural Property Lending](#)

We offer a wide range of financial services including livestock and equipment loans, leasing and crop insurance. Additionally, we are passionate advocates and stewards of our local communities, and we invest in the next generation of agriculture through scholarships, youth programs and other community giving.

Enclosed are some publications that share more about our services and how you can help your customer purchase their dream agricultural property. I would like the opportunity to visit or to take you to lunch to get acquainted with your business and referral needs.

Best regards,

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