

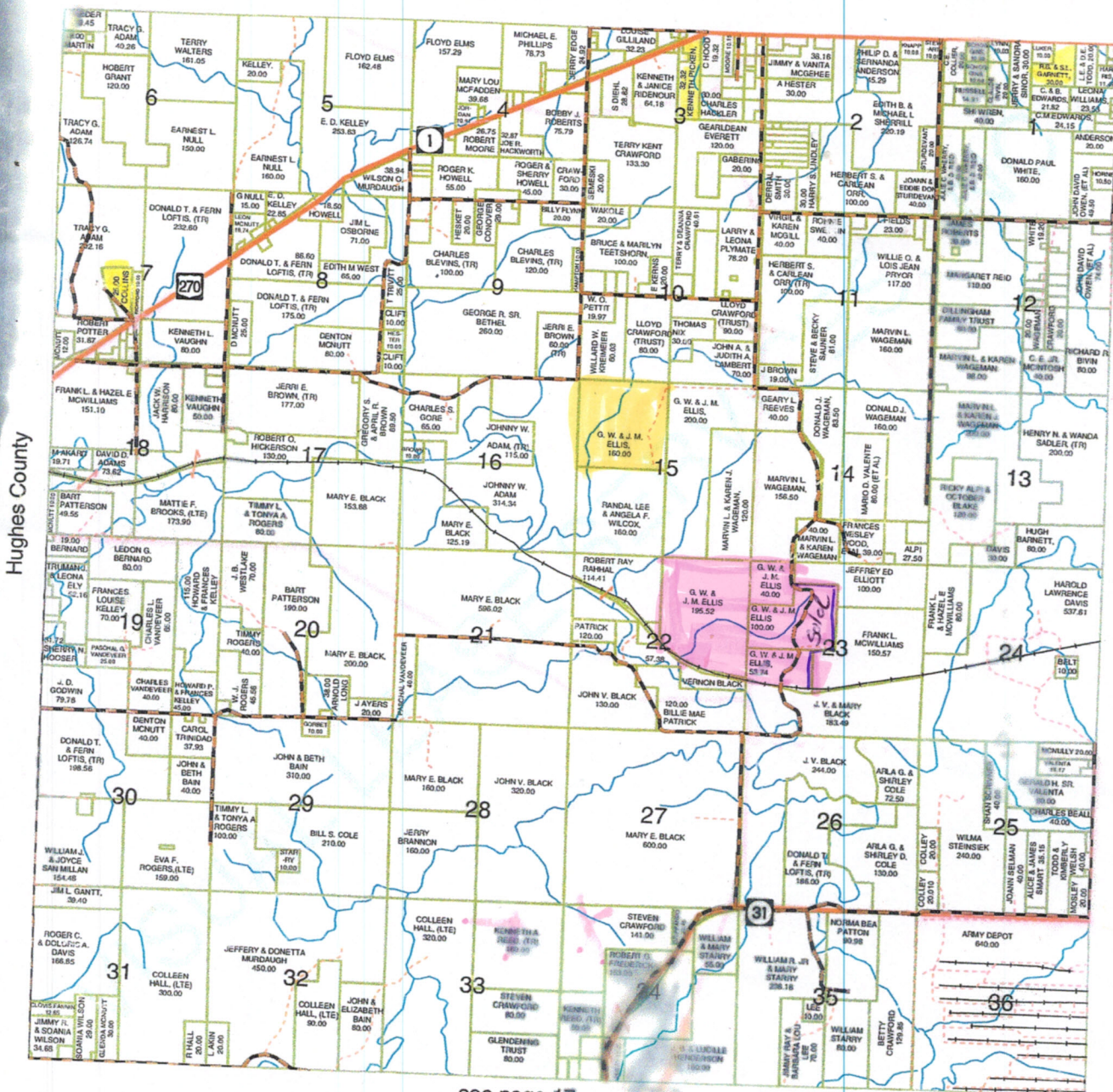
BUYING OR SELLING LAND?

Acreages • Ranch • Retirement
Professional Realtors® Protecting Your Interests

CALL US! Phones Answered 24 HOURS (918) 426-0006 ~ Toll Free (888) 425-0006 or E-MAIL US: remaxmc@coxinet.net

T 5N R12E

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Travis Hanks

Loan Officer

918.424.6152 cell

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travis.hanks@aglender.net

www.farmcreditecok.com



FARM CREDIT

of

EAST CENTRAL OKLAHOMA

MCALESTER BRANCH - 1104 S GEORGE NIGH EXP., MCALESTER

WHAT WE DO:

- Raw land or acreages with improvements
- Term and rate plans from 5 to 30 years
- True fixed rates for the life of the loan; variable rates
- Monthly, quarterly, semi-annual and annual payment options to fit your needs
- No escrow for taxes and insurance on farm loans
- No mortgage tax on farm loans
- Free appraisals from on-staff state-certified appraisers who specialize in ag property
- Minimal fee structure with only a 1/2% origination fee

WE LOOK AT THE 5 Cs:

- Character - SDN, court records, credit report
- Capital - balance sheet ratios
- Capacity - ability to make payments
- Collateral - security, easements
- Conditions - interest rate, terms, payment plan

WHEN YOU MEET WITH A LOAN OFFICER YOU WILL NEED:

- Tax returns from previous three years
- Current financial statement
- Pay stubs (unless self-employed)

CUSTOMER BENEFITS

- Farm Credit distributes a portion of profits to customers through a patronage refund, essentially reducing your cost of borrowing.
- Our loans are serviced and funded in-house; we will not sell your loan to another lender.
- An Installment Fund option helps you plan for future farming and ranching expenses by earning interest while keeping funds available for business needs.

LIVESTOCK**EQUIPMENT****OPERATING COSTS****FARM & RANCH LAND****AGRIBUSINESS LOANS****RECREATIONAL PROPERTY**

Photo by Melinda Goodnight



DEDICATED TO BEING YOUR FIRST CHOICE FOR FARM CREDIT

ARVEST[®]

BANK

Lot and Land Loans

- 100% financing on the contract price up to \$250,000. Larger amounts require down payment.
- Closing costs cannot be financed.
- Rates are fixed for 5 years, payment amortized up to 15 years
- Title Insurance will be required on all land purchases regardless of LTV.
- There cannot be any structures on the property
- Improvements such as utilities are fine.
- Verifiable income is required. No stated income. Self employed borrowers must have a full 2 years of Tax Returns.
- Debt ratio qualification is 36% or less.
- No minimum Credit score.
- GFE's are not required on Land Loans.
- An appraisal is required (fee collected when appraisal is ordered)
- Arvest Loan Fee's:
 - \$150 Processing fee
 - \$15 Future Mortgage Release fee
 - \$9 Flood Certification

Ava Koedyker
Consumer Lending
akoedyker@arvest.com
918-689-5713 ph
918-689-5711 fax



**Do you have the need for dry
or liquid fertilizer.....**



Need weed spraying of your land or lots....

Then call the Professionals : "Adam True Value in McAlester".

Adam True Value is a well known Company with dedication to customers and their agriculture needs. No matter if you have thousands, hundreds, small acres or just a lot you need to fertilize and weed-spray; Adam True Value Company has excellent equipment with GPS and Satellite system for larger parcels of land and appropriate equipment for small jobs too. The Company simply has all resources, knowledge and friendly, long-term and dedicated employees to accomplish the job and truthfully care for their Customers!

For Adam True Value; Customer Service is #1 Priority! There is simply no job to big or small to handle it in a timely manner with satisfaction to their Customers!

Doug Stewart, the "Fertilizer Man" has been with the Company for 30 year; has excellent skills and knowledge to satisfy your needs of land improvement! He operates the large Fertilizing Truck with GPS and Satellite System and a 90-100 feet spread, plus handles store sales as well. Ranchers and Farmers in Pittsburg County and surrounding Counties request Doug to come and spray their pastures. Many of them known him for over 20 years and give him excellent references. Several of my Customers and Friends simply feel he is honest, dependable and get the job done right!



Charlie operates the smaller Truck who discharges liquid fertilizer and weed-spray and other equipment! He is with the Company for over 12 years, is dependable and honest as well. He too takes great pride in his assignments and many folks simply know him since the day he started with Adam True Value 12 years ago.



To obtain the highest and best use of your land, it is recommended to test your soil so you know what your land need to become the best productive pastures you need for your live-stock; which will result in more money for you when selling or producing live-stock.

Give Tracy Adam or Doug Stewart a call for all your AG Supply needs! Tel. (918) 423-4381; simply ask for Tracy or Doug!

Located at 1112 S. George Nigh Expressway in McAlester.

