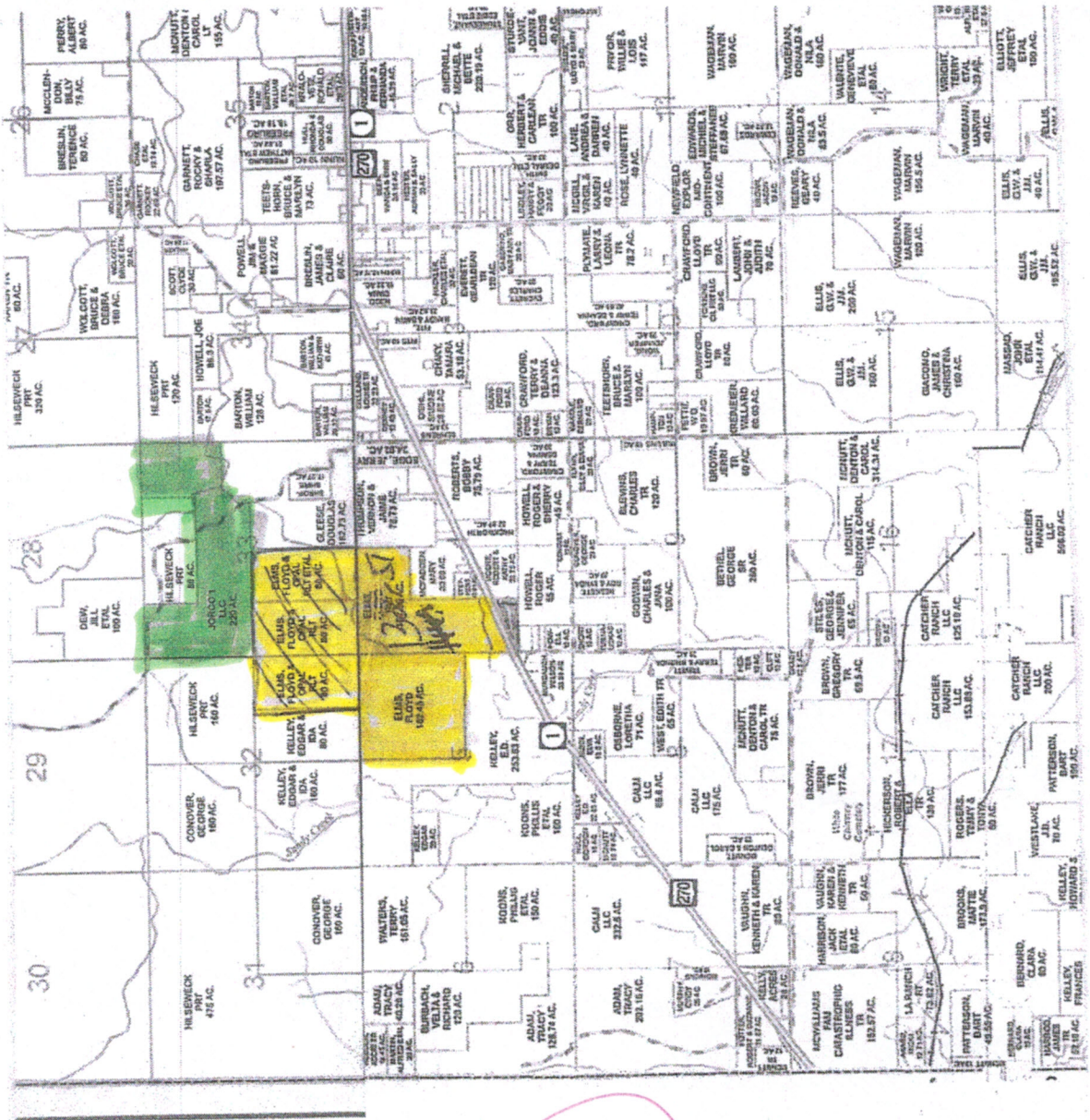




Green is
Subject 220 ac.

yellow is another 535 ac
open, scattered
wood tract
adjoining in
back on the
220



Travis Hanks

Loan Officer

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FARM CREDIT

of

EAST CENTRAL OKLAHOMA

MCALISTER BRANCH - 1104 S GEORGE NIGH EXP., MCALISTER

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**