



# COMMERCIAL AGRICULTURE

Our Commercial Agricultural product nurtures growth. Our customized financial solutions for every farm and business stage. No matter if you are a family sized farm looking to expand operations or a seasoned agribusiness owner looking to invest in cutting-edge technology, we have the financial options to help you thrive. Farm Lending Canada's mandate is to keep farmers farming and transition back to conventional financing.

ZONED: COMMERCIAL / AG	ALTERNATIVE BRIDGE FINANCING	CONVENTIONAL AG
PURPOSE	Bridging Loans with a planned exit strategy	Farm Financing at competitive rates
MORTGAGES	First and Second	First
MAXIMUM LTV	75 %	75 %
TERMS	1 - 3 years	1 - 10 years
AMORTIZATION	Interest only	Up to 25 years
LENDER FEES	Yes	Yes
WHERE WE LEND	Across Canada except Quebec	Currently Ontario and Saskatchewan (Expanding to other provinces in the near future)
REVIEW STYLE	Full commercial review	
KEY CONSIDERATIONS	Farm business vitality, executable exit plan, borrower character and experience	Farm business vitality, borrower character and experience
WE LEND TO:	<ul style="list-style-type: none"> <li>Active farms that support food production</li> <li>Crop farms, livestock, fruit farms</li> <li>Land acquisition as part of a formulated succession plan</li> <li>Greenhouses (at reduced LTV)</li> <li>Agri-businesses that directly support food production (for example, grain elevators, processing, packaging, retailers of direct farm products, farm equipment and more)</li> </ul>	