

## **FARM AND RANCH**

(Full Scale Farm And Ranch Operations)

Our farm and ranch mortgage 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:<br>COMMERCIAL / AG | ALTERNATIVE BRIDGE<br>FINANCING  |
|---------------------------|--|
| PURPOSE                   | Bridging Loans with a planned exit strategy  |
| MORTGAGES                 | First and Second   |
| MAXIMUM LTV               | 75 %   |
| TERMS                     | 1-3 years  |
| AMORTIZATION              | Interest only  |
| LENDER FEES               | Yes  |
| WHERE WE LEND             | Across Canada<br>(Except Quebec)   |
| REVIEW STYLE              | Full commercial review   |
| KEY<br>CONSIDERATIONS     | Farm business vitality, executable exit plan, borrower character and experience  |
| WE LEND TO:               | <ul> <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> |