

BORROWER GUIDE · OCTOBER 2026

What to Expect on Getting a Farm Loan

A practical guide to preparing for your first
AgLoans conversation.

www.agloans.com

WELCOME

Big plans for your land start with one good conversation.

Buying ground, refinancing or buying out family? Preparation makes that first call count. This guide shows what our team will ask, what to have ready and how each step fits together, so you can move forward with confidence.



Multiple underwriters

We work with several to help find the right fit for your request.



Start with estimates

Ranges are fine, and there's no credit pull to start.



With you after closing

A point of contact for the life of your loan.

Is your project a fit?

AgLoans focuses on requests with:

- ✓ Agricultural real estate you're buying, refinancing or pledging to help secure the loan.
- ✓ A loan request of \$500,000 to \$25 million (the amount borrowed, not the property's value).
- ✓ Readiness to discuss the project, repayment, payment history and available equity.

Common purposes: farm or ranch purchases, refinancing, and family or sibling buyouts.

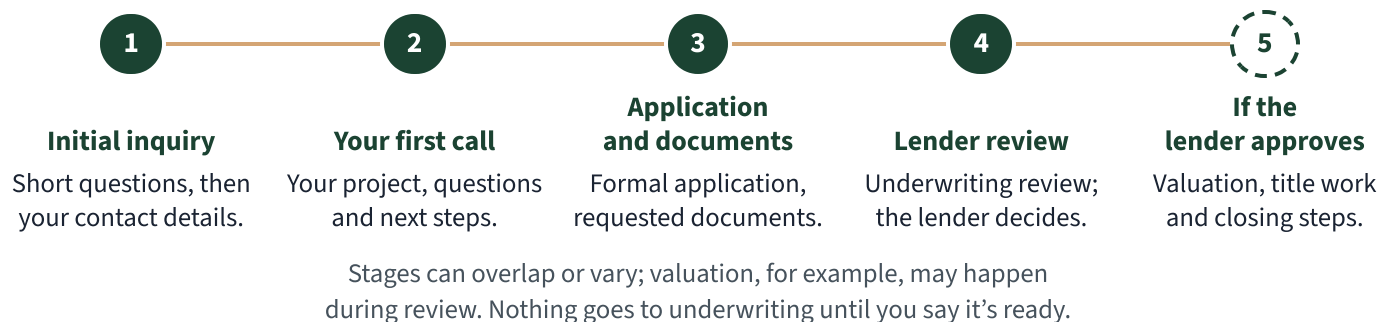
Outside our focus: residential home loans and equipment- or livestock-only financing.

This is our service focus, not a credit decision. Meeting it doesn't mean a lender will approve a loan.

Start with what you know

Most inquiry questions take ranges, and some accept "not sure." No documents are needed for the first call, and we'll explain what's needed next.

The road ahead



What an underwriter needs to understand

An underwriter is the lender's reviewer of your request and its repayment risk. Clear, complete, consistent information helps us prepare for that review. It can reduce avoidable questions and delays, but can't assure approval or a closing date.



1 Your operation and the proposed borrower

Looks at: what the farm or business does, the loan's purpose, your experience and who would borrow (individual, partnership, LLC, corporation or trust).

Why it matters: borrower, property owner and any proposed guarantor need to line up. Bring ownership or signing-authority questions to the call; an attorney can advise on entities.



2 How the farm earns income

Looks at: crops, livestock, leases or other revenue, seasonality, major costs and recent results.

Why it matters: established results are documented in returns and records; projections need a clear basis, such as a signed lease. Explain any unusual year.



3 How the payments will be covered

THE CENTER OF THE REVIEW

Looks at: farm cash flow, documented outside income, operating and household expenses, existing debt payments and the proposed loan payment.

Why it matters: sales alone don't show what's left after costs, family living and current debts. Outside income may help, subject to lender review. Valuable land doesn't replace showing how the loan would be repaid.



4 Credit and payment history

Looks at: your general credit picture, repayment patterns, significant late payments and any past bankruptcy or foreclosure.

Why it matters: your history shows how obligations were handled. Share dates, current status and how issues were resolved; the lender decides how events are weighed.



5 The property and requested financing

Looks at: location, acreage and use, any purchase price, the requested loan amount, existing liens and your value estimate.

Why it matters: your estimate is a starting point. A lender generally relies on an appraisal or valuation it accepts, which may differ from the price or your estimate.



6 Equity, available cash and reserves

Looks at: a cash down payment on a purchase, or equity in land you own (its value minus what's owed), plus cash for closing costs and reserves.

Why it matters: equity gives the lender a cushion and shows commitment. Plan to discuss your contribution; don't assume the full cost can be financed. The lender decides whether and how equity counts.

Loan-to-value (LTV), in plain terms: the proposed loan compared with the property value the lender accepts for its calculation. How that value is set, and how existing liens count, depend on the transaction and lender.

Your call-preparation checklist

Have these facts ready to discuss on your first call; nothing needs uploading yet. If you don't know something, say so, and it can be discussed. Please don't fill gaps with invented figures.

BEFORE Have ready for your first call

- | | |
|---|--|
| ☐ Loan purpose, requested amount and desired timing, including any contract deadline | ☐ A plain-language description of the operation and how it earns income |
| ☐ Property location, approximate acreage, current use and who owns it | ☐ Farm income, major expenses, outside income and debt payments (if known) |
| ☐ Purchase price or estimated value; any existing appraisal (if available) | ☐ Cash you can contribute or equity you already hold, and its source |
| ☐ Existing property debt or liens, and how loan proceeds would be used | ☐ General credit picture; any past bankruptcy, foreclosure or significant late payments (if applicable) |
| ☐ Who would borrow (name or entity) and the owners or decision-makers | ☐ Your most important questions |

AFTER After your call, when requested

If you move forward, we'll send a document request tailored to your project. It may include:

- | | | |
|--|---|--|
| ☐ Tax returns and schedules | ☐ Current financial statements | ☐ Debt schedule |
| ☐ Bank or income records | ☐ Property and contract papers | ☐ Entity or ownership documents |

Send only what's requested; not every item applies to every project.

Formal application

agloans.com/application/

- 1 Start after your first call, when we ask. Once submitted, it's your formal loan application.
- 2 Add every title holder as an applicant, and use the names, property and amount we discussed.
- 3 Only starred items are required, and answers save on that device for 30 days.
- 4 Read the authorizations before checking the boxes; one authorizes a credit check.
- 5 Sign by typing your full legal name, then select Submit Application. (Print and sign: submit, then download, sign and upload it.)

Unsure about a field? Call 913-608-7245 or email info@agloans.com.

Document upload

agloans.com/UploadDocuments

- 1 Type this address, or use the link from your AgLoans contact.
- 2 Enter your email, the business's legal name and the primary contact person.
- 3 Upload only requested documents: complete, readable copies, named by content and year. Phone photos work.
- 4 Use the notes box to explain anything unusual, such as a file's time period.
- 5 Read the consent statement, check the box and select Submit. A confirmation message appears.

Keep records off email: send them only this way, not by email, text or an AI chat tool. Upload trouble? Email info@agloans.com, with no attachments.

Short answers

What is the minimum loan request?

AgLoans focuses on loan requests of \$500,000 to \$25 million, with agricultural real estate to help secure the loan. It's the amount you'd borrow, not a property value, down payment or monthly payment.

Can income earned outside the farm help?

It may. Documented outside income, such as wages or rental income, can be reviewed with farm cash flow, expenses and debts. The lender decides how much, if any, counts.

Do I need an appraisal before contacting AgLoans?

No. Your value estimate is enough to start; mention any existing appraisal. If an appraisal or valuation is needed later, we'll explain how it works, so talk with us before ordering one.

How long can the process take?

It varies with how complete your information is, the lender's review, appraisal or valuation, title matters and complexity. The lender sets the timeline; preparation can reduce avoidable delays but can't assure a date.

What down payment or equity will I need?

There's no single answer. It depends on the transaction, the lender, your finances, the property and any existing debt. Come ready to discuss the cash and equity you can bring.

What if I don't know my credit score or have past credit problems?

You can still start: the inquiry asks for your own estimate, and you don't need to buy a credit report. A credit check comes later in the process, and only after you check the box that authorizes it.

Do I need financial documents before the first call?

No. The first call uses the facts in the checklist. If you move forward, we'll send a tailored document request, and you upload only what it lists.

Does submitting the form mean I am approved?

No. The inquiry helps us understand your project; it isn't a loan application or credit decision. Submitting the formal application isn't approval either. Only the lender can approve a loan, and it sets any terms.

Your next step

Two steps to a productive first conversation

1

Complete the short AgLoans loan inquiry

agloans.com/PreQualForm

Multiple-choice questions, then your contact details. Estimates are fine; no credit pull to start.



Scan to open the inquiry

2

Schedule your call

If your request fits our focus, our team reaches out to set it up. To arrange it yourself, call **913-608-7245** or email info@agloans.com.
agloans.com/schedule/

BEYOND THE FIRST CALL

How AgLoans helps

AgLoans.com isn't a bank or underwriter, and we don't make loans or credit decisions. We're the team beside you, from your first call through the life of your loan.



Organize your request

We help you understand the process, organize your information and prepare a clear, complete request.



Find the right underwriter

We work with multiple underwriters to find the right fit for your request. The lender makes the credit decision and sets any terms.



Stay with you after closing

We remain your point of contact for questions about your loan, for the life of the loan.



Help with yearly lender paperwork

Each year, we help you gather what your lender requires, such as financial statements, insurance proof and property tax receipts.

Ready when you are.

[913-608-7245](tel:913-608-7245) · info@agloans.com · www.agloans.com

Family-Owned, Farmer-Trusted, Financial Services for the Ag Community.

IMPORTANT INFORMATION

AgLoans.com is not a bank, underwriter, or creditor. We do not make loans or credit decisions, or set rates or terms. Submitting information does not guarantee approval. The initial inquiry relies on self-reported estimates and does not constitute an application for credit under the Equal Credit Opportunity Act (ECOA). Loan terms and availability vary by lender, state, and borrower qualifications. All credit decisions are made by the lender. This guide is general information, not financial, legal, or tax advice. The cover and page 6 images are AI-generated illustrations; the people and farms shown are not actual AgLoans clients or property. Edition: October 2026 (v1.2).