Secondary Market Loans
First Financial Bank (FFB) originates real estate secured agricultural loans and services for the Federal Agricultural Mortgage Corporation (Farmer Mac) and many others. Our services are provided to farmers and ranchers across the country.

First Financial Bank offers competitive interest rates with flexible terms so you can purchase farm land, make improvements, or refinance existing debt.

Who Qualifies?
If you can answer “yes” to the following questions, you may qualify for a Farmer Mac loan.

- Are you a U.S. citizen?
- Will the loan be secured by a first lien?
- Will the loan amount be less than or equal to 70% of the fair market value of the real estate?

Options Available:
- Fixed rates available in 7, 10, 15, 20, and 30-year periods
- Adjustable Rates available in 1-month and 1, 3, 5, 7, 10 and 15-year periods
- No pre-payment penalties
- Up to 30-year term and amortization available

Guidelines:
- Loan-to-value ratio of up to 70%
- Minimum debt coverage of 1.25:1 on most loans
- Debt-to-asset ratio maximum of 50%
- Minimum 680 credit score

Loan availability subject to borrower meeting eligibility and credit guidelines. Terms subject to change. FSA guarantee fee may apply.