



Real Estate Loans

Secondary Market Loans

First Financial Bank (FFB) originates real estate secured agricultural loans and originates and services agricultural loans 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?

Qualification for a Farmer Mac loan requires the borrower to work with a lender approved by Farmer Mac. First Financial Bank is a Farmer Mac Approved Lender. If you can answer “yes” to the following questions, there is a greater likelihood that you will qualify for a Farmer Mac loan.

- Are you a U.S. citizen or permanent resident alien?
- Are you offering as security for the loan a first mortgage on farm or ranch land?
- Will the loan amount be less than or equal to 70% of the fair market value of the proposed security?
- Is the loan amount less than \$12.3 million (or less than \$50 million on highly valued properties of fewer than 1,000 acres)?

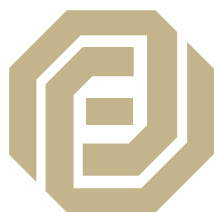
Options Available:

- Fixed rates available in 7, 10, 15, 20, and 30-year periods
- Adjustable Rates available in 1-month LIBOR and 1, 3, 5, 7, 10 and 15-year periods
- Most loans have no pre-payment penalties
- Up to 25-year amortization on most products
- Up to 30-year term and amortization available on some loans

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.



FIRST FINANCIAL BANK

Farm and Ranch Division

Financing America's Farmers and Ranchers 

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First Financial Bank - Farm and Ranch Division



Farmer Mac
Approved Lender

FSA Preferred Lender

