

LAND LOANS



SMALL AND LARGE



ACREAGE TRACTS



FARMLAND



TIMBERLAND

WE'VE BEEN FINANCING LAND FOR OVER A CENTURY

Whether you're looking to raise your livestock, your family, or have room to play, let our experienced lending team create the right land loan for you.

LAND LOANS

If you're in the market for land, AgSouth is the lender for you!

- Small and large acreage
- Farmland (pastures or cropland)
- Timberland
- Recreational property
- Country living

LOT LOANS

Financing for land lots to build your dream home now or later.

- Financing up to 15 years
- Up to 75% financing
- Quick approval process

REFINANCING

Already own land but looking to refinance? We can help with that too.

- Lower your interest rate
- Reduce your payment

PATRONAGE PROGRAM

As part of the Farm Credit cooperative structure, you share in our profits – which effectively **LOWERS** your interest rate!

- Returning profits consistently since 1988
- Average return of 30%
 - Like getting 30 cents back for every dollar of accrued interest

AGSOUTH BENEFITS

- Competitive rates up to 20 years
- Up to 85% financing
- Patronage distributions* – share in our profits!
- Become a member of a cooperative!
- Local staff with in-depth knowledge of the land industry

* Subject to board approval



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LOANS FOR LAND, FARMS AND HOMES