



## FARM & RANCH LOAN PURCHASE SOLUTION

Posted: 3/3/2025 10:07 AM ET

PRODUCTS	TERM	AMORTIZATION	STANDARD RATES	CHOICE RATES
<b>AgEquity VRM</b>	25   30	15   20   25	6.39%	N/A
<b>1-month VRM</b>	15   20   25   30	15   20   25   30	6.38%	6.03%
<b>1-year VRM</b>	15   20   25   30	15   20   25   30	5.77%	5.42%
<b>3-year VRM</b>	15   20	15   20	5.71%	5.36%
<b>3-year VRM</b>	25   30	25   30	5.72%	5.37%
<b>5-year VRM</b>	15   20	15   20	6.05%	5.70%
<b>5-year VRM</b>	25   30	25   30	6.07%	5.72%
<b>10-year VRM</b>	15   20	15   20	6.47%	6.12%
<b>10-year VRM</b>	25   30	25   30	6.58%	6.23%
<b>15-year VRM</b>	20	20	6.67%	6.32%
<b>15-year VRM</b>	25   30	25   30	6.84%	6.49%
<b>7-year Fixed</b>	7	15   25	6.31%	5.96%
<b>10-year Fixed</b>	10	10	5.99%	5.64%
<b>15-year Fixed</b>	15	15	6.46%	6.11%
<b>15-year Fixed</b>	15	25	6.77%	6.42%
<b>20-year Fixed</b>	20	20	6.76%	6.41%
<b>25-year Fixed</b>	25	25	6.90%	6.55%
<b>30-year Fixed</b>	30	30	7.00%	6.65%

Daily rate indications are for loans that are less than \$10 million. For loans \$10 million or greater, please contact your Farmer Mac Relationship Manager for pricing and structuring options.

- Farmer Mac's posted rates ("net yields") are indications based on prevailing market conditions at the time of publishing. Actual net yields may differ at the time of rate lock.
- Daily rate indications are based on a semi-annual payment frequency. Add 15 basis points for annual payment; subtract 5 basis points for monthly payment.
- Lender must add a field servicing fee to the net yield: 10 basis point minimum, 150 basis point maximum. The AgEquity program maximum is 100 basis points.
- The indicative net yields are based on a four-week rate lock period. Other options are available. Contact the Rate Lock Desk for pricing.

### Rate Lock Desk

Open: 9:00 a.m. - 2:00 p.m. Central Time  
Phone: 866.452.2617

Refer to the Rate Lock Guide and Product Descriptions within the Resource Library at [eFarmerMac.com](http://eFarmerMac.com) for more information.



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### ABA/Farmer Mac Special Products and Pricing

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PRODUCTS	TERM	AMORTIZATION	CHOICE RESET MARGIN	STANDARD RATES	CHOICE RATES
<b>1-month ARM PRIME</b>	15	15   25	-0.70%	7.14%	6.79%
<b>10-year Fixed</b>	10	10		5.86%	5.51%
<b>15-year Fixed</b>	15	15		6.33%	5.98%
<b>15-year Fixed</b>	15	25		6.64%	6.29%

**Daily rate indications are for loans that are less than \$10 million. For loans \$10 million or greater, please contact your Farmer Mac Relationship Manager for pricing and structuring options.**

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- Daily rate indications are based on a semi-annual payment frequency. Add 15 basis points for annual payment; subtract 5 basis points for monthly payment.
- Lender must add a field servicing fee to the net yield: 10 basis point minimum, 150 basis point maximum.
- The indicative net yields are based on a four-week rate lock period. Other options are available. Contact the Rate Lock Desk for pricing.
- Standard reset margin for 1-Mo ARM PRIME product equals the Choice reset margin plus 20 basis points.

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### ICBA/Farmer Mac Special Products and Pricing

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PRODUCTS	TERM	AMORTIZATION	STANDARD RATES	CHOICE RATES
<b>1-month VRM</b>	15   20   25   30	15   20   25   30	6.28%	5.93%
<b>5-year VRM</b>	15   20	15   20	5.92%	5.57%
<b>5-year VRM</b>	25   30	25   30	5.94%	5.59%
<b>10-year VRM</b>	15   20	15   20	6.34%	5.99%
<b>10-year VRM</b>	25   30	25   30	6.45%	6.10%
<b>15-year VRM</b>	20	20	6.54%	6.19%
<b>15-year VRM</b>	25   30	25   30	6.71%	6.36%

**Daily rate indications are for loans that are less than \$10 million. For loans \$10 million or greater, please contact your Farmer Mac Relationship Manager for pricing and structuring options.**

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Preferred Service  
Provider