

FARMER MAC

FARM & RANCH LOAN PURCHASE SOLUTION

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

PRODUCTS	TERM	AMORTIZATION	STANDARD RATES	CHOICE RATES
AgEquity VRM	25 30	15 20 25	6.39%	N/A
1-month VRM	15 20 25 30	15 20 25 30	6.38%	6.03%
1-year VRM	15 20 25 30	15 20 25 30	5.77%	5.42%
3-year VRM	15 20	15 20	5.71%	5.36%
3-year VRM	25 30	25 30	5.72%	5.37%
5-year VRM	15 20	15 20	6.05%	5.70%
5-year VRM	25 30	25 30	6.07%	5.72%
10-year VRM	15 20	15 20	6.47%	6.12%
10-year VRM	25 30	25 30	6.58%	6.23%
15-year VRM	20	20	6.67%	6.32%
15-year VRM	25 30	25 30	6.84%	6.49%
7-year Fixed	7	15 25	6.31%	5.96%
10-year Fixed	10	10	5.99%	5.64%
15-year Fixed	15	15	6.46%	6.11%
15-year Fixed	15	25	6.77%	6.42%
20-year Fixed	20	20	6.76%	6.41%
25-year Fixed	25	25	6.90%	6.55%
30-year Fixed	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](https://www.farmermac.com) for more information.

FARMER MAC

FARM & RANCH LOAN PURCHASE SOLUTION

ABA/Farmer Mac Special Products and Pricing

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

PRODUCTS	TERM	AMORTIZATION	CHOICE RESET MARGIN	STANDARD RATES	CHOICE RATES
1-month ARM PRIME	15	15 25	-0.70%	7.14%	6.79%
10-year Fixed	10	10		5.86%	5.51%
15-year Fixed	15	15		6.33%	5.98%
15-year Fixed	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.

- 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 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.

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 www.eFarmerMac.com for more information.



FARMER MAC

FARM & RANCH LOAN PURCHASE SOLUTION

ICBA/Farmer Mac Special Products and Pricing

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

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

- 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 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.

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 www.eFarmerMac.com for more information.

