



Conterra Ag Real Estate Lending Real Estate Secured Loans

Iowa's producers, agribusiness, and rural investors need access to flexible financial solutions when looking to expand, develop or invest. That's why First National Bank is partnering with Conterra Ag Capital to introduce their Conterra Ag Real Estate Lending program.

Through our partnership with Conterra Ag Capital, First National Bank is now offering long-term, fixed-rate real estate secured loans that are unique to agriculture. Conterra Ag Real Estate Lending program's offerings are the latest addition to First National Bank's suite of ag loan products for producers and agribusiness.

"First National Bank continues to evolve and improve our ag loan offerings to meet the needs of Iowa's producers and agribusinesses, which are the backbone of this state. We are proud to partner with Conterra to bring these financing solutions to our customers," said First National Bank President Scott Bauer.



Real Estate Secured Financing for a Variety of Situations

- **Expansion:** Are you looking to expand your farm operation?
- **Purchase Farm Land:** Do you need capital to purchase land to start or diversify your operation. We provide real estate secured lending with flexible terms.
- **Rural Investment Property:** Looking to buy rural investment land? We can help finance your next ag real estate purchase.

Loan Program Benefits

- Streamlined underwriting and documentation process
- Access to long-term, fixed-rate financing solutions
- Competitive rates
- Get a quick decision when you apply today

Loan Program Highlights

- **Loan type:** Agricultural real estate secured loans
- **Loans size:** \$1 million minimum to \$5 million maximum
- **Loan-to-Value:** Less than 65%
- **Maturity:** 10 - 30 year maturity
- **Rate structure:** 10 - 30-year fixed interest rates
- **Security:** First lien on real estate, personal guarantees
- **Highly qualified applicants may be eligible for expedited loan processing under the Conterra Ag Premier (CAP) loan program.**

About Conterra Ag Capital

Conterra Ag Capital focuses exclusively on agriculture, providing traditional farm and ranch loans, development and alternative lending to America's farmers, ranchers, and agribusiness. Conterra also offers its loan products as well as asset management to institutional investors, banks, and other agricultural lenders throughout the United States. Conterra Ag Capital is headquartered in West Des Moines, Iowa.