FINANCING THE FARM

AgAmerica’s innovative approach to land lending is helping the next generation of American farms grow.
At AgAmerica Lending, they understand that land loans are not one size fits all. “We know that farmers are progressive people who are always innovating,” says Brian Philpot, owner and managing partner at AgAmerica. “We feel like we must innovate along with them to satisfy their needs and remain relevant.”

Philpot and his business partner both came from agricultural families, and founded AgAmerica after years as land investors, realizing that there was a need for a flexible land lender that could tailor their offerings. Since the company’s beginnings in 2009, they have expanded their products to allow the farmer or rancher to identify their needs first, and then create a customized loan package for them. Many AgAmerica employees come from agricultural backgrounds, so they can uniquely relate to clients and have a firm knowledge of what they require to be successful.

“We pride ourselves on service, and our long history of understanding what owning land means,” Philpot says.

AgAmerica gives farmers the option of longer term loans, some up to 25 years, without having to go through the hassle of renewing annually. They offer a 10-year line of credit; again, much longer than what traditional banks offer.

AgAmerica also takes a deliberate team approach. “We want our loan officers and underwriters to act as a team, dealing with the client together,” says Philpot. “It helps us process loans quicker and smarter.”

Farmers can choose from different types of land loans, including agricultural farm and ranch loans, rural land and home loans, and raw development land loans, as well as loans tailored to specific commodities, such as melons and cattle.

“A lot of farmers have loans with multiple banks,” Philpot says. “We’re able to help them consolidate and save money.”

One such success story is a fruit grower who wanted to expand his operation and consolidate debts. AgAmerica designed a package that saved him $57,000 in payments annually.

Discover more about AgAmerica’s products, mission and success stories at agamerica.com.
Arkansas produced enough cotton in 2014 to make 194 billion hundred dollar bills.

Arkansas produces 48 percent of the nation’s rice.

Benton County has the highest number of cattle with 120,000 head.

Arkansas is home to more than 230 century farms.

**LENDING A HAND**

AgAmerica employees with agricultural backgrounds relate to clients, understand their needs.

AgAmerica employees know firsthand how important loans can be in helping farmers grow their business, because they, too, are involved in agriculture.

Take Craig Seals, correspondent leader, who comes from a long line of farmers in Arkansas. His family raised hogs and cattle, which his father cured himself, grew tobacco, apples, various fruits and vegetables, and made molasses from their farm’s own sugar cane.

AgAmerica correspondent lender, Ethan Cooper’s interest in agricultural economics began in college when he worked the Masters golf tournament for seven years. “I got to learn about the business and science of soil and crop management,” he says.

Rob Harper, managing partner, is the co-owner of Little Gator Creek Cattle Company. His ranch includes a variety of cattle species, and he’s recently donated close to 70 Zebu cows for the Florida public schools’ agriculture programs.

Brian Philpot, managing partner, owns 1,000 acres of timberland in Florida with Bryce Philpot, senior vice president of underwriting.

Brian’s family timber business inspired his career choice. “I logged a lot of miles riding in the back of my dad’s truck looking at timber tracts, and fell in love with it. I realized it was something I wanted to invest in,” Philpot says.
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