

FINANCING THE FAMILY FARM

AgAmerica's innovative approach to land lending is helping the next generation of Arkansas farms grow.



AGAMERICA[®]
LENDING

Meet the Land Lenders



AGAMERICA LENDING PROVIDES GROWERS WITH PERSONALIZED FINANCIAL SUPPORT

As a farmer, rancher, or landowner, your time is best spent cultivating and operating the land you love. At AgAmerica Lending, we were founded with roots in agriculture and an entrepreneurial spirit similar to farm and ranch owners. We understand the value of the land and the opportunities it brings to you and your family. As the largest, non-bank, non-regulated agricultural lender in the United States, we have the ability to offer a spectrum of loan solutions that supports long-term production and success. We place our focus solely on agricultural real estate financing, aimed at reducing the friction of our nation's 2.1 million farmers by providing loan products designed with the American farmer in mind.

After noticing the changes in the banking industry made it harder for farmers and ranchers to receive loans back in 2014, our founder and CEO, Brian Philpot, started AgAmerica Lending with the mission of providing customized loan products for every type of farmer, rancher, and landowner that met their unique needs. Farmers can choose from different types of land loans, including agricultural farm and ranch loans, recreational and large tract land loans, and short-term bridge loans.

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

Unlike typical ag lenders, AgAmerica offers loans on agricultural land

starting at \$100,000 as well as debt consolidation, no prepayment penalties, up to 75 percent loan-to-value financing, and a 10-year line of credit with no standard annual paperwork. We have a deep knowledge of agricultural land and a variety of commodities, as well as understanding the volatility in farming and ranching. As a nationwide lender, we operate in 48 states with boots on the ground correspondent lenders dedicated to the continued success of each client's operation.

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

Discover more about AgAmerica's products, mission, and success stories at agamerica.com.

LENDING A HAND

AGAMERICA EMPLOYEES WITH AGRICULTURAL BACKGROUNDS RELATE TO CLIENTS AND UNDERSTAND THEIR NEEDS

Ask any farmer or rancher what's missing from big bank lenders, and they'll tell you they lack an understanding of the ins and outs of agriculture and a knowledge of the industry's unique challenges. AgAmerica Lending was built on the premise of understanding the ag industry – and for many of our employees, their beginnings are much like yours. They know first-hand how important a strong financial partner can be in helping farmers grow their business, because they, too, are involved in agriculture.

Many of our employees come from agricultural backgrounds, allowing them to uniquely relate to clients and communicate lending 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.

President and CEO, Brian Philpot, is a sixth generation Floridian - his family's ag tract and timber business inspired his career choice. "I logged a lot of miles riding in the back of my dad's truck looking at timber tracks and fell in love with it. I realized ag real estate was something I wanted to invest in".

Brian isn't the only AgAmerican with agriculture roots.

Raised on his family's cattle ranch in Idaho, Craig Lickley, Chief Revenue Officer, credits his experience on the farm with sparking his passion for agriculture. Since then, he's acquired nearly two decades of experience in agricultural lending, working with large wholesale ag mortgage lenders and with a wide range of borrower needs in various geographies

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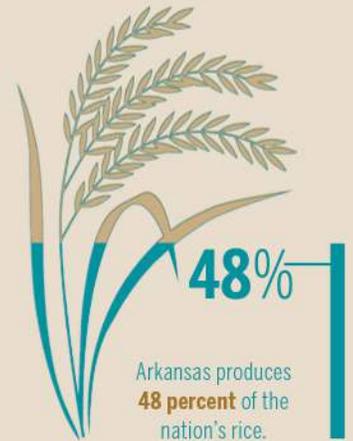
Arkansas produced enough cotton in 2014 to make

194 BILLION
hundred dollar bills.



APPROXIMATELY ONE-FIFTH OF FARM SALES ARE FARMS BEING INCORPORATED INTO FAMILY CORPORATIONS.

Source: USDA, ERS



ARKANSAS IS HOME TO
MORE THAN 230 CENTURY FARMS



and industries. He believes his experience allows him to have a better understanding of the obstacles and challenges farmers and ranchers face every day.

Correspondent Lender Matt Manuel grew up farming with his family on a poultry operation in Louisiana. "Growing up involved with row crop, poultry, and land investment has given me a deep appreciation for the hard work and determination that goes into the final product and those who make it happen."

"Agriculture is a tough industry for anyone to succeed in and experiencing firsthand the dedication and perseverance needed to be successful in agriculture strengthened me as a person," says Jessica Slaughter, Closing Manager. Growing up in agriculture and being active in 4-H and FFA taught her valuable life lessons and skills that helped prepare her to serve the ag community.

For AgAmerica's borrowers, that experience matters. More than 65% of AgAmerica's employees have 472 combined years of agriculture experience. Nearly all of those employees were a part of ag-related clubs and associations like Farm Bureau, FFA, 4-H, etc.

Some of the strongest work ethics can be taught working with family on a farm. Kateland Raney, Commercial Loan Servicing Coordinator, began assisting her father with her family's cattle operation at a young age and now runs her own cow calf operation and assists with the family business.

Correspondent Lender, Cameron Flowers, grew up in rural South Carolina, the heart of tobacco county, where his family was involved in swine and tobacco farming. "I grew up helping them during the summers, which helped mold my understanding and appreciation for agriculture," he says. "One of the most frequently asked questions I get is where I'm from and my background. "People

really want to get to know you before they let you start digging into their financial situation."

"We want our relationship managers and underwriters to act as a team, working with the client and having an understanding of their needs," says Mac Miller, Vice President/Co-Owner at AgAmerica. "It helps us process loans quicker and smarter."

Patrick Spinosa, Relationship Manager, comes from a five generation Florida citrus and cattle family. As a strong advocate for agriculture and active member in the ag community, Patrick is a firm believer that agriculture is the

backbone of this country. "Growing up in a family-owned ag operation has taught me that the land we walk on is the land that feeds this country. We must continue to keep land in agriculture because at the end of the day if there is no land, there are no farmers, and if there are no farmers, there is no food."

With no shortage of personal experience to draw upon, those at AgAmerica are the ideal advocates for the farmers they work with.

Learn more about the AgAmerica team at agamerica.com/our-team.

**THIS FLAG.
OUR NATION.
YOUR FARM.**

We stand for all of it.

 **AGAMERICA[®]
LENDING**

AGAMERICA.COM 855.905.1060
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 **REAL ESTATE
LENDER**