FINANCING THE FAMILY FARM

AgAmerica's innovative approach to land lending is helping the next generation of Virginia 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 know- ledge 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.

AgAmerica's Senior Loan Production Officer, Cameron Flowers, grew up in rural South Carolina, 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.

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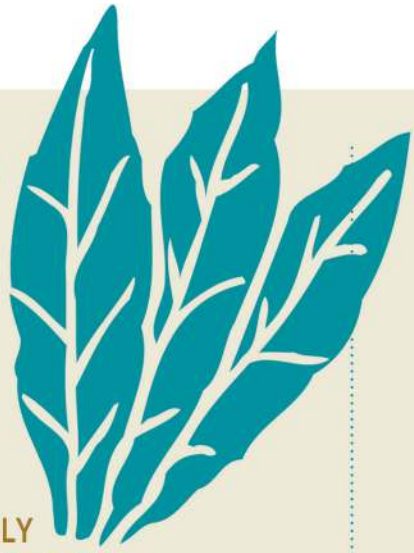

VIRGINIA RANKS **NO. 3 IN THE NATION** FOR TOBACCO PRODUCTION, WITH SALES REACHING NEARLY **$109 MILLION**

IN 2017, NEARLY 36% OF ALL PRODUCERS ON VIRGINIA FARMS WERE FEMALES, WHICH IS A 15% INCREASE FROM THE 2012 CENSUS.

THERE ARE **345,000 HOGS** IN THE STATE OF VIRGINIA

The first peanuts grown in the United States were grown in Virginia. Today, the state produces nearly **100.8 MILLION POUNDS** of peanuts.

VIRGINIA HARVESTED ENOUGH SOYBEANS TO PRODUCE APPROX. **2.7 BILLION** GALLONS OF SOY MILK

AN INVENTORY OF **17 MILLION TURKEYS** WAS MEASURED IN VIRGINIA IN 2017.

For Ethan Cooper, Relationship Manager for Georgia and Alabama, interest in agricultural economics began in college. "I worked at the Masters golf tournament in Augusta for seven years and became interested in the turfgrass industry. I began learning about the business and science of soil and crop management," he says.

Throughout the years, Ethan's built lasting friendships and relationships through the agriculture industry. "The farmers themselves have been the most studious teachers to me and my agricultural education. The first thing I do when I meet a farmer is listen to them tell me how their operation works. No one knows their crops or cattle like the steward themselves."

Raised on his family's cattle ranch in Idaho, Craig Lickley, Managing Partner of AgAmerica West, 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 and industries. He believes his experience allows him to have a better understanding of the obstacles and challenges farmers and ranchers face every day.

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.

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

Erin Smith, Client Relations Manager, began her involvement in 4-H and FFA at the age of six. It largely shaped her work ethic and appreciation for the industry now. "Growing up on a family with a strong involvement in the agriculture industry exposed me to the tough skin and drive required to be successful. To be able to serve the agriculture community that did so much for me really means a lot."

Patrick Spinosa, Director of Business Development, 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."

"One of the most frequently asked questions I receive is where I'm from and my background," Cameron says. "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 and Co-Owner at AgAmerica. "It helps us process loans quicker and smarter."

"The most rewarding part of my job is getting to travel throughout Virginia and the Carolinas and have the opportunity to see some incredible farming operations," Cameron says. "In my opinion, people in the agriculture world are some of the most genuine and honest individuals out there, and I really enjoy building relationships with them."

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.**