

# Dream land

**Flexible financing** for agricultural and recreational lands



As an agricultural landowner, you are likely aware of both the value of your land and the work you put into it. At UBS, we want to help ensure you optimize your land's value to its fullest. That's why we'd like to introduce you to our referral lender, AgAmerica Lending (AgAmerica).<sup>1</sup>

AgAmerica is one of the leading agricultural land lenders in the US, offering expansive crop and commodity knowledge along with land valuation expertise.

### **Leadership, experience, passion**

AgAmerica was born out of a passion for the land and maintains deep respect for the investors, farmers and ranchers who share their passion. This respect is one of the reasons AgAmerica is considered a top-tier nonbank lender specializing in agricultural real estate.

### **Fresh lending ideas, a customized approach**

AgAmerica values long-term relationships and offers competitive terms to earn your business. Its experienced lending teams will work closely with you to identify your goals and financial needs and craft custom loan packages to help you pursue your goals. AgAmerica's programs include financing for agricultural lands, farm lands, ranch and timber lands, and recreational or conservation large tract lands.

Examples of property usage include:

- Beef cattle
- Vegetables
- Fruits
- Tree nuts
- Cotton
- Dairy
- Swine
- Grain
- Timber land/recreation land

Flexible solutions include:

- 3-, 5-, and 10-year interest-only loans
- Long-term fixed and variable rate loans
  - Amortizations and terms up to 30 years
- 10-year revolving line of credit
  - Interest only, semiannual payments
  - No annual renewal paperwork, no resting periods, no nonuse fees

### **Smooth experience, personalized service**

AgAmerica builds personal relationships and tailors solutions with your needs in mind. Their experienced customer service team provides you with the personalized service from the application through the life of the loan and beyond.

### **Have questions?**

For answers or additional information:

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**Equal Opportunity Lender. Equal Housing Lender.**

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