

Why choose Farm Credit & Country Mortgages for financing?

- Local and personal service
- Knowledgeable loan officers
- Saves you time and money
- Rooted in the community since 1916
- We know your neighborhood



How to Apply?

- In person with your local loan officer
- By phone 800.919.3276
- Online at FarmCreditofVirginias.com

What's needed to apply?

- Current pay stubs to cover a one-month period
- Two month's current statements on all asset accounts (checking, savings acct, etc.)
- Two year's W2s and full tax returns
- Y-T-D Profit and Loss Statements, if self-employed
- Copy of sales contract, if purchase
- Copy of deed, if refinancing
- Check in the amount of \$500 to cover the cost of the appraisal



Unlock
Your
Dreams



 **FARM CREDIT**
Country Mortgages 

800.919.3276
FarmCreditofVirginias.com
 Equal Housing Lender NMLS #456965

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Buying a Home or Refinancing?

- 10-40 year programs
- Fixed and Adjustable rates
- Up to 102% financing
- Low closing costs
- Flexible payment options
- No prepayment penalties
- No acreage minimums or maximums
- Free pre-qualifications, no application fee
- Investment properties or second homes

Purchasing a Lot or Home Site?

- 1-20 year programs
- Low closing costs
- No prepayment penalties
- Up to 85% financing on land
- 12-month interest only
- No acreage minimums or maximums



Building Your Dream Home?

Construction or Construction-to-Permanent Loan

- Up to 80% financing
- Interest only payments
- Flexible draw schedules
- Class A contractor required for one-time closing
- Two close options available for owner contractor
- Extended lock-in available up to 12 months for permanent loans

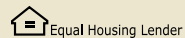


Special Programs

- Self employed
- Homepath
- Veterans Loans (VA)
- USDA/Rural Development
- Federal Housing Administration (FHA)

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Loans for
Farms, Homes & Land

 **FARM CREDIT**
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