

NATIONS CAPITAL

Where Vision Gets Built

Timber and Agriculture Solutions

After years of financing Timber and Agriculture properties and products throughout the country Nations Capital has added Private Equity financing to assist our clients in obtaining higher loan to values, lower interest rates, longer financing terms and considerably faster closings. Private Equity financing offers our customers more flexibility in reaching their goals and clearly out performing any local bank rates and terms.

Nations Capital is one of the leading providers of **farm loans** and **agriculture financing**. Nations Capital is an active provider of commercial farm loans, full-time farm loans, part time farm loans, Timber, agriculture financing and farm equity line of credit loans throughout the United States. Farm and Timber operations seeking between \$500,000 and \$50,000,000 in farm financing to refinance, purchase or expand should contact Nations Capital today to receive our current rates and information.

Loan Amount	\$500,000 – \$50,000,000
Loan Term	Up to 30 yrs. and Revolving lines of credit over a 10-year period
Amortization	5 to 30-year amortization - available customized loan terms
Zoning	Generally, zoning must be ag or ag/residential
Maximum LTV	Up to 95% of appraised value or purchase price. Up to 100% on Timberlands
Interest Rate	Starting at 3.99% Fixed and Adjustable Rates available
Eligible Properties	Includes all farm, timber and ranch land 50+ acres minimum
Eligible Markets	All U.S. markets.
Typical Properties	Permanent Plantings, Annual Crops, Ranch, Infrastructure and Timber lands
Typical Timber -	All typical timber and pulp to the demographic area
Loan Parameters	Loan terms are tailored to match the growth or maturity, or harvesting plans
Operating Loan Products	Revolving and non-Revolving
Construction loans	Financing is available for construction of a new homestead, barns, silos, Livestock housing or other farm structures and infrastructure
Security	First-lien, second-lien mortgage or UCC.
Expense Deposit	Varies for each property- Size and scope of each parcel to cover third-party reports, legal fees and site inspection costs
Lender Fee	Pricing and underwriting departments to determine lender fees
In-place Subordinate Debt	May be allowed in accordance with industry standards.