

The Leader in Rural Lending

No one builds barndos like we do. That's because our loan officers live out here too. They're experts in this unique construction style and will make building your barndo a breeze.

Traditional Financing for Barndos

We finance most barndo builds like a traditional construction loan, so you can put less down. This means you'll have more money in your pocket, instead of in your down payment. And we never charge private mortgage insurance (PMI).

Get the Full Value of Your Land

We acknowledge the equity in the land, its outbuilding, and other site improvements, towards the down payment on your construction loan, potentially lowering the amount you'd need to put down.

Choose Your Builder

While other lenders may ask you to work with a builder they prefer, we let you choose your own.

Fixed and Variable Rates

While other lenders may only offer variable rate barndo loans, we give you the option of fixed rates as well.

One-Time Closing

Go from construction to permanent financing with one simple loan package—no refinancing required when the construction project is complete.

Manage Your Build in One Place

With our simple digital tool, you, your contractor, and your Rural 1st team can manage your project all in one place, in real time.

Lower Rates for Less

If a lower rate comes along, with just a call and a small fee* you can reduce your rate, annually, without the hassle of a refinance.

With You Throughout Your Build

Unlike many lenders, we pride ourselves in going the distance. Our loan officers are here to support you from ground breaking, to moving in day, and beyond.

Contact a loan officer about pre-qualification today.



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