

CONSTRUCTION LOANS FROM RURAL 1ST



The Leader in Rural Lending

When the goal is to get Closer to What Matters®, we've got what you and your customers need to get there. Our loan officers live out here too, so we understand how to make your client's rural dream home a reality. When it comes to construction loans, we go the distance. Our loan officers are here to support you from ground breaking, to moving in day, and beyond.

Get the Full Value for the Land

We acknowledge the equity in the land, its outbuilding, and other site improvements, towards the down payment on the construction loan. This equity has the potential to lower the amount you're customer needs to put down.

Choose Your Builder

While other lenders may request working with a builder they prefer, we let customers choose their own. We simply ask that the builder meets our requirements to ensure a smooth build.

One-Time Closing

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

Fixed and Variable Rates

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

Lower Rates for Less

If a lower rate comes along, with just a call and \$750* our customer can reduce their rate, annually, without the hassle of a refinance.

Manage The Build in One Place

With our simple digital tool, you can manage draws, disbursements, inspections, and your project's progression all in one place. You, your customer and the Rural 1st team can monitor the project together in real time.

**Contact a loan officer about working
with Rural 1st.**



Rural1st.com | 1.844.GO.RURAL

* Conversion fee of \$750 applies. Fees subject to change without notice.

Loans subject to credit approval. Rural 1st is a tradename and Rural 1st, the Rolling Hills Window icon, Rural Logic, and Closer to What Matters are exclusive trademarks of Farm Credit Mid America, NMLS 407249. Rural 1st products are available to consumers within the territories of participating Farm Credit System Associations. Equal Housing Lender.

For Realtor and Builder Use Only

