

AGLOANS BROKER PARTNERS • FIELD GUIDE

Beyond the Residential Box

A Mortgage Broker's Field Guide to Farm & Ranch Financing

Recognize a farm or ranch financing opportunity, ask the right first questions, hand it off cleanly, and earn 50% of our origination fee when it funds.

For mortgage brokers and mortgage professionals • Version 1.1 • October 2026

Your client needs a financing path beyond your usual mortgage programs. Bring in agricultural financing expertise.

WHAT'S INSIDE

- 1 How to tell a home on acreage from recreational land and from a working farm or ranch, and why the difference matters.
- 2 Three hypothetical situations that often sit outside a residential lender lineup.
- 3 Six questions for a first, private conversation with your client.
- 4 How the handoff works, how you get paid, and a one-page field reference.

Deliver the loan package. When it funds, earn 50% of our origination fee. Paid on funded commercial (business-purpose) farm and ranch loans, under our broker referral agreement, where permitted by law. AgLoans.com is not a lender and does not make loans or credit decisions. Financing is subject to lender review, eligibility, and approval.

When agricultural expertise may help

Most rural requests are still residential requests. A smaller group is different: financing for land that is part of a working farm or ranch business. Sorting them out early keeps the file in the right review.



Rural residential

WHAT IT LOOKS LIKE

A home on acreage. The land mainly supports the household, not a business.

TYPICAL REVIEW

Usually a residential (consumer) mortgage review.



Recreational land

WHAT IT LOOKS LIKE

Land held mainly for hunting, recreation or personal use, such as wooded ground.

TYPICAL REVIEW

A different review from either a home loan or a farm loan. Programs vary by lender.



AG EXPERTISE MAY HELP

Commercial agricultural

WHAT IT LOOKS LIKE

Land used in a working farm or ranch operation.

TYPICAL REVIEW

A business-purpose agricultural review, often outside a residential lineup.

Household use

Working operation

Acreage, a barn or outbuildings alone don't make a request agricultural. What usually matters is how the land is used, who operates it, and whether it supports a working farm or ranch business. The lender makes the final determination.

Signals worth a conversation

- ◆ Your client farms or ranches the land, or leases it to someone who does.
- ◆ The land produces crops, livestock or other agricultural income.
- ◆ The request is to buy, refinance or restructure farm or ranch real estate.
- ◆ A balloon payment or short-term note on farm real estate is coming due.
- ◆ Family members want to buy out siblings or parents to keep an operation together.
- ◆ It's a specialty operation: orchard, vineyard, dairy, cattle, poultry or timber.
- ◆ Most of the value sits in the land and the operation, not the house.

A quick note on Farmer Mac

- ◆ Farmer Mac was chartered by Congress in 1988 as a government-sponsored enterprise to create a secondary market for agricultural loans.
- ◆ It does not lend directly to borrowers. In its own words, it is "a secondary market provider, not a direct lender."
- ◆ It works through lenders: it buys qualifying farm and ranch mortgage loans from them, or provides credit protection on loans they keep.
- ◆ Not every farm loan qualifies. Loans must meet Farmer Mac's requirements, including collateral, borrower-use and underwriting standards.
- ◆ AgLoans.com is not a bank or lender. We organize agricultural financing requests and work with underwriters who work with Farmer Mac and other private funding sources. AgLoans.com is not Farmer Mac and does not represent it.

Source: farmermac.com, checked October 17, 2026 (full list on page 6).

Three situations that may sit outside a residential lineup

These are teaching examples, not case studies. They show the kind of request worth a closer look and what you might do next. They say nothing about whether any request would be financed.

A

Working-farm purchase

Hypothetical example — not a real client, not an outcome

The situation. A long-time client grows corn and soybeans on land she owns and rents. The neighboring farm, with an older farmhouse and grain bins, is for sale, and she wants to buy it to expand her operation.

WHY IT MAY SIT OUTSIDE A RESIDENTIAL LINEUP

The purpose is to grow a farming business, and the cropland, not the house, is the main collateral. That usually calls for a business-purpose agricultural review rather than a home-loan program.

WHAT YOU COULD DO NEXT

Ask the six first questions on page 4. If the answers point to a working operation, describe the general scenario to AgLoans (no name, address or financials) and ask whether it may fit before you suggest an introduction.

B

Agricultural refinance

Hypothetical example — not a real client, not an outcome

The situation. A couple runs a cow-calf operation. Part of their ranch land is financed with a short-term note that ends in a balloon payment next year. Their home sits on the ranch, but the debt was taken on for the operation.

WHY IT MAY SIT OUTSIDE A RESIDENTIAL LINEUP

The collateral is working ranch land and the request is tied to the operation, not the household. That is a different review from a residential refinance, even with a house on the property.

WHAT YOU COULD DO NEXT

Note the maturity date and what the couple wants to accomplish, without collecting statements. Mention the date when you describe the scenario. The lender sets any actual timeline.

C

Family-farm / sibling buyout

Hypothetical example — not a real client, not an outcome

The situation. Three siblings inherited the family farm. One has farmed it for years and lives in the farmhouse. She wants to buy out her brother and sister so the operation stays whole.

WHY IT MAY SIT OUTSIDE A RESIDENTIAL LINEUP

The financing would fund a transfer of farmland between co-owners to keep a business running, not a typical home purchase. A dwelling is part of the picture, which is exactly why purpose and use need a careful first look.

WHAT YOU COULD DO NEXT

Ask who owns the land today (individuals, an estate, a trust or an entity) and who operates it. Encourage the family to keep its own attorney and tax advisor involved. Then follow the handoff on page 5.

No financing outcome is implied in any example. The underwriter or lender makes every credit decision and sets any terms.

Six questions for the first conversation

Use these in a private conversation with your client, by phone or in person. They are prompts for you, not fields for a web form, a lead ad or a social post.

1

What is the financing for?

WHY IT MATTERS

Purpose (buying land, refinancing, buying out family, funding the operation) is the first signal of whether the request is agricultural or consumer.

2

How is the property used, and by whom?

WHY IT MATTERS

Who farms or ranches it (your client, family, a tenant) and what it produces tell you more than acreage or buildings.

3

Where is it? State and county.

WHY IT MATTERS

Location shapes which programs and lenders may apply. At AgLoans, we review requests nationally; a few states are not currently supported (including South Dakota). We confirm state fit in the first conversation.

4

About how much financing is your client requesting?

WHY IT MATTERS

Ask for the approximate loan request, not the price or property value. AgLoans' published starting range is \$500,000 to \$25 million in requested financing.

5

What is the timing?

WHY IT MATTERS

A contract date, a maturing note or a family deadline shapes the first steps. Share it early. The lender sets any actual timeline.

6

Is there a dwelling, and is it your client's primary residence?

WHY IT MATTERS

A home on the property doesn't rule out an agricultural request, but it changes what needs a closer look on purpose and review.



Don't collect Social Security numbers, tax returns or account numbers to start.

Keep the first conversation general. Detailed documents come later, with your client's permission, through a secure route (page 5).

What a general scenario sounds like

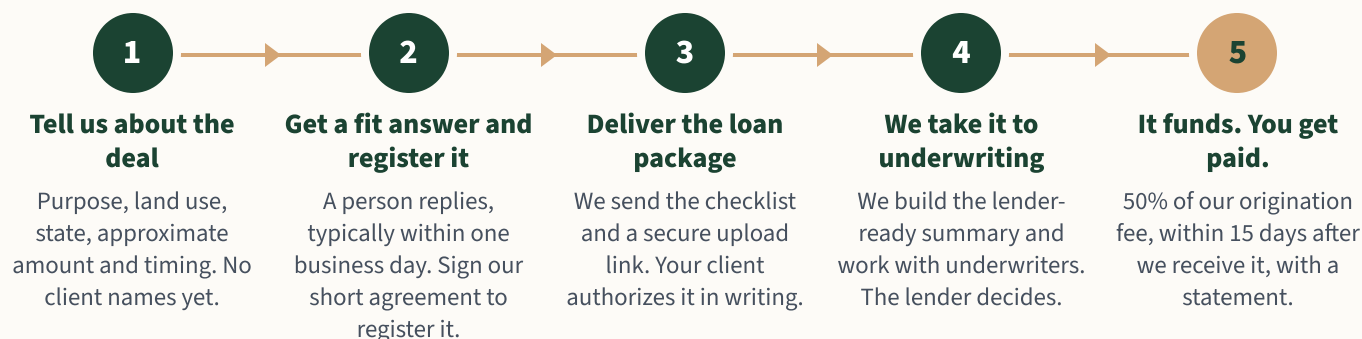
Hypothetical example — not a real client, not an outcome

"My client runs a cow-calf operation in western Nebraska. They want to refinance a balloon note on ranch land that comes due next spring. The request is roughly \$1.5 million. The house on the ranch is their primary residence."

No name, no address, no documents: enough for a program-fit conversation.

Hand it off. Get paid when it funds.

Five steps, clear roles, your client's written permission first, and secure channels only.



Handoff checklist

☐ Your client's written permission first

A general, no-names scenario is fine to discuss first. Before you share who your client is or any documents, get their signed authorization (we send the form) and follow your company's privacy policies.

☐ Program fit: general scenario only

Purpose, use, state, approximate request and timing. A person at AgLoans tells you whether it may fit the published scope. That is not a credit decision.

☐ Secure information route

Documents move only through AgLoans' secure upload; questions by phone (913-608-7245). Never in an email body, text message, social DM or the public website form.

☐ Communication

With the borrower's permission, you hear from us at each milestone: package received, submitted to underwriting, decision, funded. No credit, financial detail or underwriting decisions unless the borrower authorizes it in writing.

☐ Clear roles

YOU

Your client relationship, the first conversation and the loan package.

AGLOANS.COM

Registers your deal, builds the lender-ready summary, works with underwriters and pays your fee.

UNDERWRITER OR LENDER

Reviews the file, makes the credit decision and sets any terms.

Your deal stays yours: registered to you, 24 months of non-circumvention, and we never contact your client without your OK. No residential mortgages here, so that business stays yours.

☐ What not to email or post

Social Security numbers, tax returns, account statements, credit reports, or client names and property addresses tied to a request. Keep client scenarios out of social media groups.

Field reference: farm & ranch requests

SPOT IT

- ◆ **Rural residential:** home on acreage → usually a residential (consumer) review.
- ◆ **Recreational:** hunting, recreation, personal use → a different review.
- ◆ **Commercial agricultural:** working farm or ranch → business-purpose agricultural review.
- ◆ Acreage, a barn or outbuildings alone don't decide it.

ASK IT

1. Purpose
 2. Use, and who operates it
 3. State and county
 4. Approximate request (not price or value)
 5. Timing
 6. Dwelling? Primary residence?
- ☐ No SSNs, tax returns or account numbers to start.

HAND IT OFF

- ☐ General scenario first, no names
- ☐ Fit answer, then sign to register
- ☐ Client's written authorization
- ☐ Package via secure upload only
- ☐ Milestone updates only with the borrower's permission
- ☐ Paid: 50% of our origination fee

MAY FIT (published starting point; confirmed per file)

- ◆ Requested financing of **\$500,000 to \$25 million** (the loan request, not price or value)
- ◆ Agricultural real estate helps secure the request
- ◆ Working farm or ranch purchase · agricultural refinance · family-farm or sibling buyout
- ◆ Also seen: orchard, vineyard, dairy, cattle, poultry and timber operations; operating lines secured by farm real estate
- ◆ Business or agricultural purpose

USUALLY NOT A FIT

- ✗ Loans under \$500,000
- ✗ No agricultural real estate
- ✗ Livestock-only or equipment financing
- ✗ Non-agricultural residential property
- ✗ Hobby farms without a commercial operation
- ✗ International property
- ✗ South Dakota

A few states are not currently supported (including South Dakota). We confirm state fit in the first conversation.

Send us a farm deal:

agloans.com/broker-partners/ · 913-608-7245 · info@agloans.com

A person reviews every broker inquiry. We reply by email or phone, typically within one business day.

About AgLoans.com. AgLoans.com is not a bank or lender and does not make loans or credit decisions. We organize agricultural financing requests and work with underwriters who work with Farmer Mac and other private funding sources. Financing is subject to lender review, eligibility, and approval.

Broker fees. 50% of the origination fee AgLoans.com receives from the lender on a funded commercial (business-purpose) agricultural loan from a registered broker referral, under a signed broker referral agreement, where permitted by law. No fee on unfunded, residential or consumer-purpose loans. Servicing and other fees are not shared.

This guide is general education. It is not legal, tax or credit advice, not continuing-education credit, and not a substitute for required professional training. It is free to anyone and is never conditioned on referring business.

AgLoans.com does not arrange residential mortgages and does not pay for residential mortgage referrals.

Sources. Farmer Mac, "About Farmer Mac," farmermac.com/about/ · "Farm & Ranch," farmermac.com/farm-and-ranch/ · "Investor FAQs," farmermac.com/investor-faqs/ (all checked October 17, 2026). All scenarios are hypothetical. Cover image is illustrative and AI-generated. Version 1.1 · October 2026.