



**FARMERMAC**  
*Financing Rural America*

Farmer Mac Refresh:

**Tracking the Tabs to Success**



**Getting Started in AgPower®**



## Today's Presenters:

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**FARMER**MAC



# Tracking the Tabs to Success Series

## Getting Started with AgPower

- Farm & Ranch Loan Purchase Process
- Accessing AgPower
- Application Queue
- Application Tab
- Borrower Info Tab
- Communication/Attachment Tab

August 7<sup>th</sup> 2013

## Income & Expense and Subsidiary Analysis

- Income & Expense Tab
- Proforma Income & Expense Tab
- Subsidiary Analysis Tab

August 21<sup>st</sup> 2013

## Balance Sheet and Loan Summary

- Balance Sheet & Balance Sheet Schedules
- Consolidated Balance Sheet & Schedules
- Proforma Balance Sheet and Schedules
- Loan Summary Tab

August 14<sup>th</sup> 2013

## Loan Submission and Final Steps

- Submitting the Loan
- Preliminary Loan Approval
- Appraisal Checklist
- PPDocs
- Rate Locking and Rate Lock Info Tab
- Purchase Request & Purchase Info Tab

August 28<sup>th</sup> 2013

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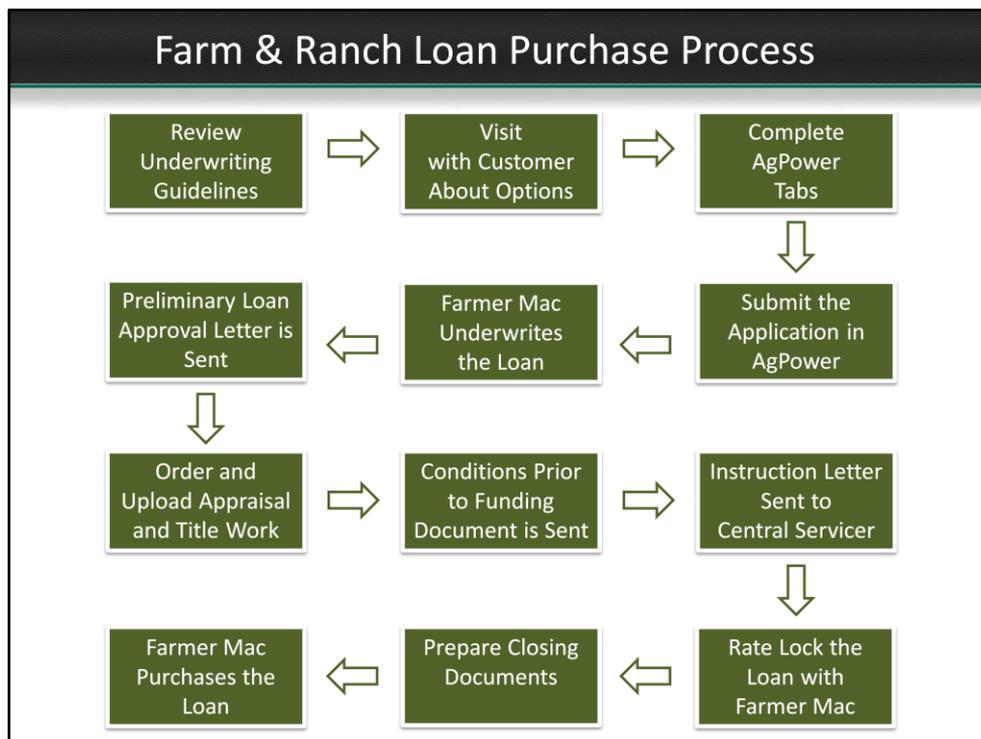


## Getting Started in AgPower®

Today's Webinar will cover the following:

- The Farm & Ranch Loan Purchase Process
- Accessing AgPower
- The Loan Application Queue
- The Application Tab
- The Borrower Info Tab
- The Communication/ Attachment Tab

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Lets review the process for the Farmer Mac Farm and Ranch Loan Purchase Program:

- Understand Farmer Mac’s underwriting guidelines
- Visit with customer to determine their basis needs, also gather financial information and pre-screen
- Complete all applicable tabs in AgPower®
- Submit the loan
- Farmer Mac underwrites loan and may communicate questions back to you
- If loan is approved, Farmer Mac issues a Preliminary Loan Approval Letter
- Seller orders and uploads the appraisal and preliminary title work
- Farmer Mac sends a Conditions Prior to Funding document if there are questions on the appraisal or title work
- After any conditions have been satisfied, Farmer Mac sends an Instruction Letter to the Central Servicer
- When ready, the seller Rate Locks the loan with the Rate Lock Desk in D.C.
- Seller prepares closing documents and the Central Servicer assists with perfecting these documents
- Seller completes Purchase Request tab and Farmer Mac purchases the loan



# Accessing AgPower

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25<sup>TH</sup> ANNIVERSARY

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About Us | Lenders | Borrowers | Investors | Resources | FAQ

**Welcome** Benefits Calendar of Events

**The Federal Agricultural Mortgage Corporation**

The Federal Agricultural Mortgage Corporation, commonly known as Farmer Mac, was created by Congress to establish a secondary market for agricultural mortgage and rural utilities loans to increase the availability of long-term credit at stable interest rates to segments of rural America. As a stockholder-owned, publicly-traded corporation, Farmer Mac, along with its subsidiary Farmer Mac II, LLC, conducts these activities through three programs -- Farmer Mac I, Farmer Mac II and Rural Utilities. Farmer Mac is not a direct lender. Instead working with lenders that work directly with borrowers throughout the United States. The Corporation's headquarters are in Washington, D.C.; it has an underwriting office in Johnston, IA.

**Keeping Up with Dr. Kohl**

Dr. David Kohl, professor emeritus at Virginia Tech, is a well known and respected leader in the world of agricultural finance. As a contributor to the "Farmer Mac Almanac," Dr. Kohl provides his insight and outlook through his regular column, "Dave's GPS," and his "Dashboard" of economic indicators.

Welcome to his [current bi-monthly edition](#) where Dr. Kohl highlights eight of his most important takeaways from the ABA Ag Bankers Conference last November.

**What's New?**  
Visit with Farmer Mac in Your State. See our newly posted 2013 Conference Schedule.  
[Read More](#)

AgPower, the rates, preferred appraiser list and your profile along with other items are located in the secure access area of the Farmer Mac website. To login to this area of the website you would go to [www.farmermac.com](http://www.farmermac.com) and click login at the top right.

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SECURE ACCESS

### Login

Please enter your user name and password to login to the Farmer Mac Website.

If you have forgotten your password, please click on the forgot password button below to reset your password.

User Name/Email:

Password:

Login Forgot Password

Once you click login at the top right of the screen you will be prompted for your user name and password. The user name is your email address and the password should have been created when your administrator added you as a user, or if you are the administrator this password would have been set during communications with Farmer Mac's Marketing Department. If you forgot your password, click forgot password and an email from [DoNotReply@farmermac.com](mailto:DoNotReply@farmermac.com) will be sent to you immediately that includes a link to the next step.

The screenshot shows the Farmer Mac website interface. At the top, there is a search bar for "Farmer Mac" and navigation links for "home", "contact us", and "logout". The main header features the "FARMER MAC Financing Rural America" logo with a "25th ANNIVERSARY" badge. A navigation menu includes "About Us", "Lenders", "Borrowers", "Investors", "Resources", and "FAQ". A "SECURE ACCESS" button is highlighted with a green circle. Below this is a banner image of a farm with a red truck and a green combine harvester, with the text "SECURE ACCESS".

On the left side, there is a "Secure Access" menu with green arrows pointing to the following links: My Profile, AgPower, Doc Prep Service, Preferred Appraiser, Products, Rates, and Logout.

In the center, there is a "Farmer Mac Rates" section with a graphic showing a map of the United States and the word "rates". To the right of the graphic are four links: Farmer Mac Rates Post Schedule, Farmer Mac I: Farm and Ranch Loan Program, Farmer Mac I: Farm and Ranch Loan Program - ABA, and Farmer Mac I: Farm and Ranch Loan Program - ICBA.

At the bottom, there is a dark navigation bar with the following categories and links:

About Us	Lenders	Borrowers	Investors	Resource Center
Corporate Profile	Farmer Mac Programs	Farm and Ranch Mortgage Loans	Equity Securities	Calendar of Events
Corporate News	Farmer Mac I		Debt Securities	Farmer Mac Almanac
Board of Directors	Farmer Mac II	USDA Guaranteed Loans	Agricultural Mortgage Backed Securities	Dave's GPS Link
Executive Officers	ABA/Farmer Mac Alliance		Corporate Governance	Recorded Webinars
Legislative History	ICBA/Farmer Mac Program		SEC Filings	Seller/Service Guide
Corporate Offices	Loan Documentation Services			

To access AgPower you would click on the AgPower link. The Loan Application Queue will open in a new window. In the secure access area of the Farmer Mac website you can also access the Rates and the Preferred Appraiser list as well as edit your profile.



# Loan Application Queue

**FARMER MAC**  
Financing Rural America

**AgPOWER**

Loan Application Queue **Add New Application** Quick Search [Selected One] [Go] [Manual](#)

Seller ID	Application ID	Loan Number	Status	Documents	Borrower Name	Loan Amount	Approved Date	CS	Sub Date	UW	Received From	App. Date
DC-001	DC-110011		New Application	Documents	MAC LAND LLP	\$2,850,000					BERNARD ABBUHL	03/04/2018
DC-001	DC-090048	20909501	New Application	Documents	Sample Application for Smith Farms	\$159,000		ZNB	03/30/2011		David Buman	07/28/2015
DC-001	DC-090048	20909505	New Application	Documents	Sample Application for Joe Jones	\$220,000	01/01/1900	AA	03/30/2011		Mandy Heng	06/05/2015

Status: All Seller ID: DC-001 Federal Agricultural Mortgage Corp. Archive Status: Active Total Applications #: 3 [File LOS Loan Queue](#)

Loan #: 1 Loan Amount: 159,000 CS: Zions Agricultural Finance (ZNB);  
 Loan #: 1 Loan Amount: 220,000 CS: Agri-Access (AA);

AgPower LOS contains formulas and financial measures that represent best practices used by agricultural mortgage lenders and incorporate guidelines promulgated by the Farm Financial Standards Council. AgPower LOS uses these criteria to determine, at its sole discretion, whether loans conform to its Qualified Loan definition. Sellers using the embedded criterion for their own qualitative measurement purposes do so independent of AgPower LOS, and AgPower LOS, including its officers and agents, will not assume any (and by using the program in such manner, Sellers agree to assume all) liability to Sellers or others for such use.

Here you can see the AgPower Queue this will always be the first screen you see after successfully logging into AgPower. All of your active loans will be listed in the Queue. The three loans listed here will also be in your queue, as they are sample loans created by Farmer Mac for you to reference. You can sort loans by any of the headings in the grey row. To add a new application, click on the “Add New Application” button. Under the quick search you can search by Application ID, Loan Number or Borrower Name. See the manual for help using AgPower. At the bottom of the screen there is the archive status drop down box. Here you can see your archived loans. To access a loan, click on the borrower’s name.

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**AgPOWER**

Loan Application Queue **Add New Application** Quick Search [Selected One] Go Manual

Seller ID	Application ID	Loan Number	Status	Documents	Borrower Name	Loan Amount	Approved Date	CS	Submitted Date	UW	Received From	App. Date
DC-001	DC-110011		New Application	Documents	MAC LAND LLP	\$2,850,000					BERNARD ABBUHL	03/04/2018
DC-001	DC-090048	20909501	New Application	Documents	Sample Application for South Farms							8/2015
DC-001	DC-090048	20909505	New Application	Documents	Sample Application for Jones							5/2015

**AgPower LOS Documents**

Please turn off your web browser Pop-up blocker for AgPower LOS before download report.

**Application**

**Loan Summary**

Balance Sheet  **Open**

**Rate Lock Procedures & FAQ**

**Deficiency Condition List**

**Preliminary Loan Approval**

**Export All Reports**

Appraiser Engagement Letter  **Open**

Appraiser Engagement Letter  
Environmental Disclosure 1010A Farmer Mac Assumptions and Limiting Conditions  
Collateral Assessment Report (CAR) 1047

Status: All Seller ID: DC-001 Federal Agricultural Mortgage Corp

Loan #: 1 Loan Amount: 159,000 CS: Zions Agricultural Finance (ZNB);  
Loan #: 1 Loan Amount: 220,000 CS: Agri-Access (AA);

AgPower LOS contains formulas and financial measures that represent best practices used by agricultural mortgage lenders and incorporate guidelines promulgated by the Farm Financial Standards Council. AgPower LOS uses these criteria to determine, at its sole discretion, whether loans conform to its Qualified Loan definition. Sellers using the embedded criteria for their own qualitative measurement purposes do so independent of AgPower LOS, and AgPower LOS, including its officers and agents, will not assume any (and by using the program in such manner, Sellers agree to assume all) liability to Sellers or others for such use.

If you click on Documents, a new window will appear. When Farmer Mac sends you a document regarding the loan, it will appear in this area. You can also print the financial documents from AgPower. The Rate Lock Procedures and & FAQ document will appear once the Instruction Letter is sent to the Central Servicer, the deficiency list is sent after Farmer Mac looks at the appraisal and the Preliminary Loan approval will appear once the loan is approved. Further down you see a drop down box. Here you can download Farmer Mac's Sample Engagement Letter, Farmer Mac's Assumptions and Limiting Conditions as well as the Environmental Disclosure form. These documents need to be shared with your appraiser when they are engaged.



# Application Tab



Financing Rural America

Application Number: DC-110011  
Borrower: MAC LAND LLP



Application Queue	Application	Borrower Info	Balance Sheet	BS(a)	Consolidated BS	Consolidated BS(a)	Submit Applica
Consolidated BS PROFORMA	Consolidated BS(a) PROFORMA	Consolidated BS(a) PROFORMA	INC and EXP	Consolidated INCEXP PROFORMA	Appraisal Clist	Manual / UW G	
Subsidiary Analysis	Loan Summary	UW Ratio	Communication/Attach	Appraisal	UW Analysis	Products Option	Instruction Let

Save

Application Num: DC-110011    Application Status: New Application    Duplicate Application

Application Description: MAC LAND LLP

Number of Entities: 2 (1-15)    Seasoned Loan     UW Type: FTF - Full Underwrite    Most Recent Inc/Exp Year: 2015 (2012)

Individual Completing Application: BERNARD ABBUHL    Application Date: 3/4/2018

**The Proceeds Of The Loan Will Be Used As Follows:**

Loan Purpose	Description	Amount(\$)	(%)
<a href="#">Del</a> <a href="#">Edit</a> Purchase RE	PURCHASE S1/2 WANNABE TOWNSHIP	2,240,000	78
<a href="#">Del</a> <a href="#">Edit</a> Refinance RE	FARM LOAN 2 with Farmer Mac	600,000	21
<a href="#">Del</a> <a href="#">Edit</a> Closing fees	FEES AND COSTS	20,000	1
<b>Total</b>		<b>2,860,000</b>	<b>100</b>

The total loan purpose amount should be Equal to Requested Loan Amount

**Seller Information:**

Seller ID: DC-001

Name: Federal Agricultural Mortgage Corp.

Address: 2221 Douglas Blvd. suite 1000

City: Roseville

State: MD    Zip: 20036

Phone: 202-872-0001    Fax: 202-872-0001

Email: yajun\_zheng@farmermac.com

**Loan Officer Information:**

Loan Officer: Bernard Abbuhi     Share this Application?

Address: 1930 K Avenue

City: Red Oak

State: IA    Zip: 51506

Phone: 712-623-4207    Alternate Phone: 712-242-5448

Fax: 712-623-4207

Email: Bernard\_Abbuhi@farmermac.com

**Primary Borrower:**

Business Structure: Corporation

Name: MAC LAND LLP    DOB:     Tax ID: \*\*\*\*\*2222    CBR Score:

Name:     DOB:     Tax ID:     CBR Score:

Street: 2011 SCENIC DRIVE    Home Phone:

City, State: FARMERVILLE IA 50111    Business Phone:

Zip:     Fax:

Are you a U.S. Citizen or Permanent Alien?:    Yes     No

**Additional Borrower:**

Business Structure: Corporation

Name: MAC OPERATIONS INC    DOB:     Tax ID: \*\*\*\*\*5678    CBR Score:

Name:     DOB:     Tax ID:     CBR Score:

To access the loan, click on the borrowers name in the loan queue and you will be directed to the application page.

**FARMER MAC**  
Financing Rural America

Application Number: DC-110011  
Borrower: MAC LAND LLP

**AgPOWER**

Application Queue	Application	Borrower Info	Balance Sheet	BS(a)	Consolidated BS	Consolidated BS(a)	Submit Application
Consolidated BS PROFORMA	Consolidated BS(a) PROFORMA	INC and EXP	Consolidated INC/EXP PROFORMA	Appraisal CKlist	Manual / UW Grid		
Subsidiary Analysis	Loan Summary	UW Ratio	Communication/Attach				

**Save**

Click to watch the quick tip video for Application Tab

Application Num: DC-130197 Application Status: **UW Processing** **Duplicate Application**

Application Description: Mac Land LLP

Number of Entities: **3** (1-15) Seasoned Loan  UW Type: **FTF - Underwrite** Most Recent Inc/Exp Year: **2012** (2012)

Individual Completing Application: **Bernard Abbuhl** **FTF - Underwrite** Application Date: **8/18/2013 9:**

**Revolving LOC (Ag Equity)**  
**Fast Track II**  
**LifeStyle Ranch**

The Proceeds Of The Loan Will Be Used As Follows:

This is the top of the Application Page. Here you can see the Application Number, and the application status. The number of entities is entered here, keep in mind, a husband and wife are considered the same entity. Select the UW Type, keep in mind the UW Type chosen here will dictate how AgPower sets up the loan file and how the loan is underwritten. Complete all of the filed in red and click save. If you need a second application for the same borrowers you can duplicate this application.

**The Proceeds Of The Loan Will Be Used As Follows:**

	Loan Purpose	Description	Amount(\$)	(%)
<a href="#">Del</a> <a href="#">Edit</a>	Purchase RE	PURCHASE S1/2 WANNABE TOWNSHIP	2,240,000	78
<a href="#">Del</a> <a href="#">Edit</a>	Refinance RE	FARM LOAN 2 with Farmer Mac	600,000	21
<a href="#">Del</a> <a href="#">Edit</a>	Closing fees	FEES AND COSTS	20,000	1
<a href="#">Save</a>			2,860,000	100

The total loan \_\_\_\_\_ to Requested Loan Amount

**Seller Information:** Seller ID: \_\_\_\_\_

**Loan Officer Information:** Loan Officer: [Bernard Abbuhl](#)  Share this Application? [i](#)

The loan proceeds box will appear after you have completed all of the other field on the application tab and then click save, so don't forget to come back and complete this area. The loan proceeds are added line by line and are saved via the save button on that line. You can also edit or delete existing lines. See the list of possible loan purposes, please try to be as specific as possible.

**Loan Terms:**

Loan Product: 20-Yr Fixed 

Loan Amount Requested(\$): 2,860,000 Amortization Years: 20

Payment Frequency: Semi-annual Term of Years: 20

Maximum Interest Rate(%): 6 

Amortization

Adjustable Frequency(Years): N/A

Select the Farmer Mac product the borrowers would like. Also complete the payment frequency, amortization and loan amount requested. The loan amount requested should match the total loan amount in the loan proceeds. The maximum interest rate is not necessarily the rate the borrower’s will receive on the loan, it is the maximum rate they are approved to rate lock for. When calculating this number, please leave enough margin for the spread your bank will be taking along with room if rates happen to increase. By clicking the blue % box, the current rates will open in a separate window.

**Security:**

Acres: 640 County: MONTGOMERY State: IA

Legal Description:  
N1/2 EXISTING TOWNSHIP, S1/2 WANNABE TOWNSHIP

Additional Security (Include federal & state grazing leases, irrigation equipment, water rights & other equipment necessary to the operation of the security):

Description of property and improvements (including leased equipment, i.e. irrigation pivots):

Title is/will be vested in:  
Mac Land LLP

Complete the information on the security section of the application tab. If the property has a lengthy legal description you can type "See Attached" and upload the legal description on the Communication/ Attachment Tab.

*These Questions Apply To All Applicants. If Yes To Any, Please Explain.*

Are any assets pledged as security for debts of others?  Yes  No

Have you had a bankruptcy? (past 7 years)  Yes  No

Do you have any judgments against you?  Yes  No

Are you a party to any lawsuit?  Yes  No

Do you have any contingent liabilities?  Yes  No

Co-signed on child's car loan.

Have you endorsed or guaranteed notes for others?  Yes  No

Are you obligated to pay alimony or support?  Yes  No

Property foreclosed or deed in lieu? (past 7 years)  Yes  No

Describe any labor performed, materials furnished or contracts made in connection with the erection or alteration or other improvements on the offered security within the past six months:

List all leases on the security, including lessees, amounts, property leased and the lease expiration dates:

**Application Agreement:**

Loan App Agreement

Loan Origination Fee(\$): 10,000

Comments:

Each of the undersigned applicants certify that they are or will be actively engaged in agricultural production, either in their own right or as a landlord, and they intend to continue agricultural production on the real estate used as collateral for the loan.

If the loan product selected involves a revolving line of credit, the Applicant represents and agrees that any and all requests for funds under the loan will be used only for agricultural or other business purposes.

Last Updated By: TBetz Last Updated Date: 3/4/2013

Answer the questions at the top of the page. If you select YES to any of these questions a box will appear to allow you to explain the situation. The green box represents the bank/ borrower agreement. If you don't have specific language for this area, call the Farmer Mac Marketing Department for language options. The loan origination fee is yours to charge and collect. All of Farmer Mac's fees are built into the rate. Don't forget to click Save. You can print the application for the borrowers to sign at closing.



# Borrower Info Tab

FARM Approved Sellers Application for submission to FARM

**Loan Origination System**

Application Queue	Application	<b>Borrower Info</b>	Balance Sheet	BS(a)	Consolidated BS	Consolidated BS(a)	Submit Application
Consolidated BS PROFORMA	Consolidated BS(a) PROFORMA	INC and EXP	Consolidated NCEXP PROFORMA	Appraisal Checklist	Manual / UW Grid		
Subsidiary Analysis	Loan Summary	UW Ratio	Communication/Attach	Appraisal	UW Analysis	Products Option	Instruction Letter

**General Borrower's Information:**

Do Applicants Have Other Farmer Mac Related Loans?  Yes  No

Are there guarantees on this loan?  Yes  No

Are there Co-Applicants for this loan?  Yes  No

**Save**

Borrower Name	Business Structure	Primary Borrower	Entity No.	Street	City State Zip	Phone	Citizen
MAC LAND LLP	Entity	Yes	1	2011 SCENIC DRIVE	FARMERVILLE IA 50111	--	Yes
MAC OPERATIONS INC	Entity	No	2	104 SCENIC DRIVE	FARMERVILLE IA 50129	--	Yes
MAC FARMER	Individual	No	3	104 SCENIC LAND	FARMERVILLE IA 50129	--	Yes
MAY FARMER	Individual	No	3	104 SCENIC LAND	FARMERVILLE IA 50129	--	Yes

\*Click on each individual borrower name above to edit

Borrower Designation:

Operator Type:

**Borrower's Information:**

Primary\_Borrower:  Entity Number:

Entity Name:

Organization State:

Organization Type:

Organization ID #:

Address:

City:  State:  Zip:

Business Phone:

Home Phone:

Fax:

Tax ID:

Conjunction:

Check here if you are NOT a US Citizen or Permanent Alien:

Each application requires at least one applicant to be a U.S. Citizen or Permanent Resident Alien.

This is the borrower info tab. Here you can see the list of borrowers already entered. To add a new borrower click "Add" and the fields will clear. To edit an existing borrower, click on the borrower's name from the list and their information will fill in the blanks below, then click edit. Entity 1 is the primary borrower. For multiple entity applications, the primary borrower is the title holder.



## Communication/ Attachment Tab

Application Queue	Application	Borrower Info	Balance Sheet	BS(a)	Consolidated BS	Consolidated BS(a)	Submit Application
Consolidated BS PROFORMA		Consolidated BS(a) PROFORMA		INC and EXP	Consolidated INC/EXP PROFORMA	Appraisal Cklist	Manual / UW Grid
Subsidiary Analysis	Loan Summary	UW Ratio	Communication/Attach	Appraisal	UW Analysis	Products Option	Instruction Letter

**Upload/Edit Related Documents:**

Documents Attached by Seller

Document Category	Entity No	Document Name	Post Date	Document Purpose	File Type	Comments	
Application Miscellaneous		Entity Overview and Application	09/27/2011		.pdf	Explanation of ownership and copy of application	Open
Application Miscellaneous		IRS Analysis and Issues found in Tax Returns	09/27/2011		.pdf	Comments from Bernie on Tax Returns and issues	Open
Application Miscellaneous		Subsidiary Analysis Tab	09/27/2011		.pdf	Print out from AgPower	Open
Application Miscellaneous		UW Analysis Tab	09/27/2011		.pdf		Open
Application Miscellaneous		Consolidated Balance Sheet	09/27/2011		.pdf	Print out from AgPower	Open
Application Miscellaneous		Consolidated Income and Expense Proforma	09/27/2011		.pdf	Print out from AgPower	Open
Outside Entity(s)		M&M Investments 2010 Tax Returns	09/27/2011		.pdf		Open
Outside Entity(s)		M&M Investments 2010 Balance Sheet	09/27/2011		.pdf		Open
Tax Return(s)	1	Mac Land 2011 Tax Return	02/10/2012	For Review	.pdf	2011 Tax Return	Open
Tax Return(s)	1	Mac Land	09/27/2011	2011 Tax Return	.pdf	For Underwriting, call if questions	Open
Tax Return(s)	1	MAC Land 2010 Tax Returns	09/27/2011		.pdf		Open
Tax Return(s)	1	MAC Land 2009 Tax Returns	09/27/2011		.pdf		Open
Tax Return(s)	1	MAC Land 2008 Tax Returns	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	1	MAC Land 2010 Balance Sheet	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	1	MAC Land 2009 Balance Sheet	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	1	MAC Land 2008 Balance Sheet	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	1	MAC Land 2007 Balance Sheet	09/27/2011		.pdf		Open
Application Miscellaneous	1	MAC Land Current Balance Sheet	09/27/2011		.pdf	Print out from AgPower	Open
Application Miscellaneous	1	MAC Land Current Income and Expense	09/27/2011		.pdf	Print out from AgPower	Open
Tax Return(s)	2	MAC Operations 2010 Tax Returns	09/27/2011		.pdf		Open

The Communication/ Attachment tab is used for attaching documents such as narratives, signed balance sheets, tax returns, credit reports, credit verifications, appraisals, title work etc. This tab is also used for the communication of messages between the sellers and Farmer Mac. Here you can see a list of documents that have already been uploaded into AgPower for MAC Land LLP. We recommend you scan the document to your computer in a PDF file. However, Farmer Mac prefers the narrative to be in a word doc format.

Balance Sheet							
Historical Balance Sheet(s)	3	Mac and May 2009 Balance Sheet	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	3	Mac and May Farmer 2008 Balance Sheet	09/27/2011		.pdf		Open
Historical Balance Sheet(s)	3	Mac and May Farmer 2007 Balance Sheet	09/27/2011		.pdf		Open
Application Miscellaneous	3	Mac and May Farmer Current Balance Sheet	09/27/2011		.pdf	Print out from AgPower	Open
Application Miscellaneous	3	Mac and May Farmer Income and Expense	09/27/2011		.pdf		Open

Document ID:

Entity No:

Document Category:

Document Name:  Posted Date: 05/03/2013

File Type:

Document Purpose:

File to Upload:  Browse...

Comments:



Below the list of documents is where you will add new documents. When adding a new document, keep in mind, all of the fields must be blank before you can add a document. If they are not, click on the next attachment button.

**Communication Log:**

Communication Date: All Print

2/10/2012 12:45:00 PM - submitted by: Jalyne Russell - Lending Specialist  
 Response is not required.  
 Please call me, I have a few questions for you.

---

2/10/2012 12:34:00 PM - submitted by: Jalyne Russell - Lending Specialist  
 Response is required.  
 I have uploaded the 2011 Tax Returns.

JaLynne

**New Message:**

Need Response?

Submit

Communication between sellers and Farmer Mac occurs via the Communication Log. When messages are typed and submitted by either Sellers or Farmer Mac, AgPower will automatically send an email notification to the loan officer on the loan. The email will come from DoNotReply@farmermac.com and will notify the recipient that a new message waits for them in AgPower. To send a message you would type the message in the New Message Box and click Submit. AgPower keeps a log of all communication between Farmer Mac and the seller.



# Questions?

Tracking the Tabs to Success Series	
      	<p><u>Getting Started with AgPower</u></p> <ul style="list-style-type: none"> <li>• Farm &amp; Ranch Loan Purchase Process</li> <li>• Accessing AgPower</li> <li>• Application Queue</li> <li>• Application Tab</li> <li>• Borrower Info Tab</li> <li>• Communication/Attachment Tab</li> </ul> <p>August 7<sup>th</sup> 2013</p> <hr/> <p><u>Income &amp; Expense and Subsidiary Analysis</u></p> <ul style="list-style-type: none"> <li>• Income &amp; Expense Tab</li> <li>• Proforma Income &amp; Expense Tab</li> <li>• Subsidiary Analysis Tab</li> </ul> <p>August 21<sup>st</sup> 2013</p>
	<p><u>Balance Sheet and Loan Summary</u></p> <ul style="list-style-type: none"> <li>• Balance Sheet &amp; Balance Sheet Schedules</li> <li>• Consolidated Balance Sheet &amp; Schedules</li> <li>• Proforma Balance Sheet and Schedules</li> <li>• Loan Summary Tab</li> </ul> <p>August 14<sup>th</sup> 2013</p> <hr/> <p><u>Loan Submission and Final Steps</u></p> <ul style="list-style-type: none"> <li>• Submitting the Loan</li> <li>• Preliminary Loan Approval</li> <li>• Appraisal Checklist</li> <li>• PPDocs</li> <li>• Rate Locking and Rate Lock Info Tab</li> <li>• Purchase Request &amp; Purchase Info Tab</li> </ul> <p>August 28<sup>th</sup> 2013</p> <p><b>FARMERMAC</b></p>

Reminder of the upcoming webinars.



Application Number: DC-110011  
 Borrower: MAC LAND LLP



Application Queue	Application	Borrower Info	Balance Sheet	BS(a)	Consolidated BS	Consolidated BS(a)	Submit Application
Consolidated BS PROFORMA		Consolidated BS(a) PROFORMA		INC and EXP	Consolidated INC:EXP PROFORMA		Appraisal Cklist
Subsidiary Analysis	Loan Summary	UW Ratio	Communication/Attach				

Save

Click to watch the quick tip video for Application Tab

Application Num:  Application Status:  Duplicate Application

Application Description:

Number of Entities:  (1-15) Seasoned Loan  UW Type:  Most Recent Inc/Exp Year:  (2012)

Individual Completing Application:  Application Date:

**The Proceeds Of The Loan Will Be Used As Follows:**

	Loan Purpose	Description	Amount(\$)	(%)
<a href="#">Del</a> <a href="#">Edit</a>	Purchase RE	PURCHASE S1/2 WANNABE TOWNSHIP	2,240,000	78
<a href="#">Del</a> <a href="#">Edit</a>	Refinance RE	FARM LOAN 2 with Roseville State Bank	600,000	21
<a href="#">Del</a> <a href="#">Edit</a>	Closing fees	FEES AND COSTS	20,000	1
<span style="background-color: #800000; color: white; padding: 2px 5px;">Save</span>				
	<b>Total:</b>		2,860,000	100

The total loan purpose amount should be Equal to Requested Loan Amount

**Seller Information:**

Seller ID:

Name:

Address:

City:

State:  Zip:

Phone:  Fax:

Email:

**Loan Officer Information:**

Loan Officer:   Share this Application?

Address:

City:

State:  Zip:

Phone:  Alternate Phone:

Fax:

Email:

For more detailed information on the topics covered in today's webinar look for the Video Tip icon within AgPower. As of Monday there are detailed videos on the Queue, Application Tab and the Borrower Info Tab.



## Today's Presenters:

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If you have any additional questions please feel free to contact the presenters.