



AgXpress

Our Newest Addition to Farm & Ranch

Financing Rural America®

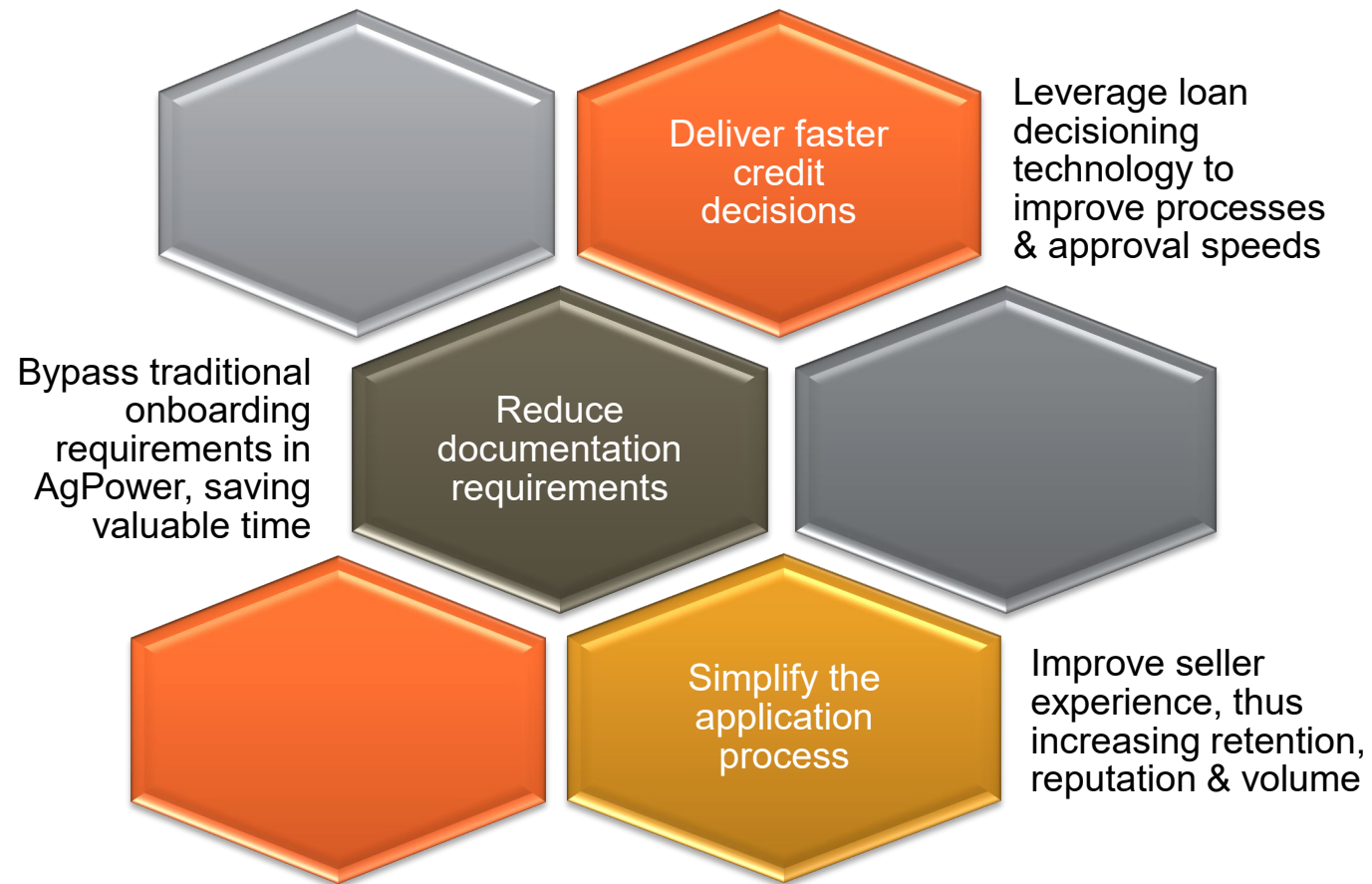
Agenda

- **AgXpressSM –**
 - What is it?
 - What are the benefits and how is it different from other Farm & Ranch options?
- **Program Parameters –**
 - What's eligible?
 - How will I know if it fits, and what else do I need to know to get started?
 - Real deals – examples of approved AgXpress transactions
- **Frequently Asked Questions –**
 - From application to credit reports, denials, and more...we've got you covered.
- **Loan Submission –**
 - How do I submit an AgXpress loan?
 - What's different compared to Fast Track and Full Underwrite submissions?



AgXpress

A new program for Farm & Ranch loan purchases designed to



Key Benefits of AgXpress

THEN

- Collect and submit **a dozen or more** supporting documents (e.g., financials, narrative, credit report, verifications, etc.)
- Varying degrees of time for Sellers to input a complete loan in AgPower
- Average time for FAMC to review and approve a complete loan package: **2 business days**
- No differentiation between loan size and complexity as it relates to process requirements



NOW

- Collect and upload **one document** (e.g., the AgXpress Application)
- Estimated time it will take sellers to input an AgXpress loan in AgPower: **20 minutes**
- Estimated time for FAMC to review and approve a complete AgXpress loan: **a few hours**
- Smaller loans meeting the AgXpress criteria can be processed quickly and easily – giving valuable time back to the Sellers and borrowers/applicants



Program Parameters

- **Max loan size: \$750,000 per applicant (within a 12-month period)**
 - After 12 months of seasoning & no delinquencies, additional loans considered
 - Max aggregate AgXpress exposure of \$1.5 million
 - Total maximum exposure for an existing FAMC borrower (and affiliates) cannot exceed \$10 MM including AgXpress
- **Max LTV: 55% of total combined bare land and permanent plantings**
 - If the property does not include permanent plantings, the max LTV of 55% is based off of the bare land value only
 - Improvements are allowed, but will not be used in the LTV calculation
- **No restrictions on commodities or use of funds**
- **No restrictions on products (Fixed, VRM, ARM)**
- **Monthly or semi-annual payment frequencies**
- **Preferred rates - **Choice pricing** applied automatically!**
- **Minimum credit score of 720 for all applicants***

* sit tight...more on credit scores and reports later


APPLICATION PROCESS

FARM & RANCH AGXPRESS™



AgXpress™ is a credit score-based model, designed to simplify the application process and deliver a faster credit decision. Using AgXpress, you bypass the majority of traditional loan onboarding requirements and substantially reduce the amount of time needed to submit a loan. This package outlines the **Eligibility Parameters**, the **Submission Checklist**, **Frequently Asked Questions (FAQ)**, and the **Application** — providing everything you need to get rolling.

AgXpress — an easier application solution for you and your customers.

Call Client Services at 866.452.2617 or email ClientServices@FarmerMac.com for assistance.

ELIGIBILITY PARAMETERS

- ▶ Maximum loan size: \$750,000 per applicant within a 12-month period
 - After 12 months of seasoning with no delinquencies, additional AgXpress loans will be considered
 - Maximum aggregate AgXpress exposure is \$1.5 million
- ▶ Maximum Loan-to-Value (LTV): 55% of total combined bare land and permanent plantings
 - If the property does not include permanent plantings, the max LTV of 55% is based off of bare land only
- ▶ Minimum credit score for all applicants: 720
 - Farmer Mac will pull a credit report
- ▶ Monthly or semi-annual payment frequencies
- ▶ Choice Pricing included
- ▶ No restrictions on commodities
- ▶ No restrictions on use of funds
- ▶ Fixed, Variable, and Adjustable Rate products offered
- ▶ Applicants/borrowers must include all title holders
- ▶ The following are **not** allowed on AgXpress transactions:
 - AgEquity (Revolving Lines of Credit)
 - Highly improved, livestock, and special use facilities
 - Trusts (without an eligible co-borrower and a personal guarantee)
 - Annual payment frequency
 - Cross-collateralization

SUBMISSION CHECKLIST

<p>1 COMPLETE</p> <ul style="list-style-type: none"> ☐ Signed AgXpress Application. <ul style="list-style-type: none"> • Farmer Mac's AgXpress Application must be used and is located within the Resource Library at www.efarmermac.com. ☐ Log into www.efarmermac.com and begin a "New Application" in AgPower. Check "AgXpress Loan". Complete only the "Application" and "Borrower Info" tabs. 	<p>2 SUBMIT</p> <ul style="list-style-type: none"> ☐ Upload the AgXpress Application within the "Communication/Attachment" tab of AgPower. ☐ Click the "Submit Application" button on the "Submit Application" tab in AgPower. ☐ Once available, upload the appraisal and title work in the "Communication/Attachment" tab in AgPower. 	<p>3 REVIEW</p> <p>Farmer Mac will review your loan submission and contact you with questions.</p> <p>Once a credit decision is made, you will either receive a notification of approval (a Preliminary Loan Approval (PLA) notice will be issued) or denial (a Denial Notice will be issued).</p> <p>Please refer to the Seller/Service Guide within the Resource Library for obligations related to AgXpress denials.</p>
<p>4 CONTINUE After approval, follow the standard process for appraisal, title, rate lock, closing, and purchase activities.</p>		

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QUESTIONS? ClientServices@FarmerMac.com | 866.452.2617 | farmermac.com



Borrower & Property Eligibility...Remains the Same

- ***Farm or ranch real estate secured by a first mortgage***
- ***Parcels of land capable of ag production***
- ***Property may be improved by buildings, fixtures, and permanently attached equipment***
 - Loan-to-value (LTV) will be based off bare land value
 - Value of permanent plantings can be included in the bare land value
- ***Collateral must consist of at least 5 acres or be used to produce annual agricultural receipts of at least \$5,000***
- ***U.S. citizens, nationals or aliens lawfully admitted for permanent U.S. residence***
- ***Corporations or partnerships where members, stockholders or partners holding a majority interest in the entity are U.S. citizens (or nationals) or aliens lawfully admitted for permanent U.S. residence. Co-borrowers or a personal guarantee is expected***
- ***Trusts with an eligible co-borrower and a personal guarantee are permitted***
- ***Applicants/borrowers must include all title holders***



Doesn't Make the Cut

- *Revolving lines of credit (AgEquity)*
- *Highly improved, livestock, and special use facilities*
- *Trusts (without an eligible co-borrower and a personal guarantee)*
- *Annual payment frequency*
 - Necessary to have at least semi-annual payment frequency to assess 12 months of performance (with no DQ's)
- *Cross-collateralization of any AgXpress loans*



Real Deals

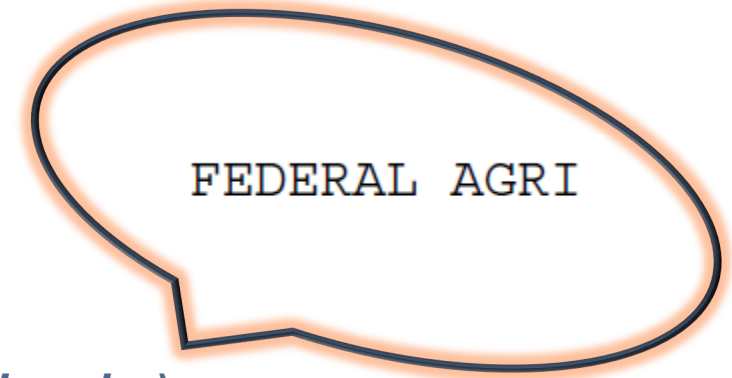
AgXpress Loans						
Property State	Applicants	Commodities		Acres	LTV	Loan Size
Washington	1	Alfalfa	Wheat	453	25%	\$ 550,000
Oregon	1	Sugar Beets	Corn	99	29%	\$ 475,000
California	2	Grapes- Wine		45	52%	\$ 750,000
Montana	1	Ranch Cattle and Calves		3990	5%	\$ 300,000
Missouri	5	Corn	Soybeans	160	55%	\$ 551,760
South Dakota	1	Hay	Ranch Cattle & Calves	280	43%	\$ 273,000
Illinois	1	Corn	Soybeans	133	51%	\$ 750,000
Arkansas	2	Corn	Soybeans	200	55%	\$ 357,500
Ohio	1	Corn	Soybeans	160	41%	\$ 526,000
Iowa	1	Corn	Soybeans	120	45%	\$ 321,200



Let's Talk Credit Reports

- **Scoring model is proprietary**
 - Heavily weighted on credit score
 - Other factors are used, although undisclosed
 - A complete, accurate, and signed application is essential
- **Farmer Mac will pull a credit report on all applicants (hard pull inquiry)**
 - Sellers are not required to pull a credit report, but may do so at their discretion
 - FAMC's credit report will be used regardless of Seller's report or score
 - *TransUnion for individuals and D&B for businesses*
 - FAMC will automatically provide the Seller a copy of the credit report(s) on all denials
 - If the Seller needs the credit report(s) on approvals, the Seller should request it (via AgPower communication)
 - *All credit reports will be password protected and uploaded to AgPower*

SPECIAL NOTE: *If an AgXpress loan is denied and later submitted for Fast Track or Full Underwrite, the Seller must pull a credit report and upload to AgPower (i.e., FAMC's credit report will not be used)*
- **Credit scores are an important indicator, but not a guarantee**
 - Applicants with credit scores greater than 720 do not guarantee approval



Reminders for Success

- ***AgXpress delivers a simpler application process***
 - Parameters provide strong guidelines, but the scoring model isn't black and white
 - FAMC's interest in quality agricultural loans remains the same
- ***Seller due diligence makes a difference – know your customer***
 - Ensures fast turnaround times
 - Yields high approval rates
 - Strengthens program sustainability
 - Encourages future enhancements
- ***We still offer other great programs...***
 - Fast Track
 - Full Underwrite
 - AgEquity (RLOC)
 - AgAssist



Application Process – What's Changed?

- **What do I need to submit an AgXpress loan?**
 - Only the AgXpress Application
- **Where is it located?**
 - Within the **Resource Library** at www.efarmermac.com
- **How will I know what to do?**
 - Program parameters & loan submission instructions are provided on the cover page
 - Frequently asked questions (FAQ) are addressed on page 2
- **What does the AgXpress Application include?**
 - General information on loan request, applicant(s), and property
 - Consolidated balance sheet and income statement
 - Collateral
- **Who completes the AgXpress Application?**
 - Four-page application must be completed and signed by all applicants and the Seller
 - Exhibit A (page 5) available for additional applicants



APPLICATION
PROCESS

FARM & RANCH AGXPRESS™

FARMER MAC

AgXpress™ is a credit score-based model, designed to simplify the application process and deliver a faster credit decision. Using AgXpress, you bypass the majority of traditional loan onboarding requirements and substantially reduce the amount of time needed to submit a loan. This package outlines the Eligibility Parameters, the Submission Checklist, Frequently Asked Questions (FAQ), and the Application — providing

AGXPRESS APPLICATION FMT012 0311.14.18

Loan Information

Loan Amount Requested: \$ _____ / Bare Land Value: \$ _____ = Projected Loan-to-Value: _____ %

Bare Land Value: \$ _____ + Value of Improvements: \$ _____ = Total Collateral Value: \$ **0.00**

*Bare Land Value includes permanent plantings. **Improvements include outbuildings and residence.

Sources of Funds		Uses of Funds	
Description	Amount	Description	Amount
Total Source of Funds	\$ 0.00	Total Use of Funds	\$ 0.00

Total source of funds should equal total use of funds. (Attach additional exhibits or descriptions to supplement as needed.)

Is this financing related to any recent (12 months or less) land transactions? If so, please describe the terms of the land purchase, including purchase price:

Application Information — Individual

☐ Primary Applicant ☐ Co-Applicant (Relationship to primary applicant: _____)

Last Name: _____ First Name: _____ Middle Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Soc. Sec. #: _____ Date of Birth: _____ Years at Current Address: _____

Marital Status: ☐ Married (or separated) ☐ Single (or divorced, unmarried, widowed)

Are you a U.S. citizen or a permanent U.S. resident alien? ☐ Yes ☐ No

Application Information — Individual

☐ Primary Applicant ☐ Co-Applicant (Relationship to primary applicant: _____)

Last Name: _____ First Name: _____ Middle Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

Soc. Sec. #: _____ Date of Birth: _____ Years at Current Address: _____

Marital Status: ☐ Married (or separated) ☐ Single (or divorced, unmarried, widowed)

Are you a U.S. citizen or a permanent U.S. resident alien? ☐ Yes ☐ No

Application Information — Business Entity

☐ Primary Applicant ☐ Co-Applicant (List your relationship or check your Organization Type: _____)

Organization Type: ☐ Corporation ☐ Limited Partnership ☐ Limited Liability Corporation ☐ General Partnership ☐ Estate

Business Name: _____ Federal Tax ID #: _____

Business Street Address: _____

City: _____ State: _____ Zip: _____ County: _____

Description of Business: _____

Principal/Officer Name and Title: _____ Date of Birth: _____

Percent Ownership: _____ % Principal/Officer Home Address: _____

City: _____ State: _____ Zip: _____ County: _____

Email: _____ Phone #: _____

▶ Complete Exhibit A for additional individual and/or business applicants.

ERS

- ▶ Monthly or semi-annual payment frequencies
- ▶ Choice Pricing included
- ▶ No restrictions on commodities
- ▶ No restrictions on use of funds
- ▶ Fixed, Variable, and Adjustable Rate products offered
- ▶ Applicants/borrowers must include all title holders
- ▶ The following are not allowed on AgXpress transactions:
 - AgEquity (Revolving Lines of Credit)
 - Highly improved, livestock, and special use facilities
 - Trusts (without an eligible co-borrower and a personal guarantee)
 - Annual payment frequency
 - Cross-collateralization

REVIEW

Farmer Mac will review your loan submission and contact you with questions.

Once a credit decision is made, you will either receive a notification of approval (a Preliminary Loan Approval (PLA) notice will be issued) or denial (a Denial Notice will be issued).

Please refer to the Seller/Service Guide within the Resource Library for obligations related to AgXpress denials.

rate lock, closing, and purchase activities.

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We've Got You Covered

- **Refer to Frequently Asked Questions (FAQ)**
- Page two of the AgXpress Application Package

Let's cover several of these...


AGXPRESSSM FAQ
FM12 ©03.01.19

Applications

Q. How long will it take to get a credit decision on an AgXpress loan?

A: Within one business day, subject to a complete and signed application.

Q. Who must sign the AgXpress application? Are e-signatures acceptable?

A: All applicants and Seller must sign the AgXpress application. Currently, FAMC does not accept e-signatures on AgXpress applications.

Q. Does the Seller have to get an application signed by the applicant(s) at closing?

A: The AgXpress application must be signed prior to FAMC scoring the request and issuing a credit decision. The AgPower application must be signed prior to loan purchase.

Q. Does the Seller have to provide FAMC an original signed AgXpress application or will a copy suffice?

A: A copy of the signed application is adequate and must be uploaded to AgPower.

Credit Reports

Q. Who is responsible for pulling the credit report?

A: FAMC will pull a credit report on all AgXpress application submissions. The Seller is welcome to pull a report, but FAMC's report will be used for decisioning purposes.

Q. Will FAMC provide the Seller a copy of the credit report?

A: Upon request, FAMC will provide the Seller a copy of the credit report for the purposes of fulfilling the Sellers loan file documentation requirements. It will be password protected and uploaded to AgPower. The Seller will be contacted with the password to unlock the report.

Q. If the Seller's credit report yields a higher score, will that be taken into consideration?

A: FAMC's credit report is the only report used in AgXpress loan decisioning.

Denials

Q. How are denials handled?

A: FAMC will contact the Seller via phone. FAMC will prepare a Denial Notice and issue it to the Seller, through AgPower.

Q. Who prepares the Adverse Action Notice (AAN) issued to the applicant(s)?

A: The Seller is responsible for preparing and issuing the AAN to all applicant(s). FAMC will provide the Seller the reasons for denial within the Denial Notice. Please refer to the Seller/Service Guide located within the Resource Library at www.efarmermac.com for more information on AAN obligations.

Q. Will FAMC review the Seller's AAN for acceptance and use?

A: FAMC will not individually review and approve Seller's AAN form.

Q. Does FAMC have to receive a hard-copy of the AAN or be copied on the communication to the applicant(s)?

A: FAMC only needs a copy of the AAN. The Seller must upload a copy to AgPower within 10 days of receiving FAMC's Denial Notice.

Q. If the Seller approves the applicant(s) through a different program, does an AAN still have to be issued?

A: Yes. An AAN must be issued on all AgXpress denials even if the loan is later approved through another FAMC program or channel.

Q. If an AgXpress loan is denied, how long must the applicant(s) wait to resubmit?

A: A loan denied through AgXpress may be immediately reconsidered under another FAMC program. Simply duplicate the loan in AgPower and make the appropriate updates to submit another loan request. After 45 days, the applicant(s) may reapply for AgXpress if the applicant(s) have improved or corrected the reasons for denial as noted in FAMC's Denial Notice.

You have questions. We have answers.

Take a few minutes to read through the answers to frequently asked questions.

KEY: FAMC = FARMER MAC
SELLER = ORIGINATING LENDER

Eligibility

Q. Can AgXpress loans be cross-collateralized or cross-defaulted with other FAMC loans?

A: Cross-collateralization is not allowed on any AgXpress loan. Upon FAMC's request, an AgXpress loan may be cross-defaulted with other FAMC loans.

Q. If the loan is approved and a new title holder shows up on the title work, what happens?

A: All title holders will be required to sign the application and the loan will be reevaluated for approval. Please make sure that all title holders are included on the initial application to avoid delays in approval and closing activities.

Q. What's the maximum total exposure permitted for an existing FAMC borrower who is interested in AgXpress?

A: Borrowers (and affiliates) to whom FAMC has existing exposure cannot exceed a total maximum exposure (i.e., total loan obligation) of \$10 million including AgXpress.

Q. Can an Estoppel Certificate be used on an AgXpress loan?

A: All title holders are required to be applicants. In cases where an applicant is not a title holder, an Estoppel Certificate may be used for the non-signing spouse with FAMC's approval.



We Know You're Wondering...



QUESTION	ANSWER
How long will it take to get a credit decision on an AgXpress loan?	Less than one business day (ideally within a few hours), subject to a complete and signed application.
Who must sign the AgXpress application? Are e-signatures acceptable?	All applicants and Seller <u>must</u> sign the AgXpress application. Currently, FAMC does not accept e-signatures on AgXpress applications.
Does the Seller have to get an application signed by the applicant(s) at closing?	The <u>AgXpress</u> application <u>must</u> be signed <u>prior to</u> FAMC scoring the request and issuing a credit decision. The final, signed <u>AgPower</u> application must be signed prior to loan purchase (as is normal for all standard Farm & Ranch loans). This commonly occurs at loan closing.
Does the Seller have to provide FAMC an original signed application or will a copy suffice?	A copy of the signed AgXpress application is adequate and must be uploaded to AgPower within the Communications/Attachment tab.



Let's Cover This Too...

QUESTION	ANSWER
How are denials handled?	FAMC will contact the Seller via phone. FAMC will prepare a Denial Notice and issue it to the Seller through AgPower (located within the Communication/Attachment tab).
Who prepares the Adverse Action Notice (AAN) issued to the applicant(s)?	The Seller is responsible for preparing and issuing the AAN to all applicant(s). FAMC will provide the Seller the reasons for denial within the Denial Notice.
May the Seller use their own AAN form and will FAMC review the Seller's version for acceptance?*	<p>Sellers may use their own form, provided it's in compliance with the Equal Credit Opportunity Act (ECOA) and the Fair Credit Reporting Act (FCRA). FAMC will not individually review and approve AAN's.</p> <p><i>*Sellers should familiarize themselves with the AgXpress information described in the Seller/Service Guide, located at www.efarmermac.com.</i></p>



We Can't Forget...



QUESTION	ANSWER
Does FAMC have to receive a hard-copy of the AAN or be copied on the communication to the applicant(s)?	FAMC only needs a copy of the AAN. The Seller must upload a copy to AgPower within 10 days of receiving FAMC's Denial Notice.
If the Seller approves the applicant(s) through a different program, does an AAN still have to be issued?	Yes. An AAN must be issued on all AgXpress denials even if the loan is later approved through another FAMC program or channels.
If an AgXpress loan is denied, how long must the applicant(s) wait to resubmit?	A loan denied through AgXpress may be immediately reconsidered under another FAMC program and should be resubmitted in accordance with standard loan processes. After 45 days, the applicant(s) may reapply for AgXpress if the applicant(s) have improved or corrected the reasons for denial as noted in FAMC's Denial Notice.



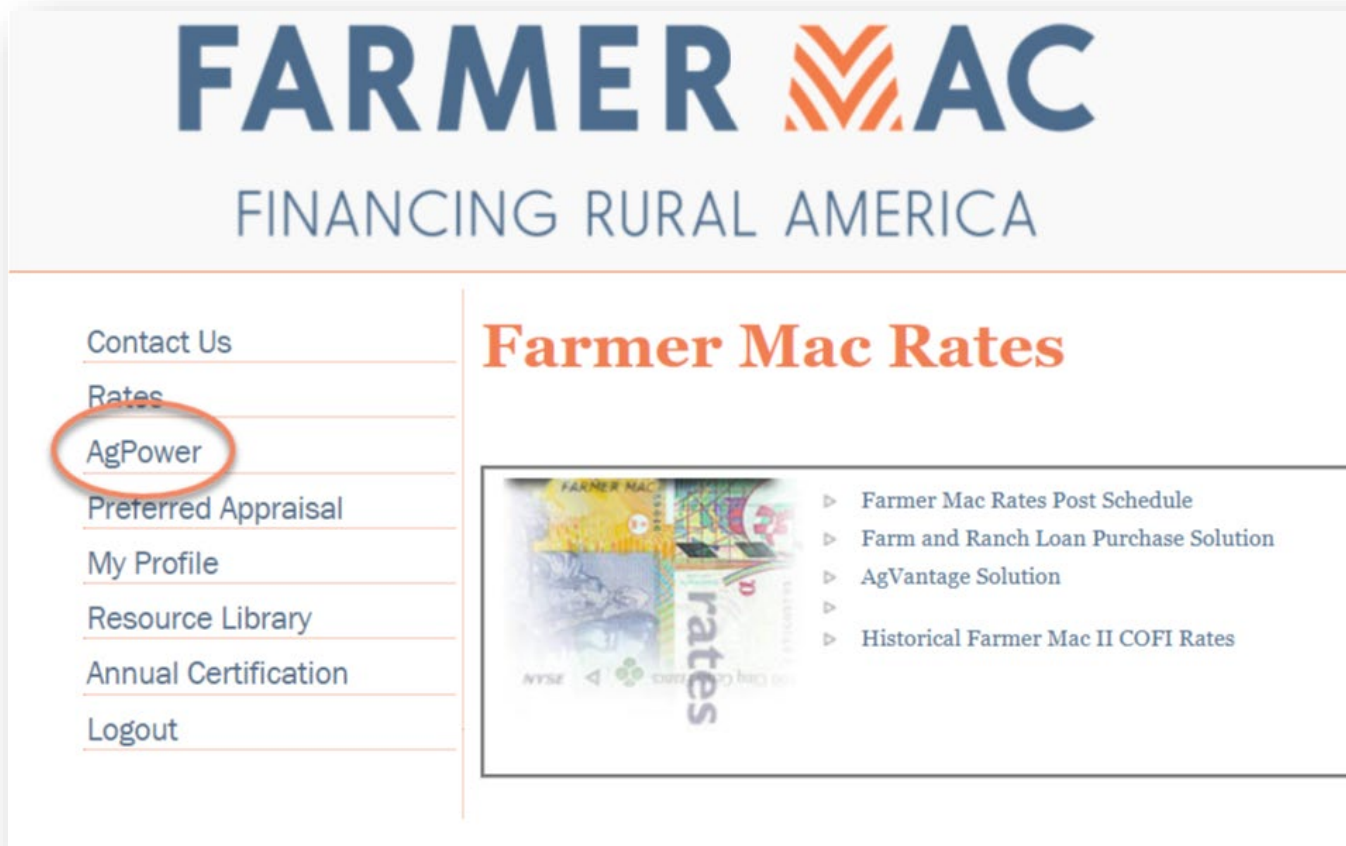
Last but Not Least...

QUESTION	ANSWER
Can AgXpress loans be cross-collateralized or cross-defaulted with other FAMC loans?	Cross-collateralization is not allowed on any AgXpress loan. Upon FAMC's request, an AgXpress loan may be cross-defaulted with other FAMC loans.
If the loan is approved and a new title holder shows up on the title work, what happens?	All title holders will be required to sign the application, and the loan will be reevaluated for approval. Please make sure that all title holders are included on the initial application to avoid delays in approval and closing activities.
Can an Estoppel Certificate be used on an AgXpress loan?**	All title holders are required to be applicants. In cases where an applicant is not a title holder, an Estoppel Certificate may be used for the non-signing spouse with FAMC's approval. <i>**The AgXpress version of the Estoppel Certificate is located in the Resource Library at www.efarmermac.com</i>



Let's Get to It - How Do I Submit a Loan?

Log in at www.efarmermac.com → Click on “AgPower”



Click the “Add New Application” button



AgPower Updates for AgXpress

- **AgXpress checkbox – New!**

- ☐ Check “AgXpress Loan?”
- ☐ Select “FTF – Full Underwrite” for the UW Type field

- The system requires you to select a UW Type even though it will be treated as an AgXpress transaction
- If the loan is declined through AgXpress, you may resubmit the loan for consideration under FastTrack or Full Underwrite (more details on this in later slides)

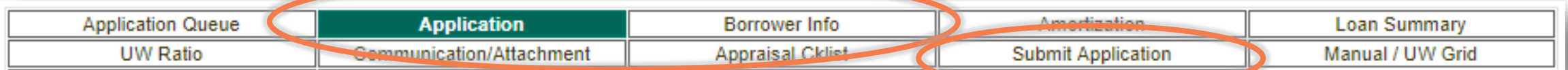
The screenshot shows a web form for an AgXpress application. Two orange circles highlight specific fields: the 'AgXpress Loan?' checkbox, which is checked, and the 'UW Type' dropdown menu, which is set to 'FTF - Full Underwrite'. The form includes fields for 'Application Num:', 'Application Description:', 'Number of Entities:' (with a range of 1-15 and a 'Seasoned Loan' checkbox), 'Individual Completing Application:', 'Application Status:' (set to 'New Application'), 'Most Recent Inc/Exp Year:' (with an information icon), and 'Application Date:' (set to 1/17/2019).

AgXpress Loan?	<input checked="" type="checkbox"/>							
Application Num:		Application Status:	New Application ▼					
Application Description:								
Number of Entities:	(1-15)	Seasoned Loan	<input type="checkbox"/>	UW Type:	FTF - Full Underwrite ▼	Most Recent Inc/Exp Year:		i
Individual Completing Application:	(2018)					Application Date:	1/17/2019	📅



AgPower Inputs

- **Complete the application page in AgPower and click “Save”**
- **Fewer tabs appear – New!**
 1. Complete only the Application and Borrower Info tabs – a significant time savings!
 2. Upload a signed AgXpress Application to the Communication/Attachment tab
 - A narrative is welcome, but not required
 - No supporting documentation required
 3. “Submit” the application on the Submit Application tab



Application Queue	Application	Borrower Info	Amerization	Loan Summary
UW Ratio	Communication/Attachment	Appraisal Checklist	Submit Application	Manual / UW Grid





Special Note: At the start of a new application, if you forget to check this...

AgXpress Loan? ☒

...the standard tabs will appear at the top of the page
(as you would see for a Fast Track or Full Underwrite loan).

To correct it, simply check the “AgXpress Loan?” checkbox, and the
appropriate tabs will disappear when you refresh the page.
(Helpful hint: click on a different tab to refresh!)



AgXpress Approvals

- **Once approved, a Preliminary Loan Approval (PLA) notice will be issued**
 - Seller will receive an email notification from AgPower
 - Comments and conditions regarding the AgXpress approval will appear in the “Other Specific Requirements” section of the PLA
 - PLA’s are good for 6 months (same as Fast Track and Full Underwrite)
- **Next steps**
 - Seller uploads the appraisal and title work upon their receipt
 - All standard rate lock, appraisal, title, closing, and purchase activities remain the same!
 - ✓ As normal, the AgPower application should be printed and signed by all applicants at closing



AgXpress Denials

- *Underwriter will contact Seller on all denials*
- *Underwriter will upload the FAMC Denial Notice and a copy of the credit report to the Communication/Attachment tab in AgPower*
- *Seller is responsible for preparing and issuing an Adverse Action Notice (AAN) to applicants*
 - FAMC's Denial Notice will include all pertinent information for the AAN
 - Seller must upload a copy of the AAN to the Communications/Attachment tab in AgPower within 10 days of receiving FAMC's denial
 - FAMC will verify the AAN has been uploaded



AgXpress Denials – Loan Resubmission

- **A denied loan may be resubmitted for Fast Track or Full Underwrite**

- **Reminder:** Seller will need to pull a credit report (the original FAMC AgXpress credit report will not be used)

- **The process looks like this**

1. Seller will duplicate the denied application by clicking the “Duplicate Application” button on the Application tab
2. Seller will be prompted to confirm the duplication (click “Submit to Duplicate” and “OK”)
3. A new loan record is generated with a new Application ID assigned
4. The application status on the new record will reflect “New Application” (once the screen is refreshed)
5. Seller will uncheck “AgXpress Loan?” and select the preferred “UW Type” (Fast Track or Full Underwrite)
6. Seller will complete all the standard tabs and fields as normally required for the selected UW Type, upload supporting documentation, and submit the loan
7. All subsequent activities (i.e., appraisal, rate lock, closing, etc.) follow normal business processes

The screenshot shows a web form for a loan application. Several fields and buttons are circled in orange to highlight the resubmission process:

- AgXpress Loan?** checkbox (unchecked)
- Application Num:** DC-170018
- Application Status:** New Application (dropdown menu)
- Duplicate Application** button
- Application Description:** MAC LAND LLP
- Number of Entities:** 3 (1-15)
- Seasoned Loan** checkbox (unchecked)
- UW Type:** FTF - Full Underwrite (dropdown menu)
- Most Recent Inc/Exp Year:** 2016
- Individual Completing Application:** Seller Name
- Application Date:** 11/16/2017 1



Ready? Set? Go!

- **Access to AgXpress**

- If you have access to Farm & Ranch (FAMC I), you automatically have access to AgXpress
- Forgot your password? Use the “Forgot Password” button at www.efarmermac.com
- No login credentials? Contact your organization’s FAMC Administrator

- **Don’t forget!**

- Download the **AgXpress Application Package** and review the AgXpress information in the **Seller/Service Guide**



Located in the
Resource Library
at www.efarmermac.com

- **Request a complete Training Kit or AgXpress inserts from Client Services at...**
ClientServices@farmermac.com or 866-452-2617



Questions About AgXpress?

Business Development
Opportunities@FarmerMac.com
800-879-3276

Underwriting
Underwriting@FarmerMac.com
866-452-2617

Client Services
ClientServices@FarmerMac.com
866-452-2617





Thank you!