



Farmer Mac Refresh

AgXpress is Going Digital: Everything You Need to Know!

March 10, 2021

Today's Agenda

- What is AgXpress?
- Exciting New Benefits
- Procedural Changes
- Training Resources & Guides
- Recorded Training Modules
 - Online Application
 - Document Manager
 - Rate Lock
 - List Views (loan queue)
- Access & Permissions



AgXpress Program Parameters

- \$1,500,000 max loan size
- 55% LTV: Based on bare land value
- Suggested credit score of 720 for all applicants
- No restrictions on use of funds
- Fixed and VRM products available
- Choice pricing included
- Monthly or Semi-Annual Payments
 - New Quarterly Payment Option

START
HERE

AGXPRESS QUICK START GUIDE



AgXpress is a credit score-based model, designed to simplify the application process, deliver a faster credit decision, and expedite the overall origination process for you and your customers. This [Quick Start Guide](#) is specially designed to outline the [Eligibility Parameters](#), [Products and Pricing](#), provide a high-level [Process Overview](#), equip you with a [Submission Checklist](#) to get things rolling, and highlight some [Important Tools](#).

Lean on us to help get you started.
Call Client Services at 866.452.2617 for specialized training.

 **Wait! There's more!**
Download the [AgXpress FAQ](#) and video demonstrations, located within the [Resource Library](#) at [eFarmerMac.com](#).

ELIGIBILITY PARAMETERS

- ▶ **Maximum loan size:** \$1,500,000 per applicant
 - 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 is bare land only (i.e., no permanent plantings), the max LTV is 55%
 - Improvements will not be included in LTV
- ▶ **Recommended minimum consumer credit score for all applicants:** 720 (though not an absolute indicator for approval)
 - Farmer Mac will pull a consumer credit report (TransUnion) – and, if applicable, a commercial credit report (Dun & Bradstreet) – on all AgXpress application submissions

DOES NOT QUALIFY

- ❌ 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

PRICING & PRODUCT OPTIONS

Pricing

- ▶ All approved AgXpress loans automatically qualify for Choice pricing (a discounted net yield — see rate sheets for details)
- ▶ Refer to the daily Farm & Ranch rate sheets available at [eFarmerMac.com](#)

Products

- ▶ AgXpress loans are eligible for fixed and variable rate product options
- ▶ Monthly, quarterly, and semi-annual payment frequencies are offered
- ▶ Refer to the [Farm & Ranch Product Guide](#) for a list of available products, terms, and amortizations

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QUESTIONS? ClientServices@FarmerMac.com | 866.452.2617 | [farmermac.com](#)

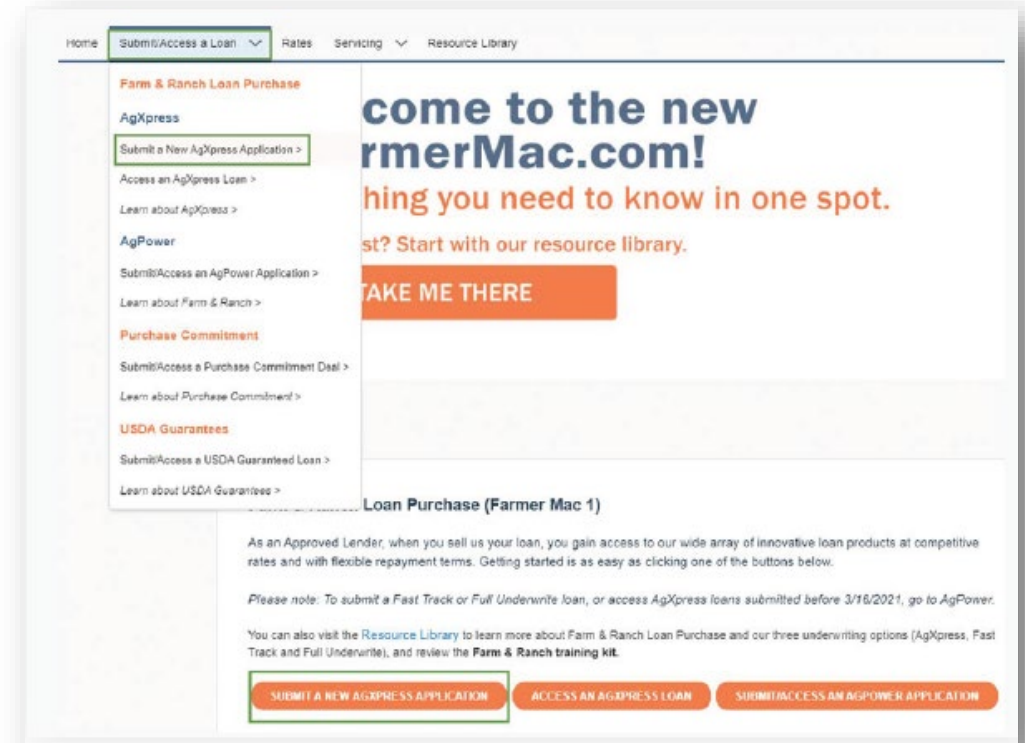
1



What Are We Delivering?

A new process for submitting AgXpress loans on **March 16!**

- Accessed through eFarmerMac
- At launch, 2 paths for AgXpress
 - Loans started in AgPower will finish in AgPower
 - New loans will flow through AgXpress online tool
- New look & feel for AgXpress – AgPower is not changing



Key Benefits Highlighted

- Online Application Benefits!
 1. Self-guided (begin, save, edit, submit)
 2. Progress bar (where to start and what's coming)
 3. Improved field descriptions
 4. Hover tips
 5. Validation rules to improve completion and quality of inputs
 6. Organized flow (matches paper/PDF copy)
 7. Maintains applicant database (within seller institution)
 - Search function will auto-populate contact info for returning applicants
 8. E-signatures on applications are accepted
 - See the Seller/Service Guide for e-sig protocols
 - Ink signatures still accepted



More Significant Benefits!

LOAN STAGES SUMMARY

Application to Purchase

☐ **New Application**

Application in Progress

☐ **Application Review**

Application submitted

☐ **Underwriting Processing**

Under credit review

☐ **Approval/Decision**

Credit decision issued

Adverse Action Notice
issued (if applicable)

☐ **Pre-Closing Review**

Appraisal and title
submitted

**Conditions Prior to
Funding and Instruction
Letter** issued

☐ **Closing**

Rate lock online
Document preparation*

☐ **Purchased/Booked**

Loan is purchased

- Loan Progress Transparency!
 - Loan Stages!
 - Updated as loan progresses
 - Current Standing!
 - Loan status revealed
 - Loan Summary!
 - Static bar w/ key data

Loan

Coast Wave Farms, Inc 2020-06-24

+ Follow

Access Rate Lock

Complete Purchase Request

Withdraw Application

Loan Officer

[Seller Admin](#)

Loan Number

40000093

Original Amount

\$750,000.00

Projected Loan-to-Value

Stage

Pre-Closing Review

Current Standing

Approved

DOCUMENTS

LOAN DETAILS

ACTIVITY

CHATTER

PURCHASE REQUEST



Prepare To Be Impressed

- Document Manager!
 - Consistent file organization
 - Controlled access – files protected
 - Uploads & downloads (multiple files at once)
 - Version history maintained (preview prior versions)
 - Searchable
 - File status shown (in file, executed, etc.)
 - E-signatures accepted!
- Adverse Action Notices (AANs)
 - Easier
 - More Transparent



Even More Improvements

- **Automated Rate Lock!**
 - Self-service, online rate lock (during rate lock hours)
 - Compare up to 4 products side-by-side
 - Play with products, terms, amorts, and field servicing fees, when you're ready
 - Review, confirm, and lock it
 - Rate lock confirmation immediately available
 - No phone call!
- **Purchase Request Defined**
 - Improved layout w/ instructions, defined fields, & hover tips
 - Loan standing updated + email notification once wire is disbursed - wire confirmation!



Take Note of AgXpress Procedural Changes

- Apps that begin in AgPower end in AgPower
- Existing/Booked applications will not migrate from AgPower
- AANs require an upload and action to confirm completion
- PPDocs is not integrated– seller logs in to PPDocs and orders directly in minutes – Still an easy process!




Stay Informed

- Improved customer notifications!

Auto-email notifications w/ specific instructions & hyperlinks!

“My Open Tasks” (visible on homepage at log in)



FINANCING RURAL AMERICA

Hello,

The appraisal and title work for loan application (****6466) have been reviewed. [Click here](#) to access the Documents tab and locate the **Conditions to Fund** folder, which contains the **Conditions Prior to Funding document** associated with this application.


What's next? Once all pre-closing requirements have been satisfied, an Instruction Letter will be issued to the assigned Central Servicer, and you will receive a closing email notification with further instructions. For more information, please refer to the [Farm & Ranch Training Kit](#) located within the [Resource Library](#).

Questions? Give us a call at 866.452.2617 or email Closing@FarmerMac.com.

Sincerely,

The Farmer Mac Team 866.452.2617 | Closing@FarmerMac.com

The information contained in this message and any attachment(s) is intended only for the named recipient(s) and may contain information that is privileged or confidential. If you are not an intended recipient of this message or an authorized employee or agent responsible for delivering it to the intended recipient, please note that any review, dissemination, distribution or copying of this message and any attachment(s) is strictly prohibited. If you have received this e-mail in error, please notify us immediately by e-mail (communications@farmermac.com) or by telephone (1-800-879-3276) and immediately delete this message and all its attachments.



We've BEEFED UP AgXpress

START YOUR TRAINING NOW!
To view training guides and video tutorials
[CLICK HERE!](#)

[View Today's Rate Sheets](#)

AgXpress Now Online!

[CLICK FOR THE AGXPRESS QUICK START GUIDE.](#)

OR LEARN EVEN MORE IN THE RESOURCE LIBRARY

My Open Tasks

<input type="checkbox"/> Please provide AAN to Borrower Kendra Borchering • High • Not Started	Jan 26
<input type="checkbox"/> Estoppel Certificate Kendra Borchering • Normal • Not Started	Feb 19

To: [kendra](#)

Subject: Sandbox: Estoppel Certificate

New Task

To: Kendra Borchering

Underwriter User has assigned you the following new task:

Subject: Estoppel Certificate
Contact: Jimmy Buffett
Loan: Buffett, Jimmy 2021-01-22
Due Date: 2/19/2021
Priority: Normal

For more details, click the following link:
<https://uat-efarmermac.cs25.force.com/00T1b00000GIPlD>

USDA Guaranteed Loan Purchase (Farmer Mac 2)

Unleash the potential of your USDA Guaranteed Loans and access competitive long-term rates by participating them with Farmer Mac. Submit a USDA FSA or RD Guarantee or continue the process of settling a loan in our Online Loan App (OLA). You can also view records for all your previously participated loans in the OLA archive.

You can visit the [Resource Library](#) to learn more about USDA Guaranteed Loan Purchase and review the USDA Guarantees training kit.



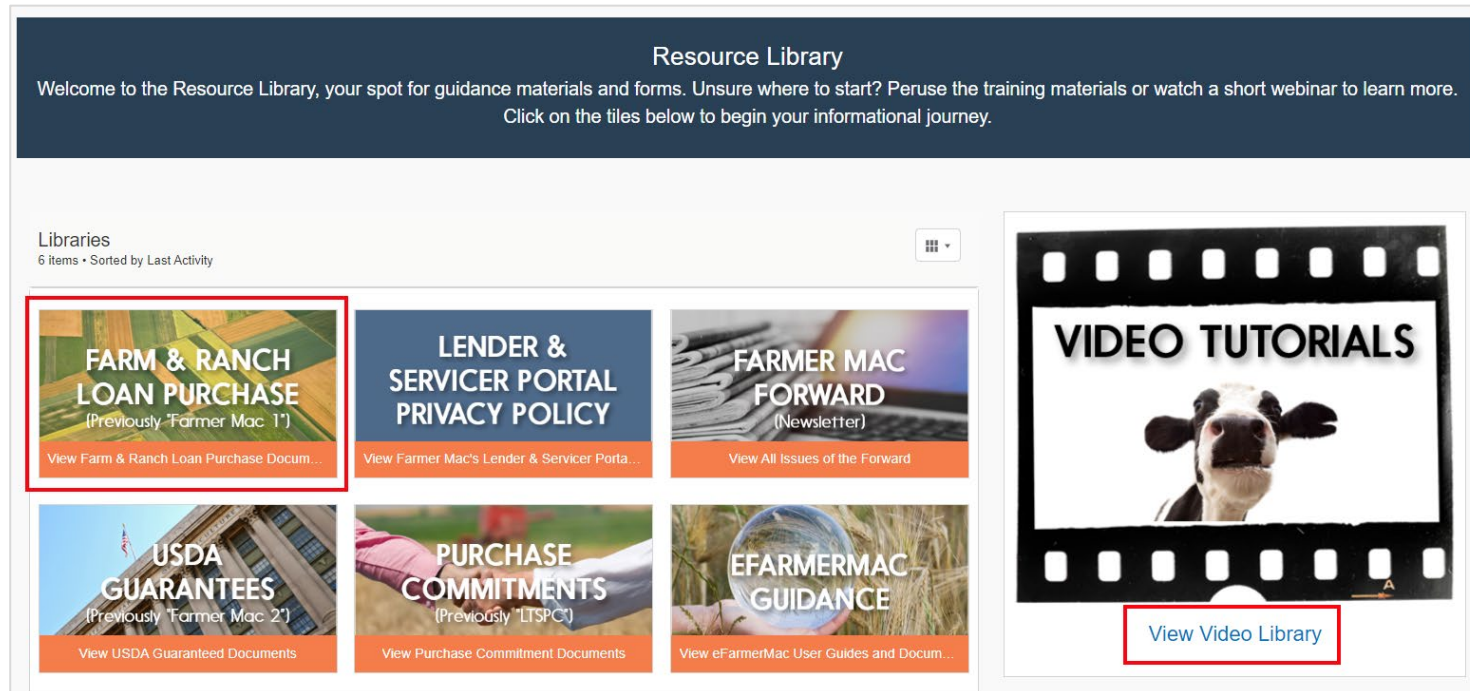
Resource Library – New Materials!

- Train at your own pace
 - Self-guided training - guides, videos, and us!
- Available now within the Resource Library
 - Farm & Ranch Loan Purchase tile ➡ AgXpress folder

Resource Library

Welcome to the Resource Library, your spot for guidance materials and forms. Unsure where to start? Peruse the training materials or watch a short webinar to learn more. Click on the tiles below to begin your informational journey.

Libraries
6 items • Sorted by Last Activity



The screenshot shows the Resource Library interface. At the top, a dark blue header contains the title 'Resource Library' and a welcome message. Below this, a section titled 'Libraries' shows 6 items sorted by last activity. A grid of six tiles is displayed: 'FARM & RANCH LOAN PURCHASE (Previously "Farmer Mac 1")', 'LENDER & SERVICER PORTAL PRIVACY POLICY', 'FARMER MAC FORWARD (Newsletter)', 'USDA GUARANTEES (Previously "Farmer Mac 2")', 'PURCHASE COMMITMENTS (Previously "LTSPC")', and 'EFARMERMAC GUIDANCE'. Each tile has a 'View' button. To the right of the grid is a large tile for 'VIDEO TUTORIALS' featuring a cow's face and a 'View Video Library' button. The 'FARM & RANCH LOAN PURCHASE' tile and the 'VIDEO TUTORIALS' button are highlighted with red boxes.

FARM & RANCH LOAN PURCHASE
(Previously "Farmer Mac 1")
View Farm & Ranch Loan Purchase Docum...

LENDER & SERVICER PORTAL PRIVACY POLICY
View Farmer Mac's Lender & Servicer Porta...

FARMER MAC FORWARD
(Newsletter)
View All Issues of the Forward

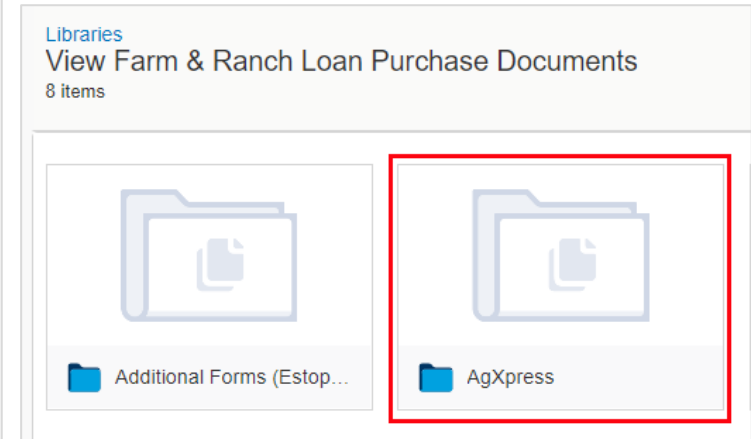
USDA GUARANTEES
(Previously "Farmer Mac 2")
View USDA Guaranteed Documents

PURCHASE COMMITMENTS
(Previously "LTSPC")
View Purchase Commitment Documents

EFARMERMAC GUIDANCE
View eFarmerMac User Guides and Docum...

VIDEO TUTORIALS
View Video Library

Libraries
View Farm & Ranch Loan Purchase Documents
8 items



The screenshot shows a library titled 'View Farm & Ranch Loan Purchase Documents' with 8 items. It contains two folder icons. The first folder is labeled 'Additional Forms (Estop...' and the second folder is labeled 'AgXpress'. The 'AgXpress' folder is highlighted with a red box.

Additional Forms (Estop...

AgXpress



AgXpress Training Guides

- New AgXpress training guides
 - Training Package
 - Quick Start Guide
 - Application – PDF
 - Collecting info only
 - Document Manager Guide
 - Rate Lock Guide
 - Purchase Request Guide
 - FAQ – Beefed up!
 - AgXpress User Manual

PROCESS OVERVIEW

The Process Overview provides information from start to finish. The related to credit decisions, Asked Questions (FAQ), and

AGXPRESS™ APPLICATION

All fields contained within this application are required, unless otherwise noted.

Business Application

Borrower: ☐ Co-Borrower: ☐
 Organization Type: ☐
 Business Name:
 Federal Tax ID #:
 Business Street Address:
 City:
 Description of Business:
 Principal/Officer Name:
 Percent Ownership:
 City:
 Email:
 Trustee/Beneficiary:
 *A representative or trustee

Individual Application

Borrower: ☐ Co-Borrower: ☐
 Last Name:
 Street Address:
 City:
 Email:
 Soc. Sec. #:
 Marital Status: ☐ M ☐ F
 Are you a U.S. citizen? ☐ Yes ☐ No

AGXPRESS DOCUMENT MANAGER GUIDE

The Documents tab is where you can manage your documents. Examples include a signed agreement, a rate lock, or a purchase request. Information below to learn features like preview, drag and drop, and delete.

THE BASICS

- Each loan record has a Documents tab.
- Documents are organized in a folder-like structure.
- Each placeholder has an assigned file name to help quickly locate documents.
- The Access column defines who has permissions to access documents within the placeholder.
- The Status column is explained in the corresponding chart.

UPLOADS

- Multiple ways to upload a file:
 - Drag & drop your document from your computer directly to the placeholder.
 - Right-click on the placeholder and select "Add File to Placeholder".
 - Expand the placeholder and use the "Add File" button to upload a document.
- Use the browse link to upload a document to the placeholder.
- Use the Upload File link to upload a document to the placeholder.
- Click "Upload Files" to select files. Documents will automatically appear in the placeholder and be available to drag and drop into the placeholder.

Once a file is uploaded, the Status column will change from Open to Uploading.

How to Rate Lock

- Access your loan record.
- Click the "Rate Lock" button.

AGXPRESS RATE LOCK GUIDE

Rate lock online!
 No more phone calls required. Self-service rate locks are now available for AgXpress.

Features & Benefits

- Compare products:** Before making a selection, compare multiple products, rates, terms, and amortizations.
- Choose payment frequency:** Monthly, quarterly, or semi-annual options offered.
- Rate lock:** "Choose any time between 9 a.m. – 2 p.m. CT, Monday – Friday, when it's convenient for you."
- Review:** Opportunity to review rate lock information before locking in a rate.
- Confirm:** Rate lock confirmation available for immediate review and download.

AGXPRESS PURCHASE REQUEST GUIDE

Once you've locked in a rate and coordinated closing activities with your Central Servicer, you're ready to complete the Purchase Request. This is the last step to finalize the loan sale to Farmer Mac and initiate a wire transfer request. We've made the process simple and straightforward — the **Purchase Request Guide** will walk you through step-by-step. Let's finish the deal!

1. ACCESS PURCHASE REQUEST

The "Complete Purchase Request" button will appear at the top right-hand corner of the Documents tab once the loan has been rate locked and is in the Closing stage (as shown above). Simply click the button to open the Purchase Request page.

2. COMPLETE PURCHASE REQUEST

Please carefully review the instructions at the top of the Purchase Request page. Lean on the field descriptions to fully understand the required information.

Fill in all required fields and click the "Complete Purchase Request" button at the bottom of the form. This will automatically submit the Purchase Request to the Central Servicer for review and approval. Once submitted, the Current Standing at the top of the loan record will change to Purchase Request Submitted.

NEED TO UPDATE? Updates can be made to the Purchase Request by clicking the "Complete Purchase Request" button to return to the form. Make your updates and click "Update Purchase Request" at the bottom to save the changes. Once the Central Servicer has confirmed the Purchase Request, no further updates can be made.

Interest and Fee Details	
Loan Purchase Request	\$150,000.00
CD Purchase Interest	\$0.00
CD Rate Lock Extension	\$0.00
CD Premium	\$0.00
CD Discount	\$0.00
Total Wire Amount	\$150,000.00

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

Existing F&R Training Kit, Seller/Servicer Guide, PPDocs Manual, and AgXpress application updated accordingly.



AgXpress Video Demonstrations

- AgXpress pre-recorded videos
 - Separated into short videos for quick, anytime access
 - **eFarmerMac** (*login, access, home page, resource library*)
 - **Application Process** (*start, edit, save, submit, etc.*)
 - **Document Manager** (*upload, download, preview, archive, etc.*)
 - **Credit Decision** (*approvals, denials, AANs, auto-email notifications, etc.*)
 - **Rate Lock** (*product & pricing comparisons, locking, confirmations, etc.*)
 - **Purchase Request** (*timing, requirements, confirmation, etc.*)
 - **Tools** (*tasks, chatter, loan queue, list views*)

Note: The videos are hosted on YouTube. If you cannot access or play the training videos, the PDF guides contain the same information.



[View Video Library](#)





Sneak Peek

Sneak Peek - How to Access

Farm & Ranch Loan Purchase

AgXpress

[Submit a New AgXpress Application >](#)

[Access an AgXpress Loan >](#)

[Learn about AgXpress >](#)

AgPower

[Submit/Access an AgPower Application >](#)

[Learn about Farm & Ranch >](#)

Purchase Commitment

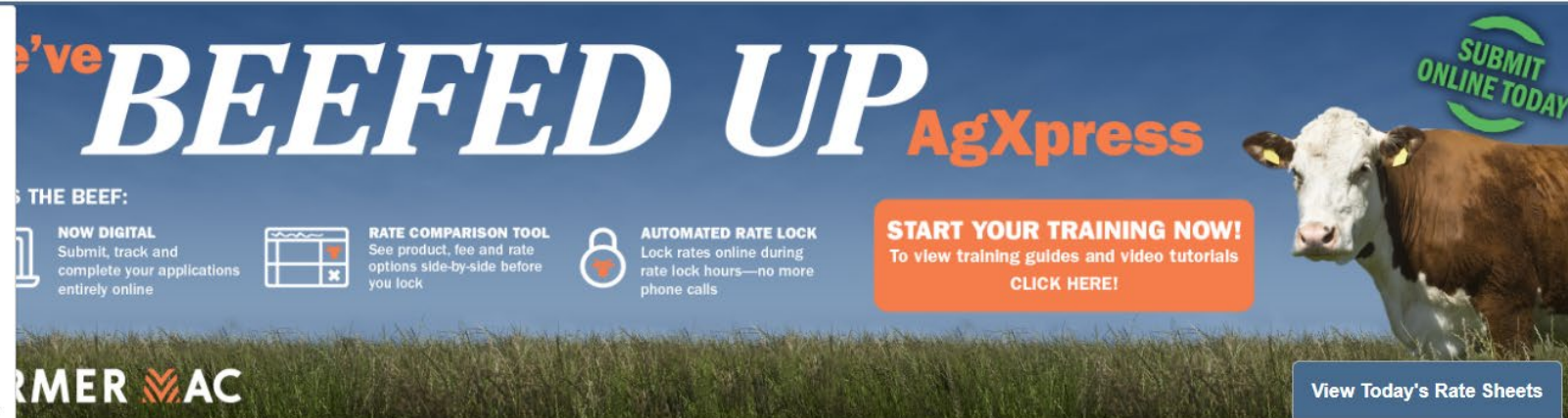
[Submit/Access a Purchase Commitment Deal >](#)

[Learn about Purchase Commitment >](#)

USDA Guarantees

[Submit/Access a USDA Guaranteed Loan >](#)

[Learn about USDA Guarantees >](#)



We've BEEFED UP AgXpress

THE BEEF:

- NOW DIGITAL**
Submit, track and complete your applications entirely online
- RATE COMPARISON TOOL**
See product, fee and rate options side-by-side before you lock
- AUTOMATED RATE LOCK**
Lock rates online during rate lock hours—no more phone calls

START YOUR TRAINING NOW!
To view training guides and video tutorials [CLICK HERE!](#)

[View Today's Rate Sheets](#)

Farm & Ranch Loan Purchase (Farmer Mac 1)

As an Approved Lender, when you sell us your loan, you gain access to our wide array of innovative loan products at competitive rates and with flexible repayment terms. Getting started is as easy as clicking one of the buttons below.

Please note: To submit a Fast Track or Full Underwrite loan, or access AgXpress loans submitted before 3/16/2021, go to AgPower.

You can also visit the [Resource Library](#) to learn more about Farm & Ranch Loan Purchase and our three underwriting options (AgXpress, Fast Track and Full Underwrite), and review the Farm & Ranch training kit.

[SUBMIT A NEW AGXPRESS APPLICATION](#)

[ACCESS AN AGXPRESS LOAN](#)

[SUBMIT/ACCESS AN AGPOWER APPLICATION](#)

AgXpress Now Online!



**CLICK FOR THE
AGXPRESS QUICK
START GUIDE.**

[OR LEARN EVEN MORE IN THE RESOURCE LIBRARY](#)



MY OPEN TASKS



Sneak Peek - Application

Individual Applicant(s)

Now that we've addressed business applicants, let's collect information on all individual applicants.
You may retrieve saved applications in your loan queue list, accessed from the Solutions tab on the home page of eFarmerMac.com.



Individual Applicant(s)

Loan Information

Collateral

Financials

Finish

Back

In the fields below, please provide information on all individuals. All title holders are required to be applicants. There must be at least one individual applicant per application submission.

* Last Name

* Street Address

* First Name

* City

Middle Name/Initial

* State

Suffix

* Zip

* Email ⁱ

* County ⁱ

* Phone #

Years at current address

* Date of Birth

* Marital Status ⁱ

* Social Security #

* Borrower Type ⁱ



Sneak Peek - List Views

AC

Rates Servicing Resource Library

Welcome to your AgXpress loan queue. By default, this page will show you AgXpress files you have recently viewed. Please use the drop-down menu to the left for alternative views.
Please note: To access AgXpress loans submitted before 3/16/2021, please go to AgPower.



Loans

Recently Viewed

LIST VIEWS

AgXpress - All Applications

AgXpress - All Purchased/Booked Loans

AgXpress - In Progress Applications

Central Servicer Loans

✓ Recently Viewed

Search this list...




28 items


	LIST VIEWS			Record ...	Loan N...	Stage	Current Standing	Original A...	Is Rate Locked
1	<div>AgXpress - All Applications</div> <div>AgXpress - All Purchased/Booked Loans</div> <div>AgXpress - In Progress Applications</div> <div>Central Servicer Loans</div> <div>Recently Viewed</div>			Xpress	40024049	Pre-Closing Review	Loan Revised	\$1,400,000.00	<input type="checkbox"/>
2				Xpress	40016418	Purchased/Booked	Funds Released	\$500,000.00	<input checked="" type="checkbox"/>
3				Xpress	40014158	Purchased/Booked	Funds Released	\$1,000,000.00	<input checked="" type="checkbox"/>
4				Xpress	40024036	Underwriting Proces...	Pending Decision	\$1,000,000.00	<input type="checkbox"/>
5				Xpress	40000088	Closing	Closing in Progress	\$28,290.00	<input checked="" type="checkbox"/>
6	Phil, Jackson 2020-12-17	12/17/2020 5:26 PM	Phil, Jackson	AgXpress	40014200	Closing	Purchase Request Sub...	\$500,000.00	<input checked="" type="checkbox"/>
7	Forrest, George 2021-03-04	3/4/2021 12:34 PM	Forrest, George	Draft Loan	40037289	New Application	Application in Progress	\$125.00	<input type="checkbox"/>
8	Keenan, Kevin 2021-02-22	2/22/2021 4:52 PM	Keenan, Kevin	AgXpress	40024043	Closing	Purchase Request Conf...	\$125,000.00	<input checked="" type="checkbox"/>
9	US TEST COMPANY 481 2021-02-18	2/18/2021 11:56 AM	US TEST COMP...	AgXpress	40024033	Closing	Purchase Request Sub...	\$1,000,000.00	<input checked="" type="checkbox"/>
10	Ryan, Ian 2021-02-22	2/22/2021 5:03 PM	Ryan, Ian	AgXpress	40024045	Complete	Declined	\$1,110,000.00	<input type="checkbox"/>
11	orr, Kay 2021-02-22	2/22/2021 5:12 PM	orr, Kay	AgXpress	40024046	Underwriting Proces...	Pending Decision	\$12,500.00	<input type="checkbox"/>
12	Terpstra, Carr 2021-02-22	2/22/2021 2:14 PM	Terpstra, Carr	Draft Loan	40024041	New Application	Application in Progress	\$1.00	<input type="checkbox"/>
13	Mae, Farmer 2021-02-18	2/18/2021 5:34 PM	Mae, Farmer	AgXpress	40024034	Application Review	Application Submitted	\$1,000,000.00	<input type="checkbox"/>
14	Forrest, George 2021-01-11	1/11/2021 2:30 PM	Forrest, George	AgXpress	40016446	Pre-Closing Review	Approved	\$550,000.00	<input checked="" type="checkbox"/>
15	Forrest, George 2021-02-17	1/5/2021 4:38 PM	Forrest, George	Draft Loan	40016433	New Application	Application in Progress	\$550,000.00	<input type="checkbox"/>
16	Fowler, Jeana 2021-01-27	1/27/2021 4:18 PM	Fowler, Jeana	AgXpress	40016467	Complete	Declined	\$100,000.00	<input type="checkbox"/>
17	Forrest, George 2021-01-27	1/27/2021 1:37 PM	Forrest, George	AgXpress	40016466	Purchased/Booked	Funds Released	\$1,500,000.00	<input checked="" type="checkbox"/>




Sneak Peek - Doc Placeholders


FARMER **MAC**

Home Submit/Access a Loan Rates Servicing Resource Library

 CARR TERPSTRA [Contact Us](#)

 **Loan**
Mae, Farmer 2021-02-19

[+ Follow](#) [Access Rate Lock](#) [Complete Purchase Request](#) [Withdraw Application](#)

Loan Officer
 Carr Terpstra

Loan Number
40024036

Original Amount
\$1,000,000.00

Projected Loan-to-Value
54.05%

Stage
Underwriting Processing

Current Standing
Pending Decision

DOCUMENTS LOAN DETAILS ACTIVITY CHATTER PURCHASE REQUEST

Welcome to your **Documents** tab, where you will upload a signed and completed application, as well as an appraisal, title report, and other relevant documents. [Click here](#) for tips on uploading and managing your documents!

Once you have finished the online application, an Application Draft will appear and be available for viewing and download. Review the information to ensure it's accurate and complete. Next, it's time to download the Application Draft and obtain signatures for all applicants. Once signatures have been collected, upload the application to the Application Signed placeholder and click the **"Submit Application"** button in the upper right-hand corner.

If you're looking for additional information about the submission process and next steps, check out our helpful guides and step-by-step manual in the Farm & Ranch Loan Purchase tile and AgXpress folder within the [Resource Library](#).

19 All Documents

0 Customer Portal


0 E-Signature

0 Owned By Me

0 File Staging

2 Archive








FILTER BY CATEGORIES >

Search by document name or details. 

Actions ▾

0 of 19 Items Selected

[Add Placeholder](#) [Upload Files](#)

<input type="checkbox"/>	STATUS	NAME ↑	LAST MODIFIED DATE	ACCESS	
<input type="checkbox"/>		Application Draft (Download)	2/19/2021	Seller, Farmer Mac	>
<input type="checkbox"/>		Application Signed (Upload Here)	2/19/2021	Seller, Farmer Mac	>
<input type="checkbox"/>		Appraisal	2/19/2021	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac	>
<input type="checkbox"/>		Assumptions & Limiting Conditions (For...	2/19/2021	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac	>
<input type="checkbox"/>		Contracts, Leases, Easements	2/19/2021	Seller, Central Servicer, Farmer Mac, Appraisal Reviewer	>
<input type="checkbox"/>		Credit Report	2/19/2021	Seller, Farmer Mac	>
<input type="checkbox"/>		Engagement Letter (Form 1023A)	2/19/2021	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac	>



Sneak Peek - Rate Lock

Rate Lock Commitment

Welcome to the rate lock page. Using this form, you will be able to compare products and rates before formally locking a rate. Simply click on the "+ Add Product" buttons below to evaluate various products and interest rates. A minimum of one product is required in order to effectuate a rate lock. When you are ready to lock in a rate, please select the "Lock this Rate" button for the corresponding product of your choice. Next, a page will appear where you will review and confirm your rate lock information. Upon locking a rate, a summary of the rate lock details will be available for reference and download.

IMPORTANT REMINDER: A rate lock should not be submitted until the Closing Instruction Letter has been issued to the assigned Central Servicer, and you have ensured that all credit and pre-closing conditions have been satisfied, as outlined in the Conditions Prior to Funding notice.

Loan Name: [Elek, Edit 2021-02-23](#)
Loan Number: 40024049
Loan Amount: \$1,400,000.00
Borrower Name: Elek, Edit
Requested By: Carr Terpstra

Compare Products & Rates

+ Add Product

+ Add Product

+ Add Product

+ Add Product

Net Yield (%):

Field Servicing Fee (%):

Note Rate (%):

Margin (%):

Initial Fixed Rate Period (Months): 1

Next Reset Date:

Rate Lock Expiration Date: 1



Access/Permissions

- Seller must have Farm & Ranch loan program access
- Seasoned AgXpress lenders should automatically have access at launch
- Primary admins have authority to assign AgXpress rights
- AgXpress should only be given to those that intend to use the product
- If a lender becomes inactive in AgXpress, permissions may be suspended temporarily

User Permissions

Farm & Ranch: Loan Purchase

- ☒ AgPower App
- ☐ AgXpress App
- ☐ Rate Lock Request
- ☒ Purchase Request
- ☒ Rate Sheet

Farm & Ranch: Purchase Commitment

- ☐ Purchase Commitment App

Farm & Ranch: Loan Servicing

- ☒ Online Servicing Request
- ☒ Net Realizable Value (NRV) Analysis

USDA Guaranteed Loan Purchase (FM2)

Servicing Action Module (SAM)

Full Access without Rate Lock

Online Loan Application (OLA)

Full Access without Rate Lock

- ☒ Rate Sheet

eFarmerMac.com Administration

Account Admin (Manage Users) ☐

Primary Admin ☐

Buttons: Update, Reset Password, Deactivate User



Contact Information

Client Services

clientservices@farmermac.com

866-452-2617

Business Development

opportunities@farmermac.com

800-879-3276





Questions?



Thank you!