



Farmer Mac Refresh

AgXpress Enhancements Coming: Everything You Need to Know!

May 3, 2022

Today's Agenda

- Introductions
- What is AgXpress? A quick review
- Exciting New Enhancements
- Training Resources & Guides
- Questions?



AgXpress: A brief review

- Farm & Ranch Loan Purchase underwriting approval path
- Credit score-based model (FICO)
- Designed to simplify the application process and deliver a faster credit decision
- Bypass the majority of traditional loan onboarding requirements and substantially reduce the amount of time needed to submit a loan



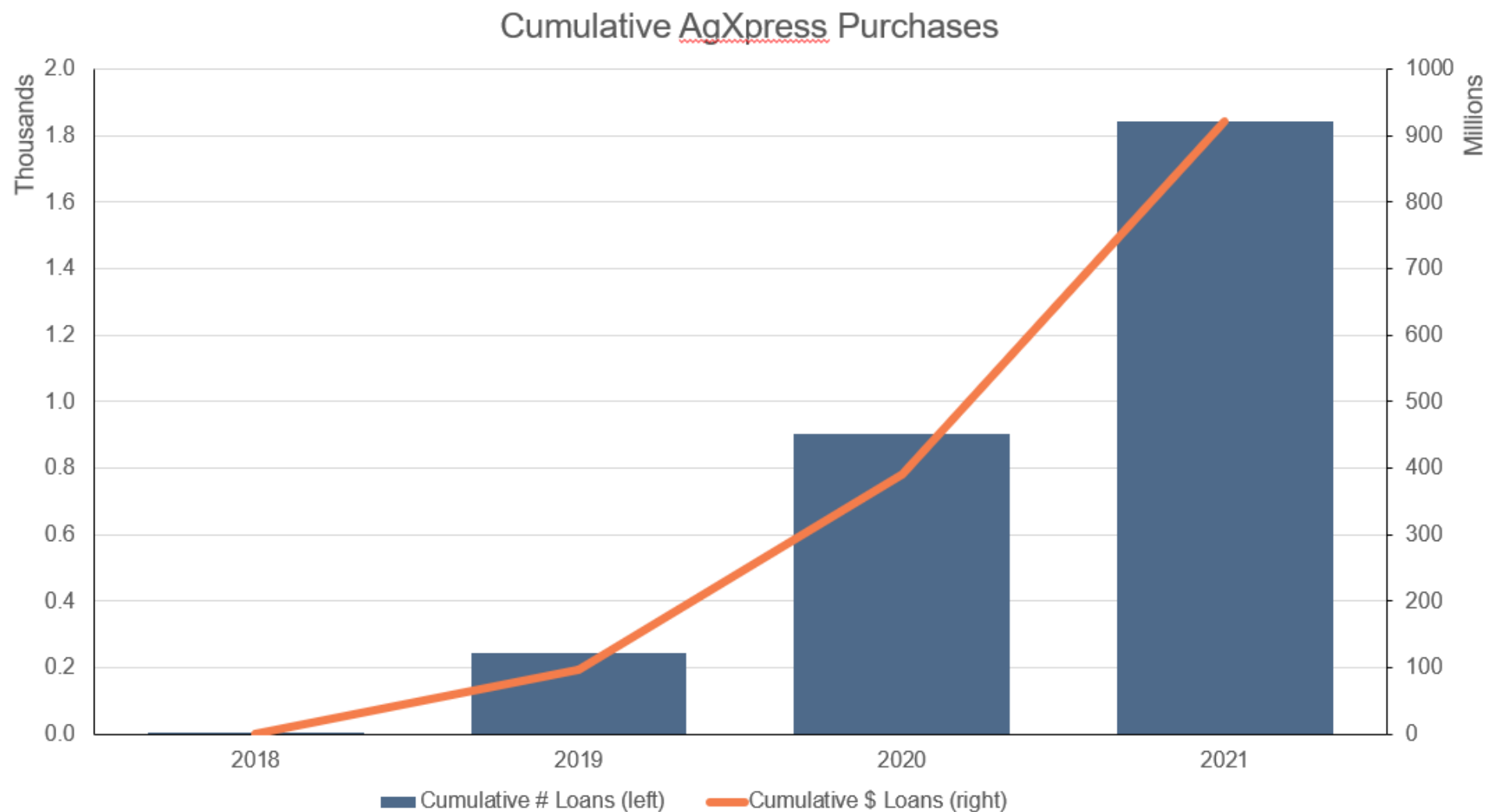
AgXpress: A brief review

HOW IT WORKS

- 1 SUBMIT APPLICATION**
Sellers complete a simple online application via Farmer Mac's customer portal.
- 2 APPLICATION REVIEW**
Farmer Mac will process the application, which includes pulling a credit report on all applicants.
- 3 CREDIT DECISION**
Expect a credit decision from Farmer Mac within one business day. If approved, follow the standard process for appraisal, title, rate lock, closing, and purchase activities.



AgXpress Stats



AgXpress: drumroll please...

- We've heard your feedback and we're delivering!
- Increased the loan limits to \$3 million
- Allowing structural improvements and dwellings to be factored into the contributory collateral value.
- Launching May 10



AgXpress Changes at a Glance

		Current Parameters	May 2022 Launch
Program Maximums			
Maximum Loan Size:		\$1.5 million	<u>\$3 million*</u>
Maximum Aggregate <u>AgXpress Exposure**</u> :		\$1.5 million	<u>\$3 million*</u>
Maximum Aggregate Farmer Mac Exposure**:			<u>\$6 million</u>
Calculating Maximum LTV			
Maximum LTV:		55%	55%
Land Value Includes:		Bare land value Permanent plantings Irrigation	Bare land value Permanent plantings Irrigation <u>Dwellings (up to \$750,000)</u>
Structural Improvements:		Not allowed for calculating collateral	<u>Structural improvements, including highly-specialized improvements, are allowed</u>

*Loans above \$1.5 million will require two years' tax returns on all applicants for income verification purposes

**Borrowers that exceed total exposure limits can still pursue full-underwrite options



AgXpress Appraisal Form Updates

- Now that we are expanding AgXpress to include structural improvements, **Form 1027B** (Allocation Table) is required on all appraisals. It is not required for bare land only loan requests.
- The Collateral Valuation Standards & Guidelines (aka Collateral Valuation Supplement) has been updated.
- **Form 1027A** Appraisal Report Content Requirements has been updated.
- **Form 1027B** Allocation Table has not changed however please note:
 - The FAMC **Form 1027B** will be a new form that users of UAAR (AgWare) may not be accustomed to.
 - **Form 1027B** is available in the AgWare Forms Library.
 - Please remind your appraisers that this form is required on all AgXpress appraisals with improvements.



Appraisal Report Requirements For All AgXpress Loans With Improvements

Form 1027B required in all appraisal reports

- To properly calculate the Total Collateral Value from the Appraised Value, all appraisals must include FAMC **Form 1027B**

FARMER  **AC**

Allocation Table

Subject Property Reference: _____	Report Reference #: _____
Total Property Value Before Allocation: _____	Report Date: _____

Note: The allocation entries should equal the Total Property Value Before Allocation.
When the allocation entries are complete, the cell to the right should show a Zero: \$ _____ -

Contributory Value Allocation, Improvement's Cost New and Estimates Remaining Economic Life (REL) (1)

	Contributory	Imps. Cost New	REL
Ag. Use Improved Land (not including Permanent Plantings) (2)			
Permanent Plantings' Component (3)			
Homesite (Incl. site imps; well, septic, etc.)			
SUB-TOTAL LAND	\$ -	\$ -	
Agricultural Use Structural Improvements' (4)			
Residence Use Structures (dwelling(s), etc.)			
SUB-TOTAL IMPROVEMENTS	\$ -	\$ -	
Agricultural Use Equipment Components (5)			

- **Form 1027B** is available in the FAMC Resource Library and in the UAAR - AgWare FAMC Documents Library



What is NOT changing

A Sample of Features That Remain Unchanged

Credit Decision Speed:

One business day

Credit Requirements:

Strong credit for all applicants required

Commodities:

No restrictions

Use of Funds:

No restrictions

Applicants/Borrowers:

Must include all title holders

Collateral:

Must be highest and best use agriculture

Recommended Consumer Credit Score:

720 or higher

Possible Reasons for Rejection:

- Consumer credit scores below 720
- Stated financial ratios outside published Farmer Mac underwriting standards
- Assets not involved in farming or food, fuel, or fiber production
- Borrowers have an existing loan with Farmer Mac rated OAEM or substandard
- Borrowers have been 90+ days delinquent on a loan with Farmer Mac within last 5 years



Collateral : What counts?

ELIGIBLE CONTRIBUTORY COLLATERAL

- ✓ Bare land value
- ✓ Permanent plantings and irrigation
- ✓ Dwellings/residences (up to \$750,000)
- ✓ Agricultural improvements, including highly-specialized improvements (up to 25% total appraised value)



AgXpress Examples

1

TYPICAL 160-ACRE HOMESTEAD

160 acres @ \$12,000/acre; with \$500,000 house, grain storage (\$300,000), and a barn (\$200,000)

	Appraised Value	Lendable Value	
Bare Land Value	\$1,920,000	\$1,920,000	Includes permanent plantings & irrigation
Dwelling	\$500,000	\$500,000	Up to \$750,000
Improvements	\$500,000	\$500,000	Not to exceed 25% total appraised value
SUBTOTAL	\$2,920,000	\$2,920,000	
55% LTV on Lendable Value		\$1,606,000	



AgXpress Examples

2

160-ACRE FARM WITH LARGE HOUSE

160 acres @ \$12,000/acre; with \$1.25 million house, grain storage (\$300,000), and a barn (\$200,000)

	Appraised Value	Lendable Value	
Bare Land Value	\$1,920,000	\$1,920,000	Includes permanent plantings & irrigation
Dwelling	\$1,250,000	\$750,000	Up to \$750,000
Improvements	\$500,000	\$500,000	Not to exceed 25% total appraised value
SUBTOTAL	\$3,670,000	\$3,170,000	
55% LTV on Lendable Value		\$1,743,500	



AgXpress Examples

3

FARM WITH SIGNIFICANT IMPROVEMENTS

160 acres @ \$12,000/acre; with \$500,000 house, grain storage (\$300,000) and hog finishing barn (\$950,000)

	Appraised Value	Lendable Value	
Bare Land Value	\$1,920,000	\$1,920,000	Includes permanent plantings & irrigation
Dwelling	\$500,000	\$500,000	Up to \$750,000
Improvements	\$1,250,000	\$917,500	Not to exceed 25% total appraised value
SUBTOTAL	\$3,670,000	\$3,337,500	
55% LTV on Lendable Value		\$1,835,625	



Collateral Value Calculator

- Follow the link from the application OR find separately in the resource library

Total Collateral Value Calculator

Description	Number of Acres	Value per Acre	Total
Estimated Bare Land	160	\$ 12,000.00	= \$ 1,920,000.00
Permanent Plantings ¹			+ \$ 0.00
Dwellings/Residences ²			+ \$ 500,000.00
Structural Improvements ³			+ \$ 1,250,000.00
Total Estimated Appraised Value			= \$ 3,670,000.00

¹ Non-structural improvements such as Permanent Plantings and Irrigation Equipment. Timber itself is not an eligible permanent crop. If the property includes timber ground, the collateral valuation will need to exclude the timber value.

² Any dwelling/residence that has value (unoccupied, owner, and non-owner occupied is acceptable).

³ Non residential improvements, including highly-specialized improvements, used solely for agricultural purposes in which the use is exclusively in connection with the production, harvesting, storage, drying, or raising of agricultural commodities. Common examples include barns, outbuildings, grain storage, silos, etc.

Loan-to-Value Estimator

The values below will automatically compute based on the inputs made within the Total Collateral Value Calculator above. For the purposes of calculating LTV, please note the maximum permissible contributory value for each category, shown below.

Bare Land (max 100%)	\$ 1,920,000.00	Structural Improvement Estimator
Permanent Plantings (max 100%)	+ \$ 0.00	\$ 3,670,000.00 x 25%
Dwellings/Residences (max \$750,000)	+ \$ 500,000.00	= \$ 917,500.00
Structural Improvements (max 25% of total collateral value)	+ \$ 917,500.00	Max. Structural Improvement Value
Lendable Value = \$ 3,337,500.00		



New AgXpress Eligibility

- Documentation required when total AgXpress exposure exceeds \$1.5 million
 - Two years of tax returns on all applicants (individuals and entities)
- Collateral
 - LTV 55%
 - \$3 million maximum loan size
 - Dwellings/residences \$750,000 maximum contributory value
 - Structural improvements maximum of 25% of the total collateral value
- Multiple AgXpress loan submissions up to aggregate maximum of \$3 million
- Resource Library
 - Updated AgXpress Eligibility, Document Manager, Rate Lock and Purchase Request guides along with FAQ

FASTER
DECISIONS

AGXPRESS™ ELIGIBILITY GUIDE

FARMER  AC

UNDERSTANDING ELIGIBILITY WHERE DO I BEGIN?

STEP ONE:
Review the parameters, definitions, and examples below

STEP TWO:
Download the AgXpress Calculator for a hands-on estimate

STEP THREE:
Begin an AgXpress application or contact Farmer Mac with questions

ELIGIBILITY PARAMETERS

- ▶ Maximum loan size: \$3,000,000
- ▶ Maximum aggregate AgXpress exposure: \$3,000,000
- ▶ Maximum aggregate Farmer Mac exposure: \$6,000,000
- ▶ Maximum Loan-To-Value: 55%

▶ Two years of tax returns required for all applicants (individuals and entities) when a loan request and/or total AgXpress exposure is above \$1,500,000 (not to exceed \$3,000,000).
If the stated income is not supported by the tax returns, Farmer Mac may ask for additional supporting material.

LET'S TALK COLLATERAL

When considering total eligible collateral value, it looks like this:

BARE LAND – value of bare land + permanent plantings + irrigation

+
DWELLINGS/RESIDENCES – any dwelling/residence that has value (unoccupied, owner, and non-owner occupied is acceptable)

+
STRUCTURAL IMPROVEMENTS – agricultural improvements solely used for agricultural commodities*

*Common agricultural improvements include barns, outbuildings, grain storage or silos, etc. Highly specialized agricultural improvements, such as livestock confinement, feedlot dairies, feedlots, equestrian facilities, greenhouses, packing facilities, storage units (including cold storage), first level processing facilities, hog nurseries, farrow to finish units, and grow out facilities (hog and poultry), can be considered for inclusion but may require additional review.

MORE IMPORTANT STUFF. DID YOU KNOW...

- All title holders must be applicants (additional non-title holders may be applicants as well)
- Trusts must include an eligible co-borrower and a personal guarantee
- Highest and best use must be agriculture
- No restrictions on use of funds
- All commodities are eligible
- Farmer Mac's general underwriting guidelines apply
- Recommended minimum consumer credit score for all applicants is 720 (though not an absolute indicator for approval)
- All fixed and variable rate product options offered (however, revolving lines of credit are ineligible)
- Monthly, quarterly, and semi-annual payment frequencies available
- All applicants must sign and date the application before a request for credit can proceed because
 - Farmer Mac will pull a consumer credit report (TransUnion) and, if applicable, a commercial credit report (Dun & Bradstreet)
- Automatically qualifies for Choice pricing (a discounted net yield — see rate sheets for details)



Hands-on Helper! Download the [AgXpress Calculator](#) to estimate total collateral value and loan limits, located within the [Resource Library](#) at [eFarmerMac.com](#).



AgXpress Online Application Enhancements

- **Online platform application**
 - Direct Links - located on Land Information section
 - Resource Library
 - AgXpress Calculator
- Utilize the tools and resources to complete AgXpress loan submission
- Break out
 - Dwellings/Residences – must enter total value (not maximum amount)
 - Structural Improvements – must enter total value (not maximum amount)
- Hover tips

Land Information

In the section below, please provide a breakdown of acres for all land types and the corresponding value per acre. Refer to the hover tips for special instructions or examples. A detailed description of eligibility parameters is outlined in the AgXpress Eligibility Guide located in the [Resource Library](#). Download the [AgXpress Calculator](#) for a hands-on approach to estimating the maximum loan amount.

When calculating the loan-to-value ratio, dwellings/residences are allowed as contributory collateral up to \$750,000, and structural improvements are allowed as contributory collateral (up to 25% of total collateral value).

Number of Acres (for each applicable land type)	Value per Acre	Total Acre Value
Dwellings/Residences ⓘ		
\$1,000,000.00		
Bare Land Acres ⓘ		
200	\$20,000.00	\$4,000,000.00
Permanent Plantings Acres ⓘ		
25	\$25,000.00	\$625,000.00
Structural Improvements ⓘ		
1	\$300,000.00	\$300,000.00
Bare Land Only Value	Total Collateral Value	Projected Loan-to-Value (%)
\$5,675,000.00	\$5,925,000.00	52.86



AgXpress PDF Application Enhancements

- **Application**

- Two additional questions added

- ☐ What is your relationship to primary applicant? Spouse, Sibling, Parent, Not Related, Other, explain
 - ☐ Are there any solar panels currently on the collateral?

- Land Information

- ☐ Dwellings/Residences – must enter total value
 - ☐ Structural Improvements – must enter total value

Land Information

In the section below, provide an estimate and breakdown of the total collateral value. Please only list the dwellings/ improvements in the field provided, and do not duplicate their value in the structural improvements field.

Description	Number of Acres		Value per Acre		Total Value
Bare Land		x	\$	=	\$ 0.00
Permanent Plantings Acres		x	\$	=	\$ 0.00
Dwellings/Residences					\$
Structural Improvements					\$
Total Acres:					Total: \$ 0.00

The maximum loan-to-value (LTV) is 55%. Please be advised, for the purposes of calculating LTV the following contributory values apply: 100% of bare land, permanent plantings, and irrigation; up to a maximum of \$750,000 for dwellings/residences; non-residential structural improvements value (not to exceed 25% of the total collateral value).

- Consolidated Income Statement

- ☐ Reminder if submitting AgXpress loan above \$1.5 million to provide two years of tax returns
 - ☐ Updated to list the most recent income statement year



AgXpress Document Enhancements

New Tax Return Placeholder(s)

- Two years tax returns required for loan requests above \$1.5 million
- Placeholder for each tax return
 - Examples
- Husband & wife – two placeholders
- Married couple and entity would have four placeholders

How to create additional placeholders?

- Right click on placeholder *name* (Tax Returns)
 - Duplicated Placeholder
 - Refer to Guides in the Resource Library for additional information
- *Please confirm all documents are uploaded before submission!*

The screenshot displays the AgXpress document management interface. At the top, there is a search bar labeled 'Search by document name or details.' and buttons for 'Add Placeholder' and 'Upload Files'. Below the search bar, a table lists documents with columns for STATUS, NAME, LAST MODIFIED DATE, and ACCESS. The 'Tax Returns' document is highlighted with a red box. A context menu is open over the 'Tax Returns' document, showing options: 'Add File', 'Edit Details', 'Download File', 'Copy File Link', and 'Duplicate Placeholder'. The 'Duplicate Placeholder' option is highlighted with a red box.

STATUS	NAME	LAST MODIFIED DATE	ACCESS
OPEN	Environmental Disclosure (Form 1010A)	4/11/2022	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac
OPEN	Estoppel Certificate	4/11/2022	Seller, Central Servicer, Farmer Mac
OPEN	Flood Documentation	4/11/2022	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac
OPEN	Hazard Insurance Evidence	4/11/2022	Seller, Central Servicer, Farmer Mac
OPEN	Irrigation & Water Rights Documentation	4/11/2022	Seller, Central Servicer, Appraisal Reviewer, Farmer Mac
OPEN	Misc. Application Documents	4/11/2022	Seller, Central Servicer, Farmer Mac
OPEN	Narrative	4/11/2022	Seller, Appraisal Reviewer, Farmer Mac, Central Servicer
OPEN	Proforma Balance Sheet	4/11/2022	Seller, Farmer Mac
OPEN	Rate Lock Confirmation	4/11/2022	Seller, Central Servicer, Farmer Mac
OPEN	Subsidiary Info	4/11/2022	Seller, Farmer Mac
OPEN	Tax Returns	4/11/2022	
OPEN	Title Work	4/11/2022	
OPEN	UCC Lien Search	4/11/2022	
OPEN	Water Supply Questionnaire (Form 1020)	4/11/2022	
OPEN	Wiring Instructions	4/11/2022	

Context Menu for 'Tax Returns':

- Add File
- Edit Details
- Download File
- Copy File Link
- Duplicate Placeholder**



Resource Library


- Train at your own pace
 - Self-guided training – guides, Relationship Manager and Client Relations!
- Available within the Resource Library (May 10th)
 - 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




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



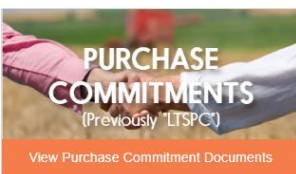
**LENDER &
SERVICER PORTAL
PRIVACY POLICY**
View Farmer Mac's Lender & Servicer Porta...




**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...


Libraries

View Farm & Ranch Loan Purchase Documents

8 items



Additional Forms (Estop...



AgXpress

AgXpress Training Guides

- Updated AgXpress training guides and tools

- ✓ Calculator
- ✓ Eligibility Guide
- ✓ Application – Updated PDF
- ✓ Quick Start Guide
- ✓ FAQ
- ✓ User's Manual
- ✓ Document Manager
- ✓ Rate Lock Guide
- ✓ Purchase Request Guide

Existing F&R Training Kit, Seller/Service Guide, PPDocs Manual, and AgXpress application updated accordingly. Please use current guides and documents on our website www.eFarmermac.com to avoid delayed processing of the loan request.

PROCESS OVERVIEW

The Process Overview p from start to finish. The related to credit decisio Asked Questions (FAQ),

AGXPRESS QUICK START GUIDE

AGXPRESS™ APPLICATION

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

BUSINESS APPLICATION

Business Application
☐ Borrower ☐ Co
 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

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

ACCESS DOCUMENTS

The Documents to Examples include information below features like previous identify document

AGXPRESS DOCUMENT MANAGER GUIDE

RATE LOCK PROCESS

AGXPRESS RATE LOCK GUIDE

SEND MONEY

AGXPRESS PURCHASE REQUEST GUIDE

FARMER MAC

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.

How to Rate Lock

1. Access your loan record

2. Click "Rate Lock"

3. Review the Rate Lock information

4. Confirm the Rate Lock

5. Complete the Rate Lock

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Current loans in process

Can we “update” a current AgXpress loan in process?

- Loans that are not rate locked can be “withdrawn” and resubmitted
- New submission is required using enhanced application and if loan amount is above \$1.5 million, required documents will be required (2 years tax returns)
- Current loans in process cannot be modified, requires resubmission of loan with enhanced application and documentation if applicable
- If collateral value supports, additional AgXpress submission can be processed with total aggregate exposure of \$3 million



Contact Information

Client Relations

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866-452-2617

Business Development

opportunities@farmermac.com

800-879-3276





Questions?



Thank you!