

HOME & LAND LOANS



REAL ESTATE

LAND LOANS

Financing for farmland, timberland, and country living.

- Competitive rates with financing up to 20 years
- Up to 75% financing available

LOT LOANS

Financing for land lots to build your dream home now or later.

- Financing up to 15 years
- Up to 75% financing available

REFINANCING OPTIONS

Already own land but looking to refinance? We can help with that too.

- Lower your interest rate
- Reduce your payment

CASH DIVIDEND PROGRAM

As part of the Farm Credit cooperative structure, you share in our profits* – which effectively **LOWERS** your interest rate!

- Returning profits consistently since 1988
- Become a shareholder of our organization



HOMES

HOME LOANS

Looking for a home out in the country? We provide loans regarding home purchase, construction, refinance and improvements.

- Loans for homes with acreage
- Financing up to 30 years
- Conventional loans with up to 95% financing
- First-time homebuyer programs with up to 97% financing
- USDA, FHA, & VA loans available

CONSTRUCTION-TO-PERMANENT FINANCING (C2P)

We offer land, construction, and permanent financing with one closing!

- Save money with one closing
- Lock-in fixed rate during construction with the ability to lower rate upon completion if market changes, without penalty.



CONSTRUCTION



800.521.9952 | CarolinaFarmCredit.com

* Subject to board approval

NMLS# 410620

LOANS FOR LAND, FARMS AND HOMES