

AMC Straightforward Finance for Farmers

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Agricultural Mortgage Corporation

- Established 1928
- Specialise in long term mortgages for farmers
- Also provide working capital for smaller projects



A Personal Approach

- No call centres
- Speak directly with person dealing with the case
- Application form can be completed by applicant or an agent
- Lend and Leave
- AMC Agent Network

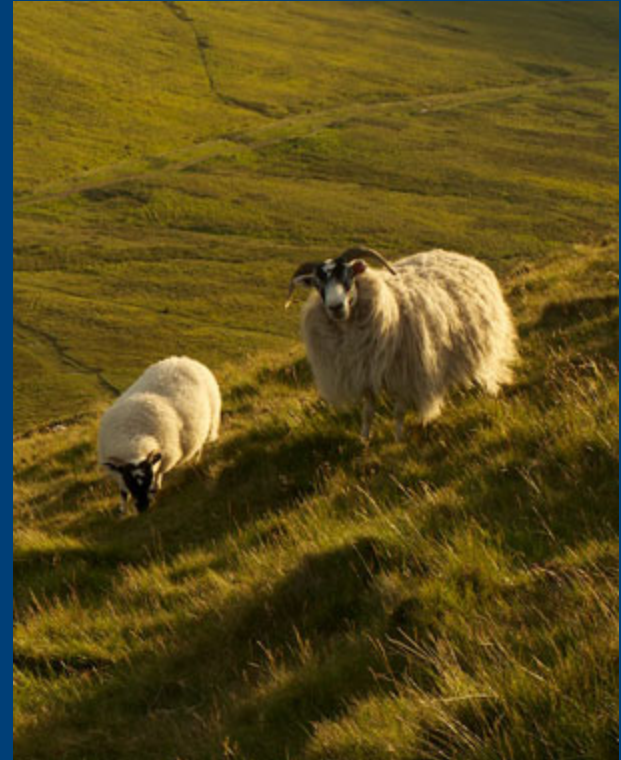


Benefits of Borrowing from AMC

- Competitive rate of interest
- Interest only or annuity
- Fixed or variable rates of interest or a combination of both to suit your needs
- Can be repaid early
- Available for individuals, limited companies, partnerships or trusts
- No need to disturb existing banking relationships
- No compulsory insurance
- All sources of income can be taken into account
- Land, houses and buildings can be used as security
- A straightforward and hassle free loan completion process

Borrowing Options

- Standard Loan
- Flexible Facility
- Rural Business Loan



Standard Loan

- Available for a broad range of agricultural business projects
- Minimum amount of £25,001 with no maximum
- Terms are available from 5 to 30 years
- Variable or fixed rates of interest or combination of both
- A margin is chargeable at AMC's Base Rate
- Interest only on annuity repayment options repaid monthly, quarterly or half yearly
- Loans secured against agricultural land and dwellings, subject to a maximum loan to value (LTV) of 60% of the value of the security
- Negotiable setting up see applies with a minimum fee of £750

Flexible Facility

- Provide working capital for a wide range of purchases relating to agriculture
- Minimum loan amount £30,000 with no maximum
- Facility term of 5 years (but can ask for extension at any time)
- Variable rate of interest
- Funds can be drawn down as and when needed
- Repayments can be scheduled to suit your individual business needs
- One setting up fee and a competitive annual facility charge
- Loans secured against agricultural land, buildings and dwellings subject to a minimum loan to value (LTV) of 60%
- Facility fee 0.5% to cover cost and minimum £750 set up fee

Rural Business Loan

- Designed specifically to support the development of land based rural businesses
- Minimum loan amount of £25,001 with no maximum
- Terms are available from 5 to 30 years
- Variable or fixed rates of interest or combination of both
- A margin is charged above AMC's Base Rate
- Interest only or annuity repayment options repaid monthly, quarterly or half yearly
- Loans secured against agricultural land, buildings and dwellings, subject to a maximum loan to value (LTV) of 60% of the value of the security
- Negotiable setting up fee applies with a minimum fee of £750

AMC Application Process

Your enquiry with AMC



Application for completed by you or AMC's Agent



Application form returned to AMC with
supporting documentation



Offer sent to you



Your acceptance of our offer



Valuation arranged by AMC



Legal charging of property



Funds available

Any Questions?

