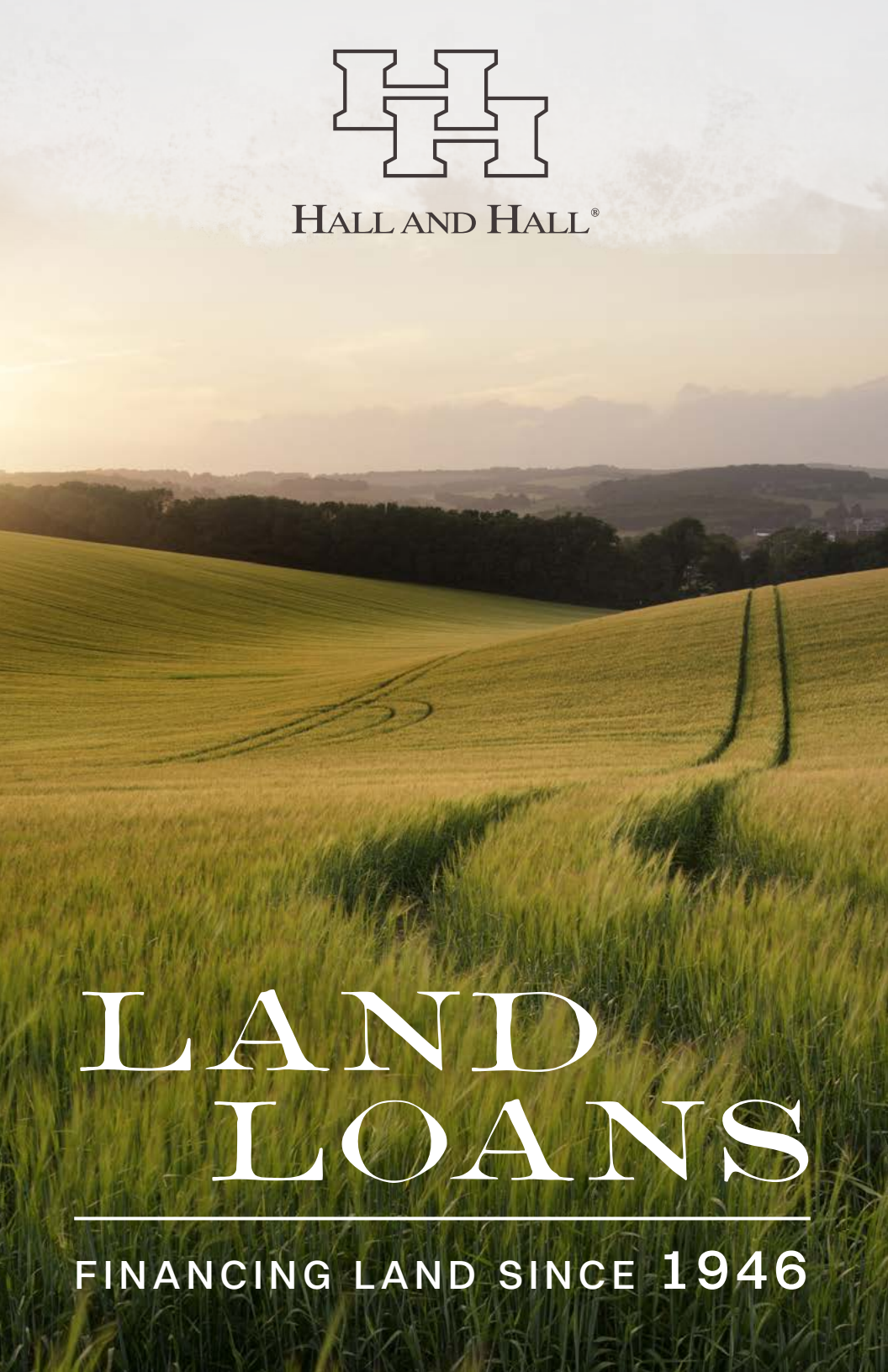

HALL AND HALL®
LAND
LOANS
FINANCING LAND SINCE 1946

# *personalized* LOANS FOR LANDOWNERS

## COMPETITIVE LOAN OPTIONS

Flexible structures including adjustable and fixed-rate programs with amortization up to 30 years.

## STRONG LENDING CAPACITY

Financing available for up to 75% of appraised value for qualified borrowers.

## FLEXIBLE TERMS

Options available with or without prepayment premiums.

## AGRICULTURAL EXPERTISE

Lending designed specifically for properties that remain in agricultural use.

## STREAMLINED PROCESS

Our team works directly with buyers to review financial materials and guide them through the lending process.

## TRANSPARENT COSTS

Standard closing costs apply, with no fees incurred if the loan is not ultimately committed.

## INVEST IN LAND WITH CONFIDENCE

*Talk to our team about your options.*