

MORTGAGE

Farmer Home Mortgage Program



Running an ag operation is hard work. Your mortgage shouldn't be. The Bremer Farmer Home Mortgage program offers a solution tailored to meet your unique needs, whether you're buying your first or second home. Our experienced mortgage bankers understand the complexities of the agriculture industry and can help you streamline the process from beginning to end.

A tailored solution

Bremer Bank offers mortgage loans specifically designed for farmers and ag operators who meet our borrowing and property eligibility requirements. Our experienced ag banking professionals will ensure your needs are met throughout the whole process.

Borrower benefits include:

- Straightforward approach – We know ag operators like yourself have unique financial needs, so we designed this program around them. This means you get a straightforward application process and can use documented gift funds as a down payment.
- Property flexibility – Financing is available no matter the size of your farmstead.
- No property splitting – Bremer does not require the home to be split out from the entire acreage, saving you valuable time, energy, and money.
- End-to-end support – Everything is done in-house at Bremer, meaning no private mortgage insurance is required, plus you receive dedicated support throughout your journey.

Available options

- Working primary farmstead properties in rural marketplaces, as well as second homes (three and four seasons), are allowed. Properties can be:
 - Single family — primary residences
 - New construction properties that are detached single family units on a farmstead
- Purchase, rate/term or cash-out refinance options are available.

Eligibility

Farmer Home Mortgage financing is available for customers who are actively farming.

To find a mortgage banker, visit [bremer.com](https://www.bremer.com) for more information.

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