Land loans from Rural 1st®

The leader in rural lending.

Owning their own land gives your clients the freedom to use it however they want. Rural 1st has the lending solutions to make it happen.

We strive to make our partnership with you and your client a strong one. Our ultimate goal is to help get your client's family and future generations closer to nature, closer to loved ones —Closer to What Matters.

We lend on bare land
At Rural 1st we offer loans on 5 acres and up, including open land, timbered or a combination of both.* We value both the acreage and any barns or outbuildings on your client's property to help them qualify for the maximum loan amount.

We offer fixed-rate loans
It's difficult to find fixed-rate financing for bare land. We offer the security of a fully fixed-rate loan as well as adjustable-rate options to choose from.

We'll help your client choose the term and down payment options that fit
Our loans are truly amortized, with no balloon payments, and your client can choose the term and down payment that is right for them. They can also stretch out the term of their loan over a longer period.

Specialized financing to get you Closer to What Matters.

- **Home loans–purchase and refinance**
- **Construction loans**
- **Lot loans**
- **Land loans**

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RURAL 1st®
Closer to What Matters

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EQUAL HOUSING LENDER