



A Few Words About Us

Malheur Federal Credit Union has partnered with Pacific Intermountain Mortgage Company as a strategic partner for your farm and ranch real estate needs. As one of the largest FSA Guaranteed lenders in the Pacific Northwest, Pacific Intermountain Mortgage Company (PIMC) services farmers and ranchers in Oregon, Idaho, Washington, and Nevada.

PIMC is an agricultural mortgage lender based in Baker City, Oregon and specializes in providing long term real estate financing for the purchase of farmland, improvements to farmland, and to refinance existing debt.

The staff at Pacific Intermountain Mortgage Company looks forward to assisting you through the loan process. Our goal is to provide you with excellent customer service that you are accustomed to with Malheur Federal Credit Union. We hope to help you meet your financial needs.

For more information about our lending programs please contact:

Pacific Intermountain Mortgage

(541) 523-4079
2420 Main Street
Baker City, OR 97814
www.pacificim.net

Malheur Federal Credit Union

(541) 889-3149
1695 SE 5th Ave.
Ontario, OR 97914
www.malheurfcu.org

Long Term Farm and Ranch Real Estate Loans

*Through A Strategic
Partnership:*





How can we help you?

We have proudly served borrowers in the Pacific Northwest since 1996.

We utilize the Farmer Mac I and Farmer Mac II programs that are designed for buyers and owners of farms and rural properties.

Farmer Mac Loans (Farmer Mac I):

- Purchase farmland
- Construction of farm facilities
- Refinance debt (secured by farmland)
- Amortizations up to 25 years
- Monthly, semi annual, or annual payments
- 65 percent loan advance rate

Services

Provide flexibility to choose from a variety of loan terms including:

- Long-term fixed-rate mortgages
- Adjustable-rate mortgages
- Options for early payment or prepayment without penalties
- Option for frequency of payment
- Provide competitive rates
- Help farmers manage financial risks

FSA Guaranteed Loans (Farmer Mac II):

- Purchase farmland
- Construction of farm facilities
- Refinance debt (secured by farmland)
- Amortizations up to 25 years
- Monthly, semi annual, or annual payments
- 65 percent loan advance rate
- Competitive rates

With an FSA guaranteed loan we are able to finance farmers who do not normally qualify for traditional farm real estate loans.