



WORKING WITH REALTORS

SARAH FRANKLIN

Texas Farm Credit is a dependable local lender that has specialized in rural financing for over 100 years. Our team of experts understand rural Texas and work closely with [realtors and industry professionals](#) to provide specified knowledge, open communication, and exceptional service along the way. Providing value beyond rate is our specialty. As a [realtor looking for a lender](#) you can count on for [rural land](#) and home transactions look no further than Texas Farm Credit. We believe in creating genuine relationships with realtors and delivering exceptional service to ensure all clients are well taken care of. Every step of the way, our team works together to meet deadlines, communicate regularly, and work diligently to make sure your clients are happy. What sets us apart from traditional commercial lenders is our experience and knowledge of rural Texas and the specialized financing needs of country living along with our cooperative structure.

Speaking of our structure, we are a customer-owned co-op, which means we only keep the earnings we need to keep growing and the rest is returned to our members through our [patronage dividend program](#). A very unique feature of being a Texas Farm Credit member at Texas Farm Credit, we have two lending divisions, one that focuses on rural financing, such as [farms, ranches, recreational properties, land improvements](#), and investment properties. And the second is our dedicated [mortgage department](#) that offers financing for rural homes, acreage lot loans, and even has a one-time close home construction product. We don't just provide transactional financing. We aim to build relationships and be a true partner with realtors and their clients helping you navigate nuanced issues such as [Ag exemptions](#), unique home builds, and large complex acreage tracks. We understand rural Texas and because most of us live and love the same lifestyle your clients seek, we're able to speak and understand the lingo, ask the right questions, and are in tune with the needs of rural borrowers.

Our lenders are top-notch and collaborate closely with an extended network of professionals, including third-party appraisers, attorneys, title companies, foresters, surveyors, tax professionals, land clearing companies, and land consultants to ensure that every transaction is smooth and positive. Something many may not realize is that we have the ability to use third-party appraisers on our farm and ranch side of lending, which is a benefit because it allows us the flexibility to engage the most appropriate appraiser for the job. One who knows the geographical area and property type well and has an acceptable turnaround time to completion. And for those clients that are new to or want to enhance their rural living lifestyle, we can continue to help even beyond the primary property loan by offering loans for those who might wanna run a few cattle, buy a tractor or shredder, or make improvements to their home or land.

We value communication and are always available to clients in real estate agents by phone or email. Our relationship managers are knowledgeable about the area and current market conditions, enabling them to take a property from start to finish without any surprises. We offer competitive rates, custom terms, and are constantly learning and growing with the market to make doing business with us easier than ever. We believe in the value of referrals, and we know they are built on good communication, solid work ethic, and meeting deadlines. That's why we would love the opportunity to visit with you or your office to share how our cooperative structure works, what lending products we offer, and why Texas Farm Credit should be your preferred lender for all rural needs.