

How a Buyer Finances Gnarly Vines Farm

The path is already paved. Here is what it looks like, step by step.

- 1 Sign the NDA**
One page. It unlocks the full package: financials, lease, schedules, the works.
- 2 Read the package**
Three years of records, the recast earnings, and the story — organized the way a bank underwrites.
- 3 Meet the lender**
We introduce you directly to an SBA lender who has already read this deal. No cold starts.
- 4 Your paperwork**
SBA Form 1919 (borrower info), Form 413 (personal financial statement), 3 years of your tax returns, and proof of your down payment (~10% typical on 7(a)).
- 5 Underwriting + appraisal**
The lender's one big test: the farm's documented cash flow must comfortably cover the new loan. The package is built to answer it.
- 6 Close — and take the keys**
Typical SBA timeline: 60-90 days from accepted offer. You step into a running business, not a project.

WHICH LOAN FITS YOU?

SBA 7(a)

One loan for everything: land, home, business, brand, and equipment. ~10% down typical; long amortization on the real-estate share. Best fit: the buyer who wants the entire operation — farm, market, truck, and name.

USDA FSA

Farm-ownership loans through ag lenders, terms up to 40 years. Qualified beginning farmers can pair FSA's Down Payment Program with bank financing — as little as 5% down. The current owners were that buyer in 2014.

WHAT TO HAVE READY BEFORE THE LENDER CALL — Three years of personal tax returns · a personal financial statement (assets, debts, net worth) · proof of down-payment funds · a one-page resume showing management or farm experience. That's the whole list.

Informational only — not a commitment to lend. All financing subject to lender underwriting, program eligibility, and buyer qualification; program terms change.



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