

Traditional(?!?!?) Sources of Capital

PFI Conference 2018

Rory & Lynette Van Wyk

RoLyn Hills Farm

Winterset, IA

RoLyn Hills Farm

- 40 Acres in Madison County



RoLyn Hills Farm

- 40 Acres in Madison County
- Pasture, timber, hay



RoLyn Hills Farm

- 40 Acres in Madison County
- Pasture, timber, hay
- Grass-fed/finished beef and lamb, pastured poultry



RoLyn Hills Farm

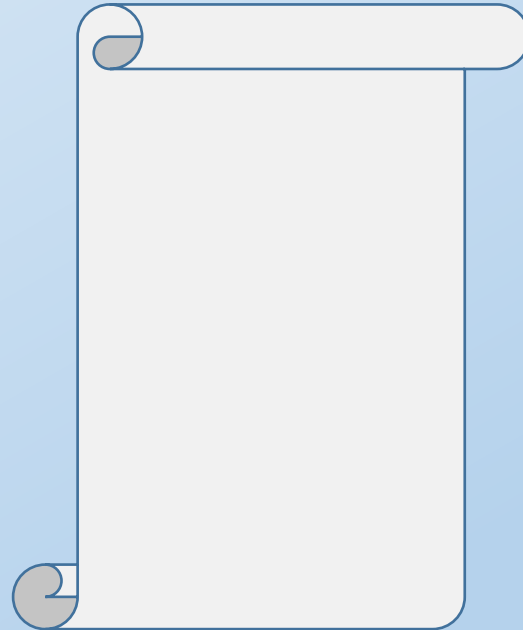
- Finance Attempt One

RoLyn Hills Farm

- Finance Attempt One
 - Hobby Farm Loan

RoLyn Hills Farm

- Contract Purchase



RoLyn Hills Farm

Contract Pros

- Favorable terms

RoLyn Hills Farm

Contract Pros

- Favorable terms
- Flexible

RoLyn Hills Farm

Contract Pros

- Favorable terms
- Flexible
- No application

RoLyn Hills Farm

Contract Pros

- Favorable terms
- Flexible
- No application

Contract Cons

- Risk

RoLyn Hills Farm

- Refinance

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RoLyn Hills Farm

- Refinance
 - Traditional home loan

RoLyn Hills Farm

- Refinance
 - Traditional home loan
 - 30 year amortization

RoLyn Hills Farm

- Refinance
 - Traditional home loan
 - 30 year amortization
 - PMI based on purchase price

RoLyn Hills Farm

- 2nd Refinance

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RoLyn Hills Farm

- 2nd Refinance
 - 10/1 ARM with 30 year amortization

RoLyn Hills Farm

- 2nd Refinance
 - 10/1 ARM with 30 year amortization...BECAUSE...

RoLyn Hills Farm

- 2nd Refinance
 - 10/1 ARM with 30 year amortization...BECAUSE...
 - In-house loan

RoLyn Hills Farm

- 2nd Refinance
 - 10/1 ARM with 30 year amortization...BECAUSE...
 - In-house loan
 - No PMI

Thank You!