Farm Loan Decisions in Minutes: National Ag Finance Launches Instant Pre-Qualification Engine

An instant pre-qualification engine, designed to give American farmers and ranchers faster access to flexible, long-term agricultural real estate financing.

GREENWOOD VILLAGE, CO, UNITED STATES, September 8, 2026 /EINPresswire.com/ -- National Ag Finance today announces the launch of its new instant pre-qualification engine, designed to give American farmers and ranchers faster access to flexible, long-term agricultural real estate financing. This is an important step in achieving its mission of simplifying farm lending and restoring trust between lenders and farmers.

> “Technology should make the process faster, not less personal. We combine technology with real ag experience so producers can get answers quickly and work with people who understand their operation.”
> *Ashley Seeley, Chief Operating Officer of National Ag*

National Ag offers American farmers what they deserve: dedicated one-on-one service, speed, and simplicity.

As consolidation reshapes rural banking, farmers and ranchers have fewer banking institutions to turn to for agricultural credit. According to a 2025 analysis published by the Agricultural & Applied Economics Association, the number of commercial banks providing agricultural loans declined roughly 40% between 2003 and 2022. National Ag’s new engine gives producers another option by providing a pre-qualification decision in minutes, and helping American farmers and ranchers move forward with greater confidence, speed and simplicity.

“Farmers shouldn’t have to wait weeks to know if they can invest in their business or secure their land,” said Josh Mitchey, CEO of National Ag. “Our technology gives farmers and ranchers another financing option while allowing them to maintain the banking relationships they already value.”

National Ag offers more than 20 agricultural loan types, including fixed-rate loans with terms up to 30 years, variable-rate loans, and interest-only options for real estate purchases, refinancing, debt consolidation, and cash-out transactions. Cash-out financing can be used for farm expansion, operating reserves, land and facility improvements, equipment purchases, succession

or partner buyouts, and other operational needs.



National Ag Finance

National Ag loan programs have no prepayment penalties, giving borrowers greater flexibility to refinance, sell property, or pay down debt as their needs change. The company's regionally focused ag professionals provide local market knowledge and personal expertise, along with the convenience of a national, online lending experience.

"Technology should make the process faster and clearer, not less personal," said Ashley Seeley, Chief Operating Officer of National Ag. "Farmers have adapted to new technology through the years, and agricultural lenders should evolve with them. We combine technology with real agricultural experience so producers can get answers quickly and work with people who understand their operation."

The instant pre-qualification engine evaluates borrower information across multiple loan programs at once. Applicants answer a few basic questions about their property, requested financing, and desired loan product. Within minutes, applicants receive an on-screen decision and email confirmation. After pre-qualification, farmers and ranchers connect with a regional loan specialist who guides them through financing options that best fit their operation, including long-term fixed-rate, Farmer Mac-eligible, FSA-guaranteed (Farm Service Agency) and institutional loan programs.

Farmers and ranchers can learn more or start the pre-qualification process at NationalAg.com.

About National Ag Finance
National Ag is an agricultural lender headquartered in Colorado, chosen for its diverse agricultural terrain, from permanent plantings to row crops to ranching. The company offers more than 20 loan types, including farm and ranch real estate loans, refinancing, debt consolidation, and cash-out financing, combining modern lending technology with experienced, regionally focused loan specialists.

Vani Oza
National Ag Finance

email us here

This press release can be viewed online at: https://www.einpresswire.com/article/940579369

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.
© 1995-2026 Newsmatics Inc. All Right Reserved.