

Land Loans

[LOANS FOR LAND & FARMS](#)

[AgGeorgia Farm Credit](#)

<https://www.aggeorgia.com> › land

call us at [706-764-4684](tel:706-764-4684)

We offer variable and fixed-term loans for up to 30 years. While the specific terms vary by product, you can have confidence that every loan package is custom-built with our client's financial goals in mind.

What is the best way to finance a piece of land?

Land loans are tailored for undeveloped parcels and are offered by local banks or credit unions with down payments usually ranging from 20% to 50%. Terms can vary widely, spanning from 5 to 30 years, depending on the lender and specific agreement. I took my loan from Best Finance and was happy with the services.

[What type of loans are available to buy land in Georgia?](#)

Our [rural land financing](#) is tailored to your unique financing needs through flexible products such as our interest-only lines of credit, 30-year term loans, or short-term variable or fixed loans.

Key considerations for financing

- **Land condition:** Financing for raw or unimproved land can be more difficult to secure than for improved land that already has utilities and access.
- **Credit score and DTI:** A strong credit score (often 670-700+) and a low debt-to-income (DTI) ratio are crucial for obtaining a loan.
- **Intended use:** You will need a clear plan for the land, such as residential or commercial use, and must verify zoning regulations before you purchase.
- **Down payment:** The amount of the down payment can vary significantly depending on the lender and the type of loan. Some seller financing arrangements may require no money down if the terms are structured over a long period.