LOT LOANS FROM RURAL 1ST®

The Leader in Rural Lending

At Rural 1st, we don't just lend rural, we live rural. This means that our expert team of loan officers understand how to finance the perfect lot loan for you.

Fixed Rate Options on Bare Land
While many competitors only offer variable lot loans, we offer fully-fixed rate options.

Lower Rates for Less
If a lower rate comes along, with just a call and a small fee* you can reduce your rate, annually, without the hassle of a refinance.

Fixed Rate Financing
During the construction process, you have the option to lock in your loan with a fixed rate.

With You Throughout Your Journey
Unlike many lenders, we pride ourselves in servicing your loan from the first payment to the last. We'll also be here to help you with a construction loan, should you decide to build on your lot or make improvements.

Get the Full Value of Your Land
When you're ready to build, we acknowledge the equity of your land, its outbuilding, and other site improvements, towards the down payment on your construction loan, potentially lowering the amount you'd need to put down.

Roll Your Loan
You have the option to roll your existing lot loan into a construction loan whenever you're ready to begin your build.

Talk to a loan officer about getting pre-qualified today.

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RURAL 1st®
Closer to What Matters

Rural1st.com | 1.844.GO.RURAL

* Conversion fee of $750 applies. Fees subject to change without notice.