

FAME Fee/Rate Schedules

Online Answer (OLA) Loan Insurance Fees for Term & Line Loans

OLA Loan Insurance Program	FAME Exposure Amount	Commitment Fee	Annual Insurance Fee	3-Year* Insurance Fee	5-Year* Insurance Fee
OLA Leveraged Term	≤ \$500M	0.50%	2.00%	5.75%	7.95%
OLA Leveraged Line	≤ \$500M	0.50%	2.00%	5.75%	N/A
OLA Pro-Rata Term	≤ \$1.0MM	0.50%	1.00%	2.75%	3.95%
	> \$1.0MM	0.50%	1.25%	3.50%	4.95%
OLA Pro-Rata Line	≤ \$1.0MM	0.50%	1.00%	2.75%	N/A
	> \$1.0MM	0.50%	1.25%	3.50%	N/A

Traditional (Paper Application) Loan Insurance Fees for Term & Line Loans

Traditional Loan Insurance Program	FAME Exposure Amount	Commitment Fee	Annual Insurance Fee	3-Year* Insurance Fee	5-Year* Insurance Fee
Leveraged Term	≤ \$1MM	1.00%	2.00%	5.75%	7.95%
	> \$1MM**	1.00%	2.50%	7.25%	9.95%
Leveraged Line	≤ \$1MM	1.00%	2.00%	5.75%	N/A
	> \$1MM**	1.00%	2.50%	7.25%	N/A
Pro-Rata Term	≤ \$1MM	1.00%	1.00%	2.75%	3.95%
	> \$1MM**	1.00%	1.25%	3.50%	4.95%
Pro-Rata Line	≤ \$1MM	1.00%	1.00%	2.75%	N/A
	> \$1MM**	1.00%	1.25%	3.50%	N/A

Loan Insurance Fees stated above are calculated on the portion of FAME exposure, not the loan amount.

*Once the multi-year term is over, the insurance will automatically continue on an annual basis unless the insurance is canceled or the lender reapplies for an additional multi-year term.

**There is an application fee of \$5,000 due with the loan application for loans greater than \$1,000,000. This fee is partially refundable in the case of denial, but only after the cost of FAME's due diligence is deducted. If the loan commitment is approved and accepted, the application fee may be applied to the commitment fee.

FAME Direct Loan Programs

FAME Program Name	Interest Rate	First Year Origination/ Commitment Fee	Late Fees	Annual Fee
FAME Direct Loan (ERLP)	Prime +2% fixed at commitment	1.00%	5% of payment due	—
Regional Economic Development Revolving Loan Program for Day Care	Fixed at 5%	1.00%	5% of payment due	—
Compliance Assistance Loan Program	Fixed*	1.50%	5% of payment due	0.75% of outstanding balance**

* Varies on ability to pay, no greater than Prime

** Payable over the second year and subsequent years

FAME Fiduciary Programs

FAME Program Name	Interest Rate	First Year Origination/ Commitment Fee	Annual Administration Fee	Application Fee	Late Fees
Agricultural Marketing Loan Fund	Fixed at 5% (or 2%†)	1% only for loans >\$100,000	N/A	N/A	5% of payment due
Dairy Improvement Fund	Fixed at 1%	1% only for loans >\$100,000	N/A	N/A	5% of payment due
Potato Marketing Improvement Fund	Prime fixed at commitment; not > 5%	1% only for loans >\$50,000	N/A	N/A	5% of payment due
Nutrient Management Loan Program	Fixed at 2%	1% up front & 1% first year	1% of principal loan balance	N/A	5% of payment due
Maine Rural Development Authority	Up to Prime +2% fixed at commitment	1%	N/A	N/A	5% of payment due

† 2% if borrower has been awarded Maine Farms for the Future Grant

PLEASE NOTE: ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME – PLEASE CALL TO CONFIRM CURRENT FEES.