

New Jersey Breeders' Fund, Inc.  
P.O. Box 330, Trenton, NJ 08625  
Rate Schedule and Loan Information:  
Effective Date February 1, 2006

Interest rate for all loans is 5% per annum

PROJECTS	Min.	Max.	Loan Max amt	Period of Loan & Repayment	Emergency Fund – 5% of loan	Time	Coverage
Dairy Cattle	2 mo.	1 yr.	\$1500	3 yrs.*	\$15.00	3 yrs.	1-2
Dairy Cattle	1 yr.	5 yrs.	\$2000	2 yrs.	\$20.00	2 ½ yrs.	1-2
Beef Heifers	6 mo.	5 yrs.	\$1000	3 yrs.	\$15.00	3 yrs.	1
Steers	6 mo.	1 yr.	\$1000	18 mo.	\$11.00	18 mo.	1
Swine: purebred	10 wks.	2 yrs.	\$200**	1 yr.	\$4.00	1 yr.	1
Swine: grade	10 wks.	2 yrs.	\$100	1 yr.	\$2.00	1 yr.	1
Swine: feeders	10 wks.	16 wks.	\$35	6 mo.	\$.70	6 mo.	1
Sheep: purebred	10 mo.	3 yrs.	\$200	2 yrs.	\$4.00		4
Sheep: grade	10 mo.	3 yrs.	\$75	2 yrs.	\$1.50		4
Lambs: feeders	60 lbs.	70 lbs.	\$75	6 mo.	\$1.50		4
Poultry	1 day***		\$100	1 yr.	\$2.00	1 yr.	3
Turkeys	1 day	1 day	\$200	8 mo.	\$4.00	1 yr.	3
Goats	3 mo.	1 day	\$200	2 yrs.	\$4.00	2 yrs.	1
Equine	6 mo.	10 yrs.	\$750	3 yrs.	\$15.00	3 yrs.	1

\* one third due at the end of second year

\*\* if un-bred sow, maximum is \$100

\*\*\* chicks for egg productions must reach minimum age of 20 weeks by October 1 of year in which they are purchased.

#### TYPES OF EMERGENCY FUND COVERAGE

1. Protected for amount of loan if death caused by disease or accident.
2. Protected to amount of half salvage value if proven non-breeders.
3. Protected for amount of loan if death caused by fire or disease.
4. No coverage where mastitis is direct or indirect cause of loss.

#### HEALTH REQUIREMENTS

- A. All dairy animals and breeding cattle must be from herds not under quarantine for tuberculosis, brucellosis or any other disease.
- B. Calves if vaccinated, must have been done between three and eight months of age.
- C. Swine must be from herds not under quarantine.
- D. All chicks and poults must originate from pullorum-typhoid free flocks.
- E. Equine must have a current negative coggins at purchase.

#### NOTE

The promissory Note and Emergency Coverage date from time of delivery of the livestock or goods to the borrower.