



FARM CREDIT
OF CENTRAL FLORIDA

New Land Owner Equipment Guide

What do you need?

This educational guide will walk you through the essential equipment considerations for new land owners, offering practical insights to help you make informed decisions. Plus, discover how Farm Credit of Central Florida can partner with you for your equipment needs through our *Farm Credit Express* program.



FARM CREDIT
EXPRESS

About Farm Credit Express

Farm Credit EXPRESS is an equipment financing program, offering both loans and leases to the hard-working men and women in agriculture. Farm Credit EXPRESS is offered through your local Farm Credit Association.



FARM CREDIT
OF CENTRAL FLORIDA

About Farm Credit of Central Florida

We are Farm Credit – Central Florida's premier rural lending establishment – and we are here to help you with all your lending needs. Service and price are what distinguish us from other lenders. We take the time to talk to you, listen to you, and match your needs to the best solution available. Our experienced loan officers will help determine which loan product is right for you.

www.FarmCreditCFL.com



Whether you've acquired 5 acres or 500, transforming raw land into a productive property requires the right equipment. As a new landowner, the variety of machinery options can feel overwhelming. This guide will help you prioritize your equipment needs and make informed decisions about what's essential versus what can wait.

START WITH THE ESSENTIALS: YOUR MUST HAVE EQUIPMENT

01

Compact Tractor (25-50 HP)

For most new landowners, a compact tractor is the cornerstone of your equipment fleet. These versatile machines can handle multiple tasks with various attachments, making them an excellent first investment. Look for models with:

- Power take-off (PTO) capability
- Three-point hitch system
- Front-end loader compatibility
- 4-wheel drive for challenging terrain

02

Bush Hog or Rotary Cutter

Keeping your property maintained starts with vegetation management. A good bush hog attachment will help you clear overgrown areas, maintain firebreaks, and keep your land looking presentable while preventing unwanted vegetation from taking over.

03

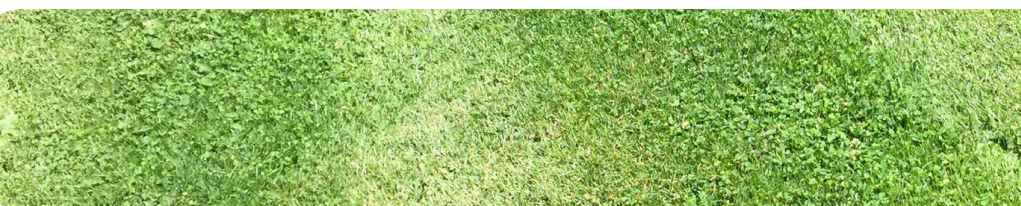
Box Blade or Grader Blade

Road and driveway maintenance is crucial for property access. A box blade helps level gravel, fill potholes, and maintain your access roads. It's also excellent for creating food plots or preparing ground for seeding.



BENEFITS OF FINANCING WITH FARM CREDIT EXPRESS

- Easy, on-the-spot financing
- Allows you to take advantage of cash discounts from the manufacturer for new equipment
- Used equipment programs
- Decisions within minutes
- Fixed rate loan products
- Leasing options
- Service and support from a local lender
- The opportunity to share in our profit-sharing patronage program



PHASE TWO: EXPANDING YOUR CAPABILITIES

01

Utility Vehicle (UTV)

A reliable UTV becomes your daily driver around the property. Perfect for transporting tools, supplies, and personnel across your land. Look for models with:

- Good payload capacity
- Four-wheel drive
- Comfortable seating for property tours
- Towing capability for small implements

02

Post Hole Digger

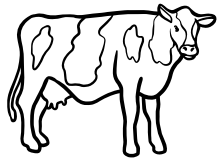
Whether you're installing fencing, building structures, or planting trees, a PTO-driven post hole digger saves countless hours of manual labor. Choose auger sizes based on your most common needs.

03

Disc Harrow

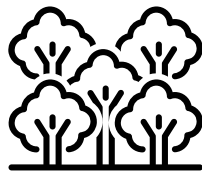
For landowners planning food plots, pasture improvement, or small-scale farming, a disc harrow is essential for soil preparation and seedbed creation.

SPECIALIZED EQUIPMENT BASED ON YOUR GOALS



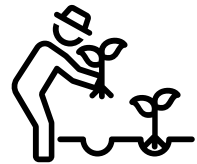
For Livestock Operations

- Hay Equipment: Round bale spear, hay rake, tedder
- Fencing Tools: Fence stretcher, wire roller
- Water Systems: Pond pump, water tank



For Timber Management

- Chainsaw: Professional-grade for tree removal and firewood
- Log Splitter: Hydraulic models for processing firewood
- Logging Winch: Tractor-mounted for moving downed trees



For Food Plot and Agriculture

- Seed Drill or Broadcast Spreader: For establishing crops and food plots
- Sprayer: Tank sprayer for pest and weed management
- Cultipacker: For seedbed preparation and seed coverage





SMART SHOPPING TIPS FOR NEW LANDOWNERS

Buy Used When It Makes Sense

Many implements like bush hogs, box blades, and disc harrows hold their value well and can be purchased used without significant risk. Focus your new equipment budget on items requiring reliability, like your primary tractor.

Plan for Attachments

Keeping your property maintained starts with vegetation management. A good bush hog attachment will help you clear overgrown areas, maintain firebreaks, and keep your land looking presentable while preventing unwanted vegetation from taking over.

Financing Your Equipment Needs

Building your equipment fleet is a significant investment, but you don't need to buy everything at once. With Farm Credit Express, available at participating equipment dealers throughout Central Florida, you can get pre-approved financing that makes it easy to acquire the equipment you need when you need it. Our program offers competitive rates and flexible terms designed specifically for agricultural and land management equipment.

Creating Your Equipment Priority List

1. Immediate Needs (First 6 months)

- Compact Tractor with loader
- Bush hog attachment
- Basic maintenance tools

2. Short-term Goals (6-18 months)

- Utility vehicle
- Box blade or grader blade
- Post hole digger

3. Long-term Additions (1-3 years)

- Specialized equipment based on your land use goals
- Backup or larger equipment as your operation grows

Remember that your equipment needs will evolve as you learn more about your land and refine your management goals. Start with versatile, multi-purpose equipment and add specialized tools as your needs become clearer. Quality used equipment often provides excellent value for new landowners building their first equipment fleet.

The key is to match your equipment purchases with your actual needs and budget, not what you think you might need someday. With proper planning and the right financing partner, you can build an equipment fleet that serves your land management goals for years to come. Visit www.farmcreditexpress.com for a list of dealers near you.