

A Destiny Fulfilled

A Young Couple Achieves Dream of Farm Ownership

“I don’t know if we would have had the courage to go through with buying a farm if it weren’t for Alabama Farm Credit and Barrett,” Mitchell admits. Being a perfect fit for the association’s Young, Beginning and Small Farmer Program, they were soon on their way to owning their dream farm.

Patronage a Plus

Looking back on the lending process, both Mitchell and Cassie note that Alabama Farm Credit structures its loans to suit the needs of the farmer. They also agree that one of the best perks about doing business with the association is its patronage program. They were particularly delighted when their first patronage check arrived at just the right time and “allowed us to make some additional improvements to the farm for the future,” Mitchell says.

In March 2013, Alabama Farm Credit paid out \$5.3 million in patronage to its borrower-stockholders, which effectively lowered the borrowers’ interest rate for last year.

A Beautiful Home and a Thriving Operation

Since purchasing the farm, the Swanns have made numerous improvements, and not just to the property. After six months they remodeled the farmhouse into a beautiful home, where they enjoy a panoramic view of the farm.

Today, the Swanns’ farming operation consists of poultry, cattle and row crops, and the couple has plans to expand further in the future. Mitchell and his father-in-law, Terry Graham, have started raising Angus replacement heifers. Beginning this fall, they will have 120 Angus-sourced replacement heifers bred to registered Angus bulls for sale.

Mitchell operates the farm full time with assistance from Cassie, who is employed by a local bank but enjoys working on the farm in her off time. They recently took a vacation for the first time in three years because “farming is not just a job, it’s a way of life,” Mitchell says. He emphasizes that farming is not the life for everyone — you live it all the time, and people don’t understand how much work is required, he notes. In fact, they have been without chickens for only 21 days in the past two years, and sometimes they have had only two hours between one batch of chickens leaving and another arriving.

For some people, this might seem like a lot of hard work, but not so for Mitchell and Cassie: They are living out their dream — and they thank their families, friends and Alabama Farm Credit for helping make it a reality.

For more information about the Swanns’ Angus heifers, contact them at (256) 338-9646.



Pictured left to right: Ralph Stewart, association chief credit officer; Mitchell and Cassie Swann; and Barrett Walls, Cullman branch manager

Alicia Looney



Mitchell and Cassie Swann

For Mitchell and Cassie Swann, it seems that farm life was their destiny.

Fifteen years ago, Mitchell’s grandpa gave him his first cow, and Mitchell hasn’t been without cattle since. In fact, when all of his friends were buying new trucks, he was buying cows — and he says he has no regrets.

Cassie was born into poultry farming — almost literally. Her parents had just finished building a poultry house and received their first flock of chickens the day she was born. From then on, the house was known as “Cassie’s poultry house.”

Cassie learned at an early age that “chickens were the reason they made money and the reason they were able to do things.”

Finding the Right Farm

Coming from farming backgrounds like theirs, there was no question about the couple’s hopes and dreams when they got married. The only big questions were where and how to buy a farm.

The “where” question was answered when the Cullman County farm where Mitchell had been growing hay for several years came up for sale. He had been farming the land in the evening while operating heavy equipment for the county by day, but his goal was to farm full time. There was no doubt in the couple’s minds that this was the farm of their dreams.

Alabama Farm Credit Lends a Hand

Now they just had to figure out how they could buy the farm — which turned out to be more difficult than they had anticipated. Fortunately, their search for financing for farmland led them to Alabama Farm Credit and Barrett Walls, manager of the Cullman branch.

“The first time I met with the Swanns, they exhibited the drive, the desire and the discipline, along with a love of agriculture and farm life, to be successful,” Barrett says. The association’s Chief Credit Officer Ralph Stewart said, “I wish Alabama Farm Credit had more outstanding young farmers like Mitchell and Cassie.”

The Swanns say that during the loan application process, Barrett asked them questions about owning a farm, which they hadn’t even considered.