



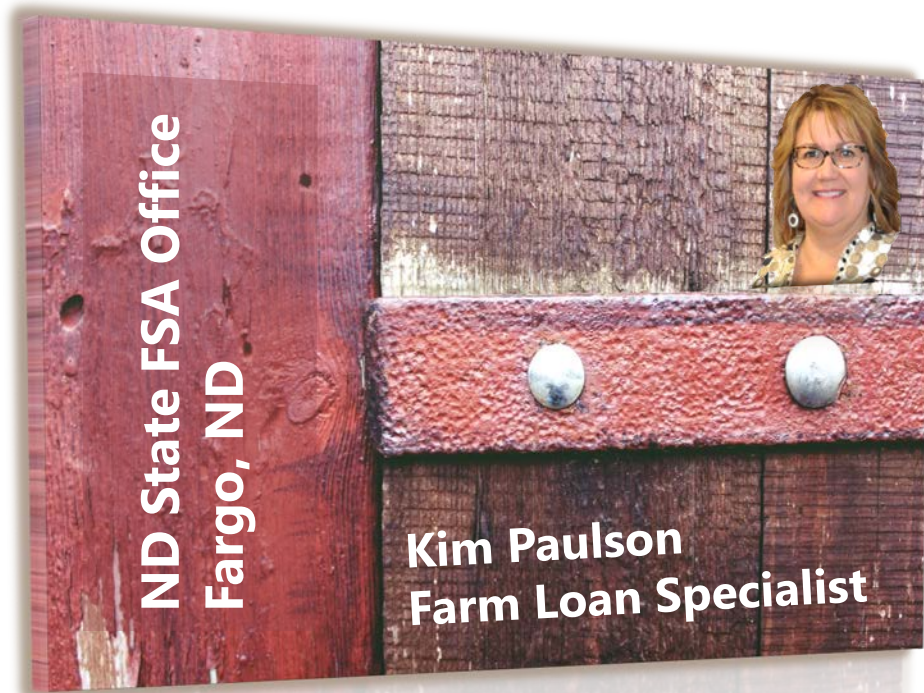
Farm Loan Programs

**Farm
Service
Agency**

fsa.usda.gov



United States
Department of
Agriculture



**ND State FSA Office
Fargo, ND**

**Kim Paulson
Farm Loan Specialist**

**Farm
Service
Agency**

fsa.usda.gov



Today's Topics

- Overview of Farm Loan Programs
- Tools Available
- FLP Servicing During Pandemic

FLP Overview



Program Overview

- **Direct Loan Program**
 - Funded and serviced by FSA
 - Loan maximums (loan limits)
 - Limits number of years for assistance (term limits)
- **Guaranteed Loan Program**
 - Funded and serviced by lender participating in Guaranteed Loan Program
 - Loan maximums
 - No limit of years for program participation

Program Overview

Targeted Funding

- 1) Minority Farmers/Ranchers

- 2) Beginning Farmers and Ranchers
 - in their first 10 years of operation
 - Providing funding priority
 - Extends period of time for direct operating loan assistance (10 years)
 - Does not provide reduced interest rates

Direct Loan Programs



**Farm
Service
Agency**

fsa.usda.gov

Direct Loan Program Overview



Farm Ownership & Operating Loans

- **Fixed Interest Rate**
- **Lowest Rate (approval/closing)**

Direct Loan Program Overview

FLP April Interest Rates:



3.000%

Loan Type	Current Rate (%)	Date Set
Loans Currently Made		
Emergency – Amount of Actual Loss	*--3.375	4/1/20
Farm Ownership and Conservation Loans	3.000	4/1/20--*
Farm Ownership – Down Payment	1.500	5/22/08
Farm Ownership – Joint Financing	2.500	2/7/14
Farm Ownership – Limited Resource	5.000	4/1/86
Farmer Program – Homestead Protection	*--3.000	4/1/20--*
Indian Land Acquisition	5.000	2/1/91
Operating	*--2.375	4/1/20--*
Operating – Limited Resource	5.000	12/1/90
Operating – Microloan – “Special Interest Rate”	5.000	2/7/14
Shared Appreciation Amortization	*--2.000	4/1/20--*



2.375%

**Farm
Service
Agency**

fsa.usda.gov

Direct Loan Program Overview



Farm Ownership Loan Purposes:

- **Purchase of land**
- **Capital improvements**
- **Expansion of operation**

Maximum Amount: **\$600,000**

Direct Loan Program Overview



Farm Ownership Microloan Purposes:

- Purchase of land
- Capital improvements
- Expansion of operation

simplified loan application

Maximum Amount: **\$50,000**

Direct Loan Program Overview

Type of Loan	Maximum Loan Amount	Rates and Terms
Direct Farm Ownership	\$600,000	<ul style="list-style-type: none"> • Term: Up to 40 years • Interest rate: fixed**
Direct Down Payment	45% of the lesser of the following: <ul style="list-style-type: none"> • the farm or ranch purchase price • the appraised value or a maximum of \$300,150	<ul style="list-style-type: none"> • Term: Up to 20 years • Interest rate: fixed**
Direct Farm Ownership Participation	\$600,000	<ul style="list-style-type: none"> • Term: Up to 40 years • Interest rate: direct Farm Ownership rate less 2% with a floor of 2.5% if at least 50% of loan amount is provided by another lender
Direct Farm Ownership Microloan	\$50,000	<ul style="list-style-type: none"> • Term: Up to 25 years • Interest rate: fixed**

Direct Loan Program Overview

Operating Loan Purposes:

- **Equipment**
- **Seed**
- **Livestock**
- **Necessities to maintain farm operation**



Maximum Amount: **\$400,000**

Direct Loan Program Overview

Operating Microloans Fund Purposes:

- **Equipment**
- **Seed**
- **Livestock**
- **Necessities to maintain farm operation**



simplified loan application

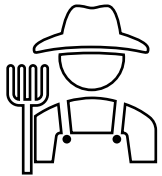
Maximum Amount: **\$50,000**

Direct Loan Program Overview

Type of Loan	Maximum Loan Amount	Rates and Terms
Direct Operating	\$400,000	<ul style="list-style-type: none">• Term: 1 to 7 years• Interest rate: fixed**
Direct Operating Microloan	\$50,000	<ul style="list-style-type: none">• Term: 1 to 7 years• Interest rate: fixed**

Direct Loan Program Overview

Youth Loans:



- Available to aspiring farmers ages of 10-20
- In connection with the 4-H, FFA, Tribal Youth Group or other agricultural youth organization

Maximum Amount: **\$5,000**

Direct Loan Program Overview

Emergency Loans:



- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

Maximum Amount: **\$500,000**



Guaranteed Loan Programs

**Farm
Service
Agency**

fsa.usda.gov

Guaranteed Loan Program Overview

Type of Loan	Maximum Loan Amount	Rates and Terms
Guaranteed Farm Ownership	The maximum loan amount is adjusted annually for inflation*	<ul style="list-style-type: none"> • Term: Up to 40 years • The interest rate is negotiated by you and your lender
EZ Guarantee Farm Ownership***	\$100,000	<ul style="list-style-type: none"> • Term: Up to 40 years • The interest rate is negotiated by you and your lender

Maximum Amount: \$1,776,000

Guaranteed Loan Program Overview

Type of Loan	Maximum Loan Amount	Rates and Terms
Guaranteed Operating	The maximum loan amount is adjusted annually for inflation*	<ul style="list-style-type: none"> • Term: 1 to 7 years • The interest rate is negotiated by you and your lender
EZ Guarantee Operating***	\$100,000	<ul style="list-style-type: none"> • Term: 1 to 7 years • The interest rate is negotiated by you and your lender
Guaranteed Conservation Loan (CL)	The maximum loan amount is adjusted annually for inflation*	<ul style="list-style-type: none"> • Term: Not to exceed 30 years, or shorter period, based on the life of the security • The interest rate is negotiated by you and your lender
Land Contract Guarantee	A maximum purchase price of \$500,000 on a new land contract	<ul style="list-style-type: none"> • Term: Contract payments must be amortized for a minimum of 20 years with equal payments during the term of the guarantee. The guarantee period is 10 years. • Interest rate must be fixed and cannot exceed the direct farm ownership interest rate plus 3%. • Down payment of at least 5%

Tools to Assist You



FLP Tools



Farm Service Agency



Your Guide to FSA Farm Loans (information about loan programs)

English and Spanish

Weblink: fsa.usda.gov

Click on: Farm Loan Programs

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



Portal Designed for Farmers and Ranchers

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



- **Links to FLP Fact Sheets**
- **Interactive Questionnaires**
- **Service Center locator**
- **Assistance with writing Business Plan**
- **View Existing Loan Info**

FLP Tools (cont.)



Farm Loan Discovery Tool

Learn about the farm loans that might be right for you by answering a few short questions.

[View Tool](#) 



Create Your H-2A Visa Checklist

Answer few questions to create a personalized H-2A visa checklist for hiring temporary agricultural workers from other countries.

[View Tool](#) 



Discover Disaster Assistance Programs

Learn about USDA disaster assistance programs that might be right for you by completing five simple steps.

[View Tool](#) 

5 Clicks or Less

**Farm
Service
Agency**

fsa.usda.gov



FLP Tools (cont.)



Farm Loan Discovery Tool

Learn about the farm loans that might be right for you by answering a few short questions.

[View Tool](#) 

5 Clicks or less

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)

1 Are you looking for a farm loan?

Farm Loans can be used to start, expand, sustain, or make changes to your farm.

Yes <input checked="" type="radio"/>	No <input type="radio"/>
--------------------------------------	--------------------------

2 Are you looking to fund an agricultural youth project (often associated with 4-H or FFA)?

Yes <input type="radio"/>	No <input checked="" type="radio"/>
---------------------------	-------------------------------------

3 What are you looking to fund?

Land purchase or construction project (Ownership) <input type="radio"/>	Equipment, seed, livestock, etc. (Operating) <input type="radio"/>	Both (Ownership & Operating) <input checked="" type="radio"/>
---	--	---

4 About how much money are you looking to borrow?

Note: Outstanding FSA Farm Loans will be accounted for in determining the loan amount you are eligible for.

\$100,000 or less <input type="radio"/>	\$100,001-\$1M <input type="radio"/>	Over \$1M <input type="radio"/>
---	--------------------------------------	---------------------------------

**Sampling:
Farm Loan
Discovery Tool**



**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)

Farm Loan Discovery Tool



- Determines best loan for you
- Download “Application Quick Guide”



FARM LOANS

Application Quick Guide

For Individuals

How do you use this guide?

Use this guide to better understand how to prepare for your first visit to a Service Center and apply for a loan. In this guide you will find:

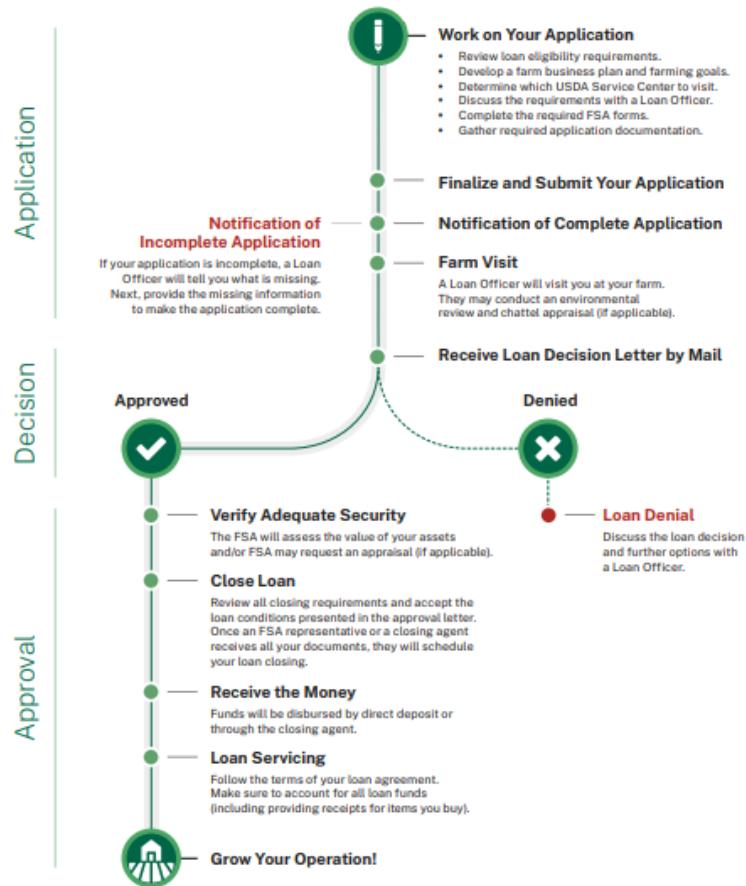
Information About the Loan Process.....	Page 2
Information on Partnering With A Loan Officer.....	Page 3
Direct Farm Loans Overview.....	Page 4
Eligibility Requirements.....	Page 5
FSA Required Forms Checklist.....	Page 6
Additional Documentation Checklist.....	Page 7
Resources if You Still Need Help.....	Page 8

The USDA Farm Loan Programs are administered by the Farm Service Agency (FSA), an agency of USDA. USDA is an equal opportunity provider, employer, and lender.

Updated June 2019

Loan Process

Here's what to expect on your Farm Loan journey.



Application Quick Guide | Individual

2

FLP Tools (cont.)

Farm Loan Discovery Tool



- Download Application Package
- Download Instructions
- Details documentation required
- Provide Service Center contacts.

FLP Tools (cont.)



Loan View

**Requires USDA Level 2 eAuthentication
Individual Borrowers (entity future enhancement)**

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



Loan Information on Farmers.gov



Loan
View

- Available to individual borrowers with FSA farm loans
- 24/7 Loan Information
- Requires Level 2 USDA eAuth
- Year-to-date interest paid for past 5 years
- Paid in full and restructured loans
- View current and past loans
- Track loan transactions and payments

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



My Financial Information

Amount shown are as of Dec 5, 2019. Loan balances shown here may not include pending payments that are subject to verification by USDA. The balance may also differ from your records due to payments in progress, other charges or advances and/or account servicing. Please contact your local service center for exact balances.

To make a payment, make checks or money orders payable to "USDA", "Farm Service Agency", or "FSA".

[Find Local Service Center](#)

Active Accounts

FSA LOAN #44-06

\$49,293.00

Due on Mar 1, 2020

▼

FSA LOAN #44-07 PAST DUE

\$14,642.00

Total Due on Apr 1, 2020

Past Due Amount \$7,321.00

▼

FSA LOAN #44-09 PAST DUE

\$14,398.00

Total Due on Apr 1, 2020

Past Due Amount \$7,199.00

Amount Last Paid \$0

Payment Date ▼

Next Installment Date Apr 1, 2020

Next Installment \$7,199.00

Interest Rate 2.875%

*Total Payoff \$90,851.89

[View Details](#)

Amounts Shown are as of Dec 5, 2019.
*Please note that payoff amounts shown are estimates.
Contact your local service center for exact balances.

▲

FSA LOAN #44-08 PAST DUE

\$922.00

Total Due on Apr 1, 2020

Past Due Amount \$461.00

▼

[Show Loans Paid in Full](#)

Accounts Summary

*Total Payoff \$194,096.66

Interest Accrued \$8,318.14

Total Principal Balance \$185,778.52

YTD Interest Paid \$997.79

[Interest Paid Statement](#)



**Loan
View**

PAST DUE

**Farm
Service
Agency**

FLP Tools (cont.)



My Financial Information

Amount shown are as of Dec 5, 2019. Loan balances shown here may not include pending payments that are subject to verification by USDA. The balance may also differ from your records due to payments in progress, other charges or advances and/or account servicing. Please contact your local service center for exact balances.

To make a payment, make checks or money orders payable to "USDA", "Farm Service Agency", or "FSA".

[Find Local Service Center](#)

Active Accounts

FSA LOAN #44-06	FSA LOAN #44-07	FSA LOAN #44-09	FSA LOAN #44-08
\$49,293.00 Total Due on Mar 1, 2020	\$14,642.00 Total Due on Apr 1, 2020 Past Due Amount \$7,321.00	\$14,398.00 Total Due on Apr 1, 2020 Past Due Amount \$7,199.00	\$922.00 Total Due on Apr 1, 2020 Past Due Amount \$461.00
▼	▼	▼	▼

[Show Loans Paid in Full](#)

Accounts Summary

*Total Payoff	\$265,337.10
Interest Accrued	\$6,904.23
Total Principal balance	\$258,432.87
YTD Interest Paid	\$7,725.87

[Interest Paid Statement](#)



**Loan
View**

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



USDA United States Department of Agriculture

FRED FARMER
FLP Customer Number: 40-4

Interest Paid Statement

LOAN NUMBER	ORIGINAL LOAN AMOUNT
44-08	\$300,000.00
TOTAL	

Download as PDF

Referrals & Events

- Open Activities (0)
- Activity History (0) [View All](#)

History Recent Items

Select A Date

- Dec 5, 2019
- Dec 5, 2019
- Dec 31, 2018
- Dec 31, 2017
- Dec 31, 2016
- Dec 31, 2015
- Dec 31, 2014

How to Create an eAuth Login to Access Farmers.gov Account



Loan
View



**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



www.Farmers.Gov



An official website of the United States government [Here's how you know](#) ✓

USDA Farmers.gov
U.S. DEPARTMENT OF AGRICULTURE

#OURFARMERS BLOG FARM BILL USDA.GOV CONTACT US

HOME | FUND | MANAGE | CONSERVE | RECOVER | CONNECT

Search Farmers.gov 🔍

FARMERS.GOV

Update: New Coronavirus and the H-2A Visa Program

Read the latest USDA updates and resources on COVID-19 and the H-2A Visa Program.

[View Page](#) ↻



**Loan
View**

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



Borrower Needing Level 2 eAuth



**Loan
View**

An official website of the United States government. [Here's how you know.](#)


USDA Farmers.gov
U.S. DEPARTMENT OF AGRICULTURE

[SIGN IN](#) | [SIGN UP](#) >

[BLOG](#) [FARM BILL](#) [USDA.GOV](#) [CONTACT US](#)

[HOME](#) | [FUND](#) | [MANAGE](#) | [CONSERVE](#) | [RECOVER](#) | [CONNECT](#)

Search Farmers.gov



Access Your Farmers.gov Account

Farmers.gov accounts allow you to access self-service features and information that are available through a secure login. With an account, you can use features such as the ability to apply for select programs online, process transactions, and manage your USDA records. To access your farmers.gov account, you will need to use a service called USDA eAuthentication, or eAuth.

Log In to Your Farmers.gov Account

If you already have a USDA eAuthentication login that has been linked to your USDA customer record, click the button below to go to the log in page.

Note: On November 20, 2019, farmers.gov moved to an updated version of eAuth that has a new look and feel and offers a more streamlined experience. You should be able to log in using the same username and password.

[Log In](#)

**Scroll
Down**



**Farm
Service
Agency**

FLP Tools (cont.)



Create a Farmers.gov Account

How to Create an eAuth Login to Access Your Farmers.gov Account



**Loan
View**



1. Contact your local service center to confirm you have a USDA customer record with a primary email address. Use our [Service Center Locator](#) to find your local office.
2. Navigate to the [eAuth Account Registration page](#).
3. Select "Customer" on the registration page.
4. Enter your primary email address, which should match what USDA has on your customer record. You will receive an email from eAuth asking you to confirm your email address. Click the "Continue Registration" link in this email to continue the registration process.
Note: When you log in, your User ID will be your email address.
5. Next, enter your name and set a password.
6. Finally, you will need to verify your identity to access your farmers.gov account. You will be taken to a page where you will need to provide information such as your date of birth and residential address, and then can either verify your identity online or in person at a [Local Registration Authority \(LRA\)](#).
7. You're ready to log in!

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



**Loan
View**

Account Registration ?

What type of user are you?

- Customer
- USDA Employee / Contractor
- Other Federal Employee / Contractor

[Continue](#)

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



**Loan
View**

An official website of the United States government [Here's how you know](#) ✓

USDA eAuthentication
U.S. DEPARTMENT OF AGRICULTURE

eAuth

HOME | CREATE ACCOUNT | MANAGE ACCOUNT ▾ | HELP ▾

Customer Account Registration

Please enter your email address

Email Address


Submit

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



 An official website of the United States government [Here's how you know](#) ✓

USDA eAuthentication
U.S. DEPARTMENT OF AGRICULTURE



HOME | CREATE ACCOUNT | MANAGE ACCOUNT ▾ | HELP ▾

Registration Email Sent

We have sent an email to the address listed below. Follow the link in the email to complete the registration process.

Fred.Farmer@yahoo.com

[Resend Email](#)

[Use A Different Email](#)



**Loan
View**

**Farm
Service
Agency**

fsa.usda.gov

FLP Tools (cont.)



Create a Farmers.gov Account

How to Create an eAuth Login to Access Your Farmers.gov Account



**Loan
View**

1. Contact your local service center to confirm you have a USDA customer record with a primary email address. Use our [Service Center Locator](#) to find your local office.
2. Navigate to the [eAuth Account Registration page](#).
3. Select "Customer" on the registration page.
4. Enter your primary email address, which should match what USDA has on your customer record. You will receive an email from eAuth asking you to confirm your email address. Click the "Continue Registration" link in this email to continue the registration process.
Note: When you log in, your User ID will be your email address.
5. Next, enter your name and set a password.
6. Finally, you will need to verify your identity to access your farmers.gov account. You will be taken to a page where you will need to provide information such as your date of birth and residential address, and then can either verify your identity online or in person at a [Local Registration Authority \(LRA\)](#).
7. You're ready to log in!



**Farm
Service
Agency**

fsa.usda.gov



FLP Servicing During Pandemic

**Farm
Service
Agency**

fsa.usda.gov

Reminders During Pandemic

Farm Loan Programs Continues to Accept Loan Applications

Application Requirements:

- Process loan applications in the order received, based on application completion date
- Use Farmers.Gov to assist in completion of applications
- Incomplete applications can result in up to 30 day delay (pandemic extends that to 45 days)
- Still requires a feasible plan
- May require long-term viability of operation (typical cash flow)

Servicing During Pandemic:

Creative Loan Closings

Video conferencing for loan closings when:

- Notary services are not required
- Original signed documents would be returned to FSA prior to the release of funds
- Signatures on closing document will be compared to driver's license or other documentation for validity

NOTE: Loan closing are not permitted to be completed strictly by mail or through use of digital signatures (subject to change).

Servicing During Pandemic (cont.):

Relaxing Regulations:

- Extending timeframes for complete applications
- Allow FSA employees to digitally sign forms and correspondence
- Preparing loan documents even if FSA is unable to complete lien and records search caused by closed gov't buildings
- Closing loans so long as required lien is perfected.

Servicing During Pandemic (cont.):

Servicing Delinquent Direct Loans:

- Extending timeframes to respond to primary loan servicing (PLS) actions
- Temporarily suspend loan accelerations, non-judicial foreclosures, and referring foreclosure to DOJ

Servicing During Pandemic (cont.):

Guaranteed Loans Servicing Flexibilities:

Lenders can self-certify, providing borrowers with:

- Subsequent-year operating loan advances
- Emergency advances on LOC.

FSA will consider guaranteed lender requests for:

- Temporary payment deferral for those who do not have a feasible plan, and
- Temporary forbearance consideration on liquidation and foreclosure actions.



Contact Local FSA Service Center

Farmers.Gov

Questions on Farm Loan Programs?



United States
Department of
Agriculture



Commodity Loans & FSFL

Farm
Service
Agency

fsa.usda.gov

Marketing Assistance Loans

Marketing Assistance Loans (MAL's) are marketing tools available to producers beginning upon harvest. The MAL provides an influx of cash when market prices are typically at harvest-time lows, which allows the producer to delay the sale of the commodity until more favorable market conditions emerge.

Loan Types

CCC offers two loan types:

- **nonrecourse loans can either be:**
 - **redeemed by repayment or**
 - **delivered at maturity to the CCC.**
- **recourse loans must be settled by repayment at principal plus interest.**

Eligible Commodities

Commodities eligible for loan include;
barley, canola, large and small
chickpeas, corn, crambe, dry peas,
flaxseed, grain sorghum, honey, oats,
mustard, rapeseed, safflower, sesame,
soybeans sunflower, lentils, wheat, and
wool.

Producer Eligibility

To be eligible the producer must:

- **comply with conservation and wetland protection requirements**
- **submit an acreage report to account for all cropland on all farms**
- **retain beneficial interest in the commodity until loan is repaid or CCC takes title**

Commodity Eligibility

To be eligible for a MAL, the commodity must:

- **produced and mechanically harvested and in a storable condition**
- **be merchantable for food or feed**
- **meet CCC minimum grade and quality standards for a nonrecourse loan.**

Requests for Loans

The loan application form is CCC-666 that can be submitted by mail, FAX, telephone, or electronically.

A nonrefundable loan service fee is deducted from each loan.

Final Loan Availability Dates

Commodity	Final Availability Date
Mohair Peanuts Unshorn Pelts (LDP only) Wool	January 31
Barley Canola Crambe Flaxseed Honey Oats Rapeseed Wheat Sesame Seed	March 31
Corn Dry Peas Grain Sorghum Lentils Mustard Seed Rice Safflower Seed Chickpeas Soybeans Sunflower Seed	May 31

Loan Maturity Dates

The CARES Act of 2020 allows nonrecourse MAL's requested through September 2020 to have a 12 month loan term.

Loans requested beginning in October 2020 will mature the last day of the ninth calendar month after the month in which the loan is disbursed.

Loan Rates

County Loan Rate website is:

<https://www.fsa.usda.gov/programs-and-services/price-support/commodity-loan-rates/index>, on the table under **2020**.

Interest Rate

The interest rate charged on MAL's is set at one percentage point above CCC's cost of borrowing from the U.S. Treasury. April 2020 MAL interest is 1.625%.

Once a loan is disbursed, the rate is fixed except the interest rate for loans outstanding on January 1st is adjusted to reflect CCC's cost of borrowing on January 1.

Social Distancing

FSA employees will conduct farm visits when requested to measure quantities for loan or to perform routine spot-checks of existing outstanding loan quantities.

To ensure proper social distancing, FSA will be taking the following actions in advance of the scheduled farm visit.

Social Distancing

FSA employees will contact the borrower to discuss:

- **no forms require signature at the time of our visit, please ensure bins are unlocked prior to our arrival**
- **borrower will be provided date of the scheduled visit, anticipated time of arrival, vehicle description and anticipated duration of the visit**
- **County Office telephone number will be provided to report any questions or concerns prior to FSA's arrival for the scheduled visit**

Farm Storage Facility Loans (FSFL)



**Farm
Service
Agency**

fsa.usda.gov

Loan Terms

- \$100,000 or less – 3, 5, 7 years
- \$100,000.01 - \$250,000 – 3, 5, 7 or 10 years
- \$250,000.01 - \$500,000 – 3, 5, 7, 10 or 12 years

Loan limit of \$500,000 per loan.

Interest Rates – April 2020

Rate determined when loan approved:

0.750 % with three-year loan terms

0.750 % with five-year loan terms

1.000 % with seven-year loan terms

1.000 % with 10-year loan terms

1.125 % with 12-year loan terms.

The interest rate remains the same throughout the term of the FSFL.

General Information

\$100 application fee per FSFL applicant.

Required downpayment of 15% for regular FSFL loan.

NEPA compliance required.

Applicants must show a storage need when loan is for storage bins.

General Information

FSFL loans for storage bins, dryers and handling equipment carry a 6 month loan approval to allow construction to be completed.

FSFL loans are closed and funding disbursed following completion of construction.

Requests for FSFL Loans

The loan application form is CCC-185 that can be submitted by mail, FAX, telephone, or electronically.

Additional documents such as construction estimates, permits, lien waivers, etc. can be submitted by mail or electronically.

Eligible Equipment

- **new or used grain storage bins**
- **portable or permanently affixed grain handling and drying equipment**
- **renovations of existing farm storage facilities**
- **storage and handling trucks**
- **liquid propane storage tanks to fuel grain dryers**

Actions Before Loan Approval

A borrower shall not complete any of the following actions at the FSFL site location before an environmental review is successfully completed and loan application approved:

- accept delivery of equipment and/or materials**
- site preparation or foundation construction**
- alterations to any structures that are 50 years old or older or within a historic district.**

Portable Structures, Handling Equipment, and Storage & Handling Trucks

Must complete purchase **AFTER** loan approval:

- minimum down payment required
- FSFL funds are then disbursed to complete the acquisition or purchase

Security

CCC requires additional security for FSFL loan when:

- loan amount exceeds \$100,000 or
- borrower's outstanding aggregate loan balance exceeds \$100,000

Forms of Additional Security

- **Real estate** CCC's interest in the real estate shall be superior to all other lienholders.
- **Irrevocable Letter of Credit** – the letter of credit must cover the entire loan amount for the term of the loan.

Real Estate Valuation

When real estate value is determined by:	Then the real estate:
Appraisal	must be valued at least 100 percent of FSFL amount
ND Department of Trust Land Values	<p>Must be valued at least 125 percent of FSFL amount.</p> <p>When the facility structure is:</p> <ul style="list-style-type: none"> • on real estate mortgaged to CCC, a value for the structure equal to 40 percent of loan amount • located on real estate not mortgaged to CCC, a value for the structure equal to 20 percent of loan amount.

Social Distancing

CCC is required to conduct a site visit at the location of the proposed construction, prior to loan approval.

To ensure proper social distancing, FSA will be taking the following actions in advance of the scheduled farm visit.

Social Distancing

FSA employees will contact the borrower via telephone to discuss the scheduled visit:

- **no forms require signature at the time of our visit**
- **borrower will be provided date of the scheduled visit, anticipated time of arrival, vehicle description and anticipated duration of the visit**
- **borrower will be provided County Office telephone number to report any questions or concerns prior to FSA's arrival for the scheduled visit**

FSA Forms

**Forms for Commodity Loans and
Facility loans can be found on the FSA
website at:**

<http://forms.sc.egov.usda.gov/eForms/>

GovDelivery

Emails and Text Messages

No office? No problem! Receive text message alerts from FSA while on-the-go, in the field, on the tractor or even on horseback.

Subscribe to text message alerts to receive timely updates on:



Text **ndsteele** to FSANOW (372-669) to subscribe to text message alerts from **Steele** County.

Standard text messaging rates apply. Contact your wireless carrier for details. Expect to receive no more than two text messages from FSA each month, on average. Participants may unsubscribe at any time.

For more in-depth FSA program information, we offer our standard electronic news bulletin by email.

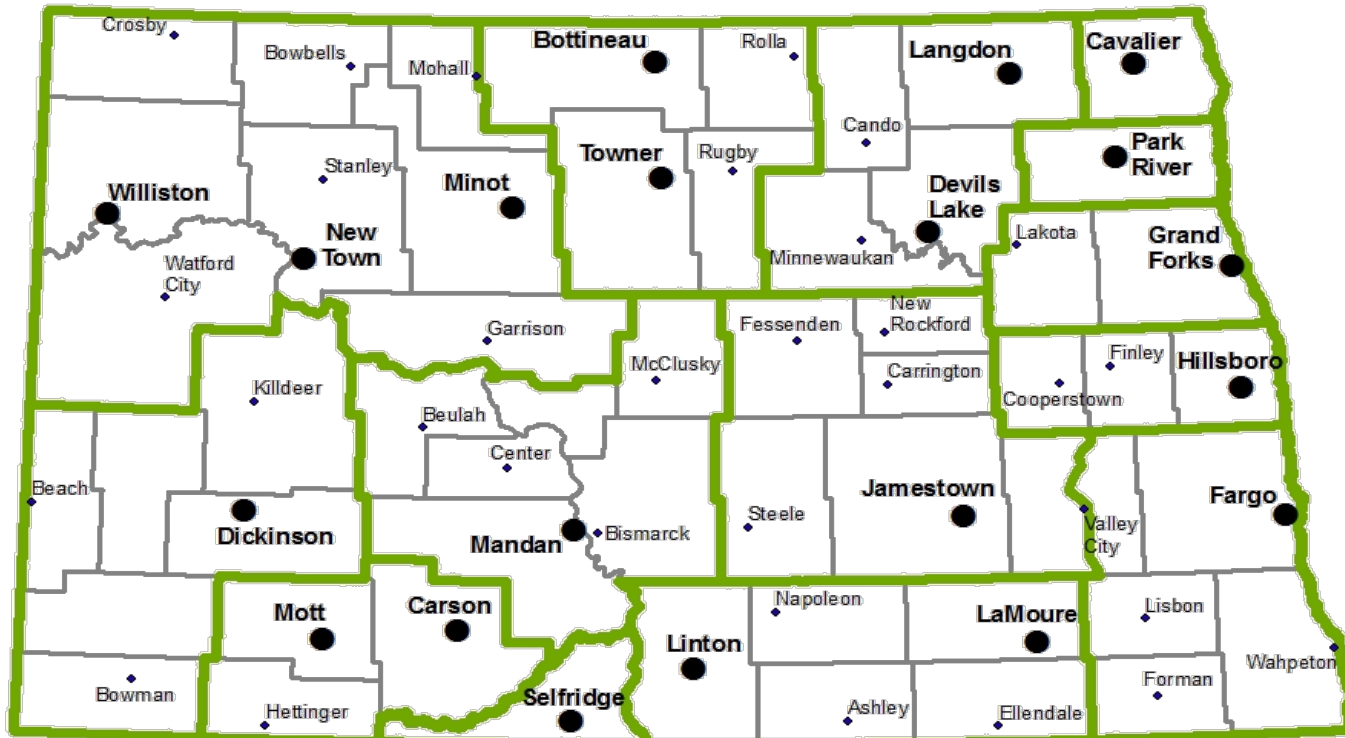
Visit www.fsa.usda.gov/subscribe, or contact your **Steele** County FSA office.

Stay Connected with the Latest Information

**Farm
Service
Agency**

fsa.usda.gov

North Dakota USDA Service Centers:



FSA Office Locations

- ◆ USDA Service Center
- Farm Loan Offices

North Dakota USDA Service Center Contact Information (*Email & Phone*)

County Office	Email Address (all staff)	Phone Number
County Name	County Group Email Address	Phone Number
Adams	ndhettinge-fsa@one.usda.gov	701-567-2462
Barnes	ndvalleyci-fsa@one.usda.gov	701-845-3083
Benson	ndminnewau-fsa@one.usda.gov	701-473-5312
Bottineau	ndbottinea-fsa@one.usda.gov	701-228-3611
Bowman /Slope	ndbowman-fsa@one.usda.gov	701-523-5531
Burke	ndbowbells-fsa@one.usda.gov	701-377-2983
Burleigh	ndbismarck-fsa@one.usda.gov	701-250-4298
Cass	ndfargo-fsa@one.usda.gov	701-282-2157
Cavalier	ndlangdon-fsa@one.usda.gov	701-256-5521
Dickey	ndellendal-fsa@one.usda.gov	701-349-3653
Divide	ndcrosby-fsa@one.usda.gov	701-965-6001

**Farm
Service
Agency**

fsa.usda.gov

North Dakota USDA Service Center Contact Information *(Email & Phone) Continued....*

County Office	Email Address (all staff)	Phone Number
Dunn	ndkilldeer-fsa@one.usda.gov	701-764-5991
Eddy	ndnewrockf-fsa@one.usda.gov	701-947-2427
Emmons	ndlinton-fsa@one.usda.gov	701-254-4791
Foster	ndcarringt-fsa@one.usda.gov	701-652-2867
Golden Valley	ndbeach-fsa@one.usda.gov	701-872-4313
Grand Forks	ndgrandfor-fsa@one.usda.gov	701-775-5533
Grant	ndcarson-fsa@one.usda.gov	701-622-3240
Griggs	ndcooperst-fsa@one.usda.gov	701-797-2240
Hettinger	ndmott-fsa@one.usda.gov	701-824-2691
Kidder	ndsteele-fsa@one.usda.gov	701-475-2371
LaMoure	ndlamoure-fsa@one.usda.gov	701-883-5268
Logan	ndnapoleon-fsa@one.usda.gov	701-754-2251

**Farm
Service
Agency**

fsa.usda.gov

North Dakota USDA Service Center Contact Information *(Email & Phone) Continued....*

County Office	Email Address (all staff)	Phone Number
McHenry	ndtowner-fsa@one.usda.gov	701-537-5471
McIntosh	ndashley-fsa@one.usda.gov	701-288-3481
McKenzie	ndwatfordc-fsa@one.usda.gov	701-842-3628
McLean	ndgarrison-fsa@one.usda.gov	701-463-2267
Mercer	ndbeulah-fsa@one.usda.gov	701-873-5290
Morton	ndmandan-fsa@one.usda.gov	701-667-1163
Mountrail	ndstanley-fsa@one.usda.gov	701-628-2446
Nelson	ndlakota-fsa@one.usda.gov	701-247-2455
Oliver	ndcenter-fsa@one.usda.gov	701-794-8725
Pembina	ndcavalier-fsa@one.usda.gov	701-265-4333
Pierce	ndrugby-fsa@one.usda.gov	701-776-5821
Ramsey	nddevilsla-fsa@one.usda.gov	701-662-4987

**Farm
Service
Agency**

fsa.usda.gov

North Dakota USDA Service Center Contact Information *(Email & Phone) Continued....*

County Office	Email Address (all staff)	Phone Number
Ransom	ndlisbon-fsa@one.usda.gov	701-683-5832
Renville	ndmohall-fsa@one.usda.gov	701-756-6351
Richland	ndwahpeton-fsa@one.usda.gov	701-642-9231
Rolette	ndrolla-fsa@one.usda.gov	701-477-3167
Sargent	ndforman-fsa@one.usda.gov	701-724-6226
Sheridan	ndmccclusky-fsa@one.usda.gov	701-363-2237
Sioux	ndselfridg-fsa@one.usda.gov	701-422-3331
Stark-Billings	nddickinso-fsa@one.usda.gov	701-225-2931
Steele	ndfinley-fsa@one.usda.gov	701-524-2840
Stutsman	ndjamestow-fsa@one.usda.gov	701-252-1920
Towner	ndcando-fsa@one.usda.gov	701-968-3514
Traill	ndhillsbor-fsa@one.usda.gov	701- 436-5101

**Farm
Service
Agency**

fsa.usda.gov

North Dakota USDA Service Center Contact Information (*Email & Phone*) *Continued....*

County Office	Email Address (all staff)	Phone Number
Walsh	ndparkrive-fsa@one.usda.gov	701-284-7771
Ward	ndminot-fsa@one.usda.gov	701-852-5434
Wells	ndfessende-fsa@one.usda.gov	701-547-3591
Williams	ndwillisto-fsa@one.usda.gov	701-572-6729

Find Your Local Service Center
(including address information):

<https://www.farmers.gov/service-center-locator>

Communication Resources:

For more information visit:

www.farmers.gov

Coronavirus and USDA Service Centers

<https://www.farmers.gov/coronavirus>

ND Farm Service Agency Contacts *for information on this webinar:*

**Farm Loan Programs
Direct and Guarantee**

Kimberly Paulson, kimberly.paulson@usda.gov

Presenter and Farm Loan Specialist

Ryan Lindbom, ryan.lindbom@usda.gov

Farm Loan Program Director

**Commodity Loans
Farm Storage Facility Loans**

Matthew Prindiville, matthew.prindiville@usda.gov

Presenter and Farm Program Specialist

Brian Haugen, brian.haugen@usda.gov

Farm Program Director

**State Executive Director
Communications/Outreach**

Brad Thykeson, brad.thykeson@usda.gov

Lindsey Abentroth, lindsey.Abentroth@usda.gov

Questions??