

FINANCING THE FARM: Applying for a Farm Service Agency (FSA) Loan

A Plain Language Guide from the New Entry Sustainable Farming Project



IN THIS GUIDE, YOU WILL LEARN ABOUT:

Types of FSA loans explained Step-by-step instructions Preparing your application How to prepare a business plan for a loan application Resources and contact information Definitions of common terms

NEW ENTRY SUSTAINABLE FARMING PROJECT NORTHEAST NETWORK OF IMMIGRANT FARMING PROJECTS

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PURPOSE OF THIS GUIDE

Who should read this guide?

This guide is written for people who need extra resources for starting up, expanding or owning their own farm business. If you are thinking about borrowing money to start or grow a farm business, it is a good idea to ask yourself a lot of questions before you begin. Before you borrow money, you will need to invest time learning about your options and procedures for applying. This guide will help you ask many of the questions that will help through the loan process.

You will benefit from this guide if you:

- Have been farming a long time need resources to expand your business.
- Need resources to begin a farm business.
- Want to purchase a farm and a home.
- Have been a farmer in another country and need resources to start a farm in the US.

It may be helpful for you to use this workbook with someone who can guide you to more farming information, such as an experienced farmer, staff member of a farm service organization, or other service provider. We recommend you involve your whole family in completing the worksheets in this guide to make sure everyone understands the process and risks involved in borrowing money.

Remember, there are no right or wrong answers! The information you discover as you work through this guide is your own and each person may have different goals, resources, and ways to get started in farming or expanding their farming business. Be as honest as you can in your answers to many of the questions.

What is Plain Language?

This guide is presented in a format called Plain Language. Plain Language provides clear, simple, and accessible text for readers in order to reduce misunderstandings, errors, complaints, enquiries, and lack of comprehension. It also helps guide you through action steps to do what you learn and gives examples of other people practicing the information. We present this guide in Plain Language in order to make the topic accessible to everyone.



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INTRODUCTION

As a farmer, whether you are just starting out or have many years of experience, there come times when you need to borrow money to start, grow, or expand your business. Think about the following questions:

- Do you want to lease or buy a farm?
- Do you need to buy things like a tractor, irrigation pipes, or a greenhouse for your farm business?
- Do you already own or rent farmland and want to expand your business?
- Has a natural disaster such as drought, flooding, or a bad storm ruined your crops or damaged your farm buildings or equipment?

If you answered 'yes' to any of these questions, you might be able to apply for a loan from the **Farm Service Agency (FSA).**

The FSA is part of the United States government. It is an agency that lends money to farmers to help them start up, to purchase farms and homes, and to stay in business. The FSA also backs up or 'guarantees' loans made by banks to farmers. If you get a loan from the FSA or a bank, you must pay the money back over time. In addition to the amount you borrow, you also must pay interest back to the FSA or the bank. A loan can help you by giving you a large amount of money up front when you need it for major expenses like buying or renting land, machines, equipment, or farm supplies.



The FSA has different kinds of loans that you can apply for, depending on your current farming status and what you need the loan for. This guide will help you to answer the following questions:

What kind of loan do you need?

Are you eligible to apply?

What is the loan application process?

What papers or documents do you need to apply?

At the back of the guide, you will also find some definitions for words that you might not be familiar with. There is also a list of important organizations that you can contact to find more information and get help on how to apply for FSA loans.

This guide will help you get started in the process of applying for an FSA loan for your farming business. However, you will also need to talk to many other people to find out some of the information that is required. **Everyone's story or situation is different, so applying for a loan will be a little bit different for you than it is for another farmer going through the same process.** This guide gives general information, but you will need specific advice from your loan officer and your business advisor in order to complete your loan application.

Introduction Summary

- The Farm Service Agency (FSA) is part of the US government.
- The FSA makes loans directly to farmers for start-up, operating, and emergency costs.
- The FSA also guarantees loans made by banks to farmers.
- This guide will help you to get started thinking about what kind of loans you may be eligible for, and how to begin the application process
- You will need to talk with many people, such as FSA employees, bank loan managers, and a business advisor to review your own particular situation and loan needs.

OVERVIEW OF THE LOAN APPLICATION PROCESS

There are many steps to applying for an FSA loan. This guide lists the basic steps that you will be required to take:

- I. Decide what kind of loan you need.
- 2. Find out if you are eligible to apply for the loan.
- 3. Develop a business plan showing how much money you need, how you will use the loan money, and how you will be able to pay it back.
- 4. Gather documents, including a resume (work history), financial statements, lease agreements or deeds, and business records.
- 5. Apply for a loan from a bank first.
- 6. If declined, meet with an FSA loan officer to apply for and FSA-guaranteed loan or a direct loan from the FSA.
- 7. The FSA will send you a letter to tell you if they approved your loan or not.
- 8. If approved, FSA or your bank lender will give you money and details about paying the loan back.
- 9. Start or continue farming!

WHAT KIND OF LOAN DO YOU NEED?

There are many different kinds of loans available to farmers. Before you apply, you need to decide what kind of loan you need. You might end up applying for more than one loan at the same time if you need money for different purposes. For more information on qualifying for a loan, see the checklist on page 12.

'Direct loans' are made by the FSA itself, using government money.

'Guaranteed loans' are made by private lenders such as banks, the Farm Credit System, or credit unions.

Description of Loan Types

Now that you have thought about the kind of loan you need, it is important to learn some details about how the loans work. What is the main purpose of the loan? How much money do you need? How long will you have to pay back the loan?

There are three basic kinds of FSA loans:

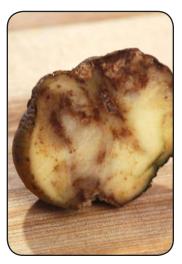
Farm Ownership Loans: Help you buy farmland

Operating Loans: Help you buy supplies and equipment

Emergency Loans: Help you recover from storms or natural disasters that damage your farm business







Payback

When you take out a loan through the FSA or any other bank, you have to pay the loan back over time. For example, if you borrow \$100,000, you will have to pay back that \$100,000 over a period of years. You will also have to pay for the loan service that the FSA or bank is providing to you.

Interest Rate

The interest rate is the cost that you pay to the FSA or your private lender to borrow money. This is money that you have to pay in addition to the original amount of money that you borrow. In the example above, when you have finished making all of your payments for the \$100,000 loan, you will have paid more than that amount back to the bank because of the interest.

The interest rate is shown as a percentage rate (%). A lower interest rate means that the cost of borrowing the money is lower, so you pay a smaller amount in interest fees. A higher interest rate means that the cost is higher, and you will pay more to borrow the money. Some interest rates are fixed, which means that the percentage rate (%) stays at the same level the entire time you are paying back your loan. Other interest rates are variable, which means that the percentage rate (%) can change from year to year while you are paying back your loan.

The table on page XXXX shows the different kinds of FSA loans, the highest amount that the loans can offer, and the terms of the loans. The maximum loan amount tells you the highest amount that you can apply for under each different loan type, but you can apply for any amount under the maximum. You do not have to borrow the highest amount. The terms of a loan tell you how long you will have to pay back the loan, what the interest rate will be, and other conditions of the loan.



Beginning Farmer and Socially Disadvantaged Farmer Loans

Each year, the FSA makes sure that some of the Direct and Guaranteed loans go to beginning farmers and to socially disadvantaged farmers. These loans work the same way as regular Direct and Guaranteed loans, but there is money set aside every year especially to help farmers who are just starting up and farmers who may face discrimination based on gender, race, or ethnicity. If you think you are eligible, make sure to ask your FSA loan officer about these programs.

> You could qualify for a <u>Beginning Farmer</u> Direct or Guaranteed Loan if you started farming in the United States less than 10 years ago.

> You could qualify for a <u>Socially Disadvantaged</u> Farmer Loan if you are:

- A woman of any race or ethnicity
- An African American
- An American Indian
- An Alaskan native
- Hispanic
- An Asian American or Pacific Islander



ARE YOU ELIGIBLE TO APPLY FOR AN FSA LOAN?

Depending on the kind of loan you want to apply for, you will have to meet certain requirements. Different kinds of loans have different eligibility requirements. Before you apply for a loan, you should make sure that you are eligible. You must be able to answer 'Yes' to every item of this checklist for the kind of loan you want to apply for.

Direct Loans (Farm Ownership, Operating, Emergency, Beginning Farmer)	YES	NO
I have enough training, education, or experience running a farm that I can effectively manage my farm.		
Farm Owner loans only: I have at least 3 years of experience in managing a farm business.		
Beginning Farmer loans only: I have operated a farm for less than 10 years.		
Beginning Farmer loans only: If I currently own a farm, it is less than 30% of the average farm size in my county.		
Beginning Farmer Down Payment loans only: I can make a cash down payment of a least 10% of the repurchase price for the farm I want to buy, and the farm's price is less than \$250,000.		
I am a citizen of the United sates or a legal resident alien.		
l am legally able to take out a loan (I am an adult and can make my own legal decisions).		
I have tried to get a loan from a private lender, but have been turned down*.		
I can show that I have a good credit history (I pay my bills on time).		
I will be the one who owns or runs the farm, and it is a family-sized farm.		
I had never had an FSA loan before that I failed to pay back.		
I am currently not behind on any loan payments that I owe to the United States government.		
Guaranteed Loans (Farm Ownership, Operating)	YES	NO
I am a citizen of the United States of a legal resident.		
l am legally able to take out a loan (I am an adult and can make my own legal decisions).		
I have applied for a loan but the bank will not approve my loan without an FSA guarantee*.		
In the past, I have not caused the FSA to lose money by asking for debt forgiveness more than 3 times.		
I will be the one who owns or runs the farm, and it is a family-sized farm.		
I am not behind on any loan payments that I owe to the U.S. government.		

*The goal of the FSA loan program is to support farmers who do not qualify for loans from banks. Part of the FSA loan process requires you first to apply to a bank for a loan and show that you have been rejected.

DEVELOP YOUR BUSINESS PLAN

In order to get an FSA loan, you need to create a detailed business plan. A business plan describes:

- Your mission, vision, and goals for your farm business.
- Your current assets (valuable things or investments you own), and liabilities (debts, loans, or payments you owe).
- What your farm business will produce, and what makes your products unique, valuable, or different from other farmers' products.
- How and where you will advertise and sell your products and develop your farm business.
- How you will earn enough money to pay your business expenses and support your personal family living expenses

Thinking about all of these different issues may seem overwhelming to you. You might be thinking, 'Do I really need to create a full business plan? It seems like a lot of work, and all I want to do is sell my products at farmers' markets and local stores and restaurants, how hard can that be?' The answer is YES, you should create a good business plan. See the next page for some important reasons why.



Reasons to Create a Good Business Plan

- 1. A good business plan is required to get a loan. Lenders look closely at business plans to judge whether they think your business can work and if you can affort to repay the loan.
- 2. A business plan will help you get organized. A business plan can help you to make sure you are taking all of the necessary steps and remembering all of the details.
- 3. The business plan will act as your guide. Later you can look back at it to measure your progress.
- 4. A business plan will help you to think carefully about why you want to farm. Is it because you enjoy working for yourself, or you like being outside, or raising food is your passion, or because it provides a supportive environment for raising your family? As your business grows, you can look back at your business plan and think about whether it is fulfilling those values.

Your business plan is very important. It shows that you have seriously thought about your goals and plans for the future. It shows that you understand all parts of your farm business.

This means that you have thought about all of the possible expenses you will pay, and how much you need to earn from your sales to pay those expenses. It also shows why you think you can succeed in your business, and how you plan to reach your goals.

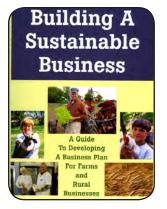
Your business plan is like a road map that shows how you will move from where you are now to where you want your farm business to be in the future.

Finally, a good business plan that describes your financial and lifestyle goals will help you to evaluate your progress as you establish your new farm business or continue to grow your farm in the future.



Farm Business Plan Guides

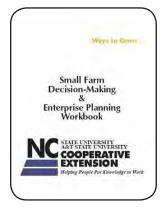
Here are three examples of farm business planning guides that can help you think about all of the important parts of your business:



Building a Sustainable Business:A Guide to Developing a Business Plan for Farms and Rural Businesses

Developed by the Minnesota Institute for Sustainable Agriculture, and co-published by the Sustainable Agriculture Network. (c)2003.

Available free online at: http://www.misa.umn.edu/vd/bizplan.html



Small Farn Decision-Making & Enterprise Planning Workbook

North Carolina State University Cooperative Extension. (c) 1992.

Available free online at: http://agmarketing.extension.psu.edu/begfrmrs/ SmlFrmDecisionMAkingWrkbk.pdf

	ACCION USA
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Accion USA Business Plan Template

Accion USA Small Business Resources. (c)2007

Available free online at: http://www.accionusa.org/Uploads/FileManager/ YMY/Business%20Plan%20Template_English.pdf

Where do you start?

Creating a good business plan takes a lot of time and effort. You should find a business advisor who can help you in the process. There are many sources for professional advice. Your FSA loan officer may be able to refer you to an advisor who has experience in advising farmers.

The Small Business Administration (SBA), an independent government agency, offers business planning assistance through its Small Business Development Centers (SBDCs).

There is also an organization called SCORE that can match you up with a volunteer business advisor. SCORE volunteers are people who have a lot of experience in running and managing businesses, so they can give you advice on how to create a good business plan.

It may be helpful to attend workshops that focus on business planning. Check with the Northeast Organic Farming Association of Massachusetts (NOFA/Mass) to see if there is a Practical Skills Workshop on farm business planning. The Massachusetts Department of Agricultural Resources (MDAR) also offers an Agricultural Business Training Program each year called "Tilling the Soil of Opportunity."

In Lowell, the Lowell Small Business Assistance Center (SBAC) offers business counseling, training programs, and a drop-in resource center.

The contact information for SBA, SBDCs, SCORE, NOFA/Mass, MDAR, and Lowell SBAC is listed at the back of this guide.

Starting your Business Plan

There are many different styles of business plans. Some are written documents, others may be a set of worksheets that you complete. A list of farm business planning guides are presented at the back of this book. No matter what format you choose, you will have to think about several key aspects of your farm business. Write down some thoughts in the spaces below to start thinking about each part of your business plan. Or, have somebody interview you by asking you the questions below, and taking notes on your answers.

Use the worksheets on the next page as a starting place for thinking about your plan. Write down or say out loud a few thoughts for each question. Remember, you will answer these kinds of questions in more detail when you sit down to create your official farm business plan with your advisor.

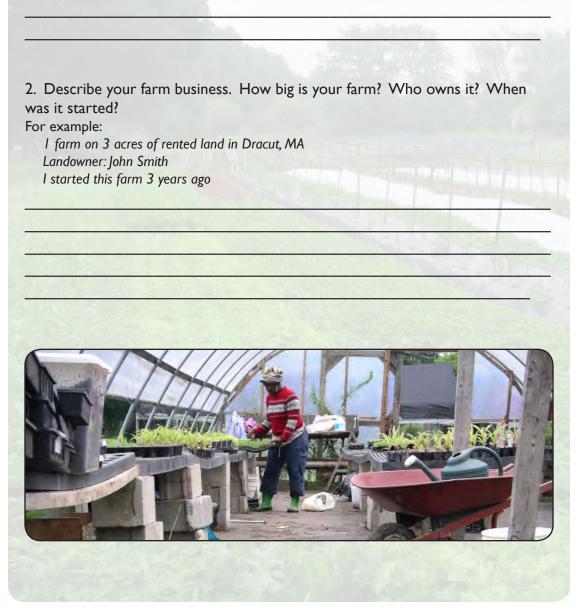
1. Think about your values, vision, and goals for your farm. What is important to you?

For example:

I want to develop a farm business to support me and my family.

My farm will follow sustainable agriculture principles that improve the soil, water, and wildlife habitat.

I will seek organic certification to provide safe, clean food for my community.



3. Describe your products. What are the key features of your products? Why are your products unique? What are the benefits of buying your products? For example:

Products: Fresh vegetables - both traditional New England Crops and specialty Asian crops. Features: Fresh, local, naturally grown; specialty crops hard to find in supermarkets. Unique: No one else in the area sells these specialty Asian crops. Benefits: Fresh, tasty, healthy, high quality, local.

4. What are your markets? Where do you sell your products? Who are your customers? How many customers do you have? Is your business seasonal or year-round? What are the prices of your products? How do you set the prices? For example:

Markets: 2 farmers markets in Lowell and Lynn, MA; 1 Asian grocery store; my neighbors; a weekly flea market.

Customers: Lowell/Lynn area residents - many are Southeast Asia natives, but one third are Massachusetts natives; Asian grocery store owner.

Number of Customers: About 50 returning customers at the farmers and flea markets; approx. 200 new customers each week; one wholesale customer.

Length of season: Seasonal, selling fresh products from May-November



5. What is your marketing strategy? Who are your competitors? How will you advertise, market, package, or display your products? How will you manage your inventory? How will you price your products competitively? For example:

- Competitors: Other local vegetable farmers; about 5 other Asian growers in my area; supermarket suppliers
- Promotion: I have a pop-up tent with colorful tables and a banner with my farm name on it for markets. I use as little packaging as possible to fully display fresh products. I have stickers for wholesale boxes with my farm logo and contact information.
- Inventory: I will consult my sales records from past years to see how much inventory I sold throughout the season. Based on this, along with developing more promotional strategies, I will aim to increase my sales by 10% this season.
- Pricing: I will research other sellers' prices at farmers' markets and flea markets, and check weekly USDA produce reports. In order to increase revenue, I will not set my prices at rock bottom, but will stress their freshness and high quality to appeal to customers.

6. Think about what resources you already have that will contribute to your farm business. These things you already have are called assets. What are your assets? For example:

Farming tools and equipment Farm plot and farming experience Money that I will put toward my start-up costs Other members of my family who will help run the farm



7. Think about your current obligations and debts. These are your liabilities. What are your liabilities?

For example:

Home mortgage or rent Car loan Credit card balance

8. What is your financial strategy? How much money do you expect to make each month/year? What will be your expenses? Will your income provide enough money to cover your expenses?

For example:

Income: Based on last year's sales, I expect to make at least \$10,000 from the sales of my farm products

Expenses: \$2,000 farm plot rent + \$500 custom tilling + \$1,200 seeds, tools and supplies + \$800 irrigation system + \$600 water + \$1,000 transportation = \$6,100 Total Profit: Income \$10,000 - Expenses \$6,100 = \$3,900

9. How will you measure your farm business performance? For example:

Sales and Budget Projections (weekly records of income and expenses) Expansion into new markets: Increase wholesale sales to more than one grocery store.

GATHER YOUR DOCUMENTS

The next step in applying for an FSA loan is to collect your important papers and complete required forms. You might want to ask your business advisor for help when you fill out your forms. Even though it might take a lot of time to put together your documents, it will save you time later when the FSA is looking at your application.

Below is a list of the documents you eill need for you FSA loan application. Use this a checklist, placing a check mark as you complete each document.

FSA Forms

Available free online at http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home Forms are also included at the back of this book on the page number listed below.

Note: There may be other forms that you need to fill out, depending on your situation. Your FSA Loan Officer should tell you what forms you need to complete.

•	FORM	FORM NAME	PAGE NUMBER
	FSA 2001* (also available in Spanish)	Request for Direct Loan Assistance	
	FSA 2002	Used to Gather 3-year Financial History	
	FSA 2003	Used to Gather 3-year Production History	
	FSA 2004	Varification of Debts and Assets	
	FSA Form 2037	Farm Business Plan Worksheet: Balance Sheet	
	FSA Form 2038	Farm Business Plan Worksheet: Projected / Actual Income and Expense	
	FSA 2014	Request for Verification of Employment	
	FSA 2005	Used to Gather Creditor Data	

*You will have to pay a credit report fee to FSA so they can request your credit history. The amount of the fee varies, depending on the structure of your farm business and how many people are applying for the loan.

Additional Documents

In addition to the loan application forms, you will need to gather several other documents when you apply for an FSA loan:

DOCUMENT	DESCRIPTION
Farm Description	A short (1-3 paragraphs, typed) description of your farm business
Résumé	A work history describing your farm experience, training, and farm management history. Your resume must show that you have at least one year of farming experience
Loan Denial Letter	Proof that you have applied to a private bank or lender for a farm loan and have been rejected. This could be a rejection letter from your bank. Sometimes your FSA Loan Advisor may take a verbal rejection rather than requiring a written letter. See Step 5 below.
Financial Records	Five years of your financial records, such as your income tax return and your farm sales records
Leases and Contracts	Farm lease, rental agreements, or other contracts that affect the operation of your farm business
Conservation Practices	Your FSA Loan Advisor will help you to meet this requirement showing that you comply with required conservation programs.

Applying for a Guaranteed Loan

If you are applying for a guaranteed loan rather than a direct FSA loan, you may need to fill out different forms or follow a different process. Even if you are applying for a guaranteed loan, you should contact an FSA loan officer for help with your application, if you need it.

APPLY FOR A BANK LOAN

Before you can apply for an FSA loan, you must first apply to a bank or private lender. This is because the purpose of FSA loans, under U.S. law, is to assist farmers who can not get loans without government help. Farmers who get FSA loans are often beginning farmers who do not qualify for a private loan because they lack the resources, assets, or experience required by many private lenders.

Here are some of the banks and other lenders serving the Lowell, Massachusetts area where you could apply for your loan:

First Pioneer Farm Credit, ACA

2 Constitution Drive Bedford, NH 03110-6010 Tel: 603, 472.3554 Fax: 603. 472.8048 Branch Manager: David Bishop bedford.nh@firstpioneer.com www.firstpioneer.com

Lowell Five

Merrimack Plaza Lowell, MA 01852 Tel: 978. 452. 1300 Fax: 978. 441. 6534 www.lowellfive.com

Enterprise Bank

430 Gorham Street Lowell, MA 01850 Tel: 978. 656.5518 Fax: 978. 937.1919 www.enterprisebanking.com

TD Banknorth

45 Central Street Lowell, MA 01852 Tel: 978. 454.1114 www.tdbanknorth.com

Bank of America

502 Bridge Street Lowell, MA 01850 Tel: 800. 841.4000 www.bankofamerica.com

APPLY FOR A FSA LOAN

By now, you have done most of the hard work. You have created your business plan, completed your application forms, and gathered your documents together to prepare your FSA loan application.

Now it is time for you to schedule an appointment with your FSA Loan Officer to submit your application. You probably already know your loan officer, so don't be too nervous! If you have made it to this point, your loan application should be all set.

Tips for your loan application meeting

1. Dress professionally and be on time for your appointment. This shows that you are serious about the loan process and your farm business.

2. Be prepared. Bring extra copies of you application forms and documents. Remember to save copies for yourself as well!

3. Make sure to ask questions if there is anything you do not understand. Your loan officer should be happy to clarify issues that are confusing. Remember, this is your farm business and you should understand all the details!

4. Be open and honest. Answer honestly to questions that the loan officer asks. Be excited! This is your chance to show how excited, hopeful, and enthusiastic you are about starting or expanding your farm business.

Your loan officer will talk to you about your farm business and your plans for the future. If anything is missing from your application, the loan officer should let you know right away so that you can gather the missing information.

THE FSA LOAN APPLICATION DECISION

Once you meet with your FSA Loan Officer and submit your application, FSA will review your documents, check your credit history and references, and make a decison. While your application is in review, FSA will send you letters to confirm each step in the process.

You should receive a few letters from FSA, such as:

- A letter confirming that your application was recieved
- A letter notifying you that more information or documentation is needed
- A letter confirming the final decision on your application

If your application for a loan is rejected, FSA will tell you:

- The reason for rejection
- How you can appeal the decision
- How to re-apply



GETTING YOUR LOAN MONEY

If your application is approved, FSA will notify you by letter. They will tell you:

- How the loan money will be delivered to you (for example, by check, by direct deposit into your bank account, or by wire transfer).
- The terms of repayment on your loan, including the length of the loan, your monthly payment amount, the interest rate, and how to make your payments.

Once you have your FSA loan money:

- I. Make sure you understand the condtitions of the loan, including:
 - The interest rate
 - The length of the loan
 - Your monthly payment amount
 - How to make payments each month
 - What the loan money can be used for

2. Remember to pay your loan on time each month. If you cannot make a payment, contact your FSA loan officer or bank officer immediately to discuss other payment options.

3. Keep all of your loan and financial records together in a safe place so that you can find them easily.

GROW YOUR FARM BUSINESS!

Congratulations! You have completed the FSA loan application process. With your loan money, you can purchase a farm, construct a new barn, buy a tractor, install processing facilities, or use it to expand your farm business in whatever way you choose. You also have a good business plan that will be your guide as your farm business grows and changes. It is a good idea to update your plan every year to be sure you are on track towards your goals!

Good Luck!



APPENDIX A: ADDITIONAL RESOURCES AND CONTACT INFORMATION

Farm Service Agency (FSA), a Division of the United States Department of Agriculture (USDA)

Website: www.fsa.usda.gov

Farm Service Agency (FSA) Serving Hampshire and Hampden Counties

195 Russell Street, Suite B5 Hadley, MA 01035-9521 Tel: (413) 585-1000 Fax: (413) 586-8648 Website: http://www.fsa.usda.gov/FSA/stateoffapp?mystate=ma&area=home&subje ct=landing&topic=landing

Farm Service Agency (FSA)

Serving Middlesex and Essex Counties 319 Littleton Road, Suite 203 Westford, MA 01866-4133 Tel: (978) 692-5163 ext. 100 Fax: (978) 392-1305 Website: http://www.fsa.usda.gov/FSA/stateoffapp?mystate=ma&area=home&subje ct=landing&topic=landing

Farm Service Agency (FSA)

Serving Plymouth, Barnstable, Dukes, and Nantucket Counties

15 Cranberry Highway
West Wareham, MA 02576-1504
Tel: (508) 295-5151
Fax: (508) 291-2368
Website: http://www.fsa.usda.gov/FSA/stateoffapp?mystate=ma&area=home&subje ct=landing&topic=landing

Farm Service Agency (FSA)

Serving Norfolk, Suffolk, and Bristol Counties

84 Center Street Dighton, MA 02715-1229 Tel: (508) 669-6621 Fax: (508) 669-6372

Rhode Island State Farm Service Agency

60 Quaker Lane Warwick, RI 02886-0114 Tel: (800) 551-5144 Roxanne Boisse, Farm Loan Manager - Bristol, Suffolk and Norfolk Counties Tel: (402) 828-3120 E-Mail: Roxanne.Boisse@ri.usda.gov

Small Business Administration (SBA)

SBA Answer Desk: I-800-U-ASK-SBA (I-800-827-5722) Email: answerdesk@sba.gov Website: www.sba.gov

Small Business Administration (SBA) - Boston District Office

10 Causeway St., Room 265 Boston, MA 02222 Tel: (617) 585-5590 *G.Jean Sawyer, Acting District Director* Tel: (617) 565-8514 Email: gjsawyer@sba.gov

Small Business Development Center (SBDC) - Massachusetts Office

227 Isenberg School of Management 121 President's Drive Amherst, MA 01003-9310 Tel: (413) 545-6301 Fax: (413) 545-1273 Website: www.msbdc.org *Georgianna Parkin, State Director* Tel: (413) 545-6301 Email: gep@msbdc.umass.edu

Salem State College

121 Loring Ave., Suite 310 Salem, MA 01970 Tel: (978) 542-6343 Fax: (978) 5426345 Website: www.salemstate.edu/sbdc *Walter Manninen, Senior Business Counselor* Tel: (978) 542-6343 Email: wmanninen@salemstate.edu

SCORE Small Business Counselors—Northeastern Massachusetts

Chapter Danvers Savings Bank 100 Cummings Center, Suite 101K Beverly, MA 01915 Tel: (978) 922-9441 Website: www.scorenemass.org

SCORE Small Business Counselors—Lowell Office

The Lowell Plan/L.F.D.C. 11 Kearney Square Lowell, MA 01852 Tel: (978) 459-9899

Northeast Organic Farming Association—Massachusetts (NOFA/MA)

411 Sheldon Rd. Barre, MA 01005 Tel: (978) 355-2853 Website: www.nofamass.org *Tom Szekely, Practical Skills Workshop Coordinator* PO Box 611 Lincoln, MA 01773 Tel: (781) 894-4358 Email: seedpotato@yahoo.com

Massachusetts Department of Agricultural Resources (MDAR) Main Office

251 Causeway St., Suite 500 Boston, MA 02114 Tel: (617) 626-1700 Fax: (617) 626-1850 Website: www.mass.gov/agr

Massachusetts Department of Agricultural Resources (MDAR) Agricultural Business Training Program

Rick Chandler 25 West Experiment Station Amherst, MA 01003 Tel: (413) 577-0459 Email: rchandler@umext.umass.edu

ACCION USA

56 Roland St., Suite 300 Boston, MA 02129 Tel: 1-866-245—783 Fax: (617)-625-7020 Website: www.accionusa.org

Lowell Small Business Assistance Center (SBAC)

88 Middle St., 2nd Floor Lowell, MA 01852 Tel: (978) 322-8400 Fax: (978) 441-6824 Website: www.lowellsbac.org *Russ Smith, Executive Director/Lead Business Counselor* Tel: (978) 322-8400 Email: rsmith@comteam.org

APPENDIX B: GLOSSARY OF TERMS

Assets: Valuable property owned by a person, both tangible (like land, buildings, vehicles) and intangible (like training, experience).

Default: When a person does not pay back a loan that they owe to a bank or lender. When someone defaults on a loan, the bank or lender has the right to foreclose on (take back) the loan money or property.

Direct Loan: A farm loan made directly to a farmer by the FSA using US government money. Direct loans are managed by the FSA.

Emergency Loan: A farm loan made directly to a farmer by the FSA to cover losses from storms, natural disaster, or other emergencies.

Farm Credit System (FCS): A nationwide cooperative system of banks that lend money to farmers. The FCS was originally a government-funded program, but is now self-funded and owned by member-borrowers. It is made up of three parts: the Banks for Cooperatives; the Farm Credit Banks; and the Federal Farm Credit Banks Funding Corp. As a cooperative system, when a farmer borrows money through FCS, he/she becomes a member and part owner of the lending organization.

Farm Ownership Loan: A loan made by a bank or lender to help farmers buy farmland or farm property, or to build new farm buildings.

Farm Service Agency (FSA): A part of the U.S. government, under the U.S. Department of Agriculture, that manages farm loan programs. The FSA farm loan programs especially help beginning farmers and socially disadvantaged farmers. The FSA farm loan program is managed by state and county offices, although the main national office is in Washington, DC.

Fixed interest rate: An interest rate that does not change during the time that a loan is being paid back.

Foreclose: To take back or repossess loaned money or property when the borrower fails to pay back the loan.

Guaranteed Loan: A farm loan made by a private bank or lender using private money that is backed up or "guaranteed" by FSA. Many banks will only make a loan to a farmer if it is guaranteed by FSA. This means that if the farmer defaults (does not pay back the loan), the FSA will pay the bank for the loan.

Interest rate: The amount of money charged by a bank to a borrower; the cost of the loan. It is expressed as a percentage (%) of the loan amount to be paid each year. For example, a one year loan of \$1,000 with an interest rate of 10% means that the borrower would pay \$100 in interest on top of the \$1,000 he/she pays back to the bank: $1,000 \times .10 = 100$. Therefore, the borrower must pay the bank back \$1,100 in total: 1,000 + 100 = 1,100.

Liabilities: Debts that a person or business owes.

Maximum Loan Amount: The highest amount of money a farmer can borrow under a particular kind of loan.

Operating Loan: A farm loan made by a bank or lender to help farmers buy equipment, supplies, livestock, feed and seed. An Operating Loan can also be used for soil and water conservation efforts on the farm.

Terms of a Loan: The conditions set by a lender when making a loan. The terms of a loan include the length of the loan (how long the borrower has to pay it back); the interest rate (the cost of the loan, given as a percentage % on the total loan amount); and what the loan money can be used for. The terms also state the monthly loan amount, late fees, and penalties for non-payment.

Variable Interest Rate: An interest rate that changes from year to year (or more often) while the borrower is paying the loan back.

APPENDIX C: FSA APPLICATION FORMS FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

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(04-13-10)							
REQUEST FOR DIRECT LOAN ASSISTANCE							
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APPENDIX C: FSA APPLICATION FORMS FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)				Page 2 of 5			
PART C — ENTITY AND ENTITY MEMBER INFORMATION Indications: Two or more presents, including married persons, who are applying joinly and do not have an entity same or Tax ID Number, will be considered a joint operation. Information inters on y leave thems 2 fivough 4 bient, if not applicable. Complete thems 54 kinologh 54 km each eatily member. Herms 54 through 54 are voluntary, them 50 - 59 must be completed to all entity members.							
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APPENDIX C: FSA APPLICATION FORMS FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10) PART D – GENERAL INFORMATION		Pag	e 3 of 5		
1. Counties Being Farmed	2. Acres Owned				
	3. Asies Rented				
4A. Purpose of Loan	48. Amount Requested				
	\$				
5A. Purpose of Loan	SB. Amount Requested				
	\$				
6. Description of Operation					
PART E – NOTIFICATIONS, CERTIFICATIONS AND ACKN	IOWLEDGMENT				
		YES	NO		
1. Are you currently or have you ever, and in the case of an entit	y any member of the entity, conducted				
business under any other name? If "YES," list names in liem 2. Have you ever, or in the case of an entity any member of the r	9				
Ican from FSA or Farmers Home Administration? 3. If liem 2 is "YES," did you receive any debt forgineness fincup					
adjustment, reduction, charge-off, paying a loss on a guarants them 9.	e, or bankoupley? If "YES." provide details in				
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 Are you, or in the case of an entity any member of the entity, provide details in Hern B. 					
 Have you, or in the case of an entity any member of the entity bankruptcy, or filed a petition for reorganization in bankruptcy; 	, evenbeen in receivership, discharged in ? If "YES," provide details in them 9.				
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APPENDIX C: FSA APPLICATION FORMS FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

SPECIAL PROGRAM INFORMATION. 10

Page 4 of 5

Centrin FSA programs are, by law, designed to mark targeted applicants. If you are interested in any of the programs described here, or have questions about these programs and whether you may qualify for a specific program, the FSA office processing your application will help you.

- SOCIALLY DISADVANTAGED APPLICANTS: A partian of PSA firm comership and operating loss funds are, Α. by law, targeted to applicants who have been subjected to racial, ethnic or gender prejudice because of their identity as a member of a group, without regard to individual qualities. Under the applicable law, groups meeting this condition. are: American Indians/Absicon Natives, Asians, Elacles or African Americans, Native Hennitons/Other Pacific. Islanders, Hispanics and women. In sublition, FSA has a down payment program, which receives special funding.
- BEGINNING FARMER ASSISTANCE: FSA has the authority to seeist beginning farmers through the farm H. ownership and operating loan programs. A protion of FSA from ownership and operating loan funds are, by loar, targeted to beginning farmers. In addition, FSA her a down payment program, which receives special familing. In some States, FSA has agreements with State beginning farmer programs to help meet the credit needs of beginning for some
- LIMITED RESOURCE LOANS: Limited resource form ownership and operating have are available to qualified С. applicants. This program provides loave at reduced interest rates to low-income farmers whose operations and resources are so limited that they cannot pay the regular rates for FSA loave. The program is also intended to provide beginning farmers the opportunity to start a successful farming operation.

RIGHTS AND POLICIES. 11

- RIGHT TO FINANCIAL PRIVACY ACT OF 1978 (Public Law 95-638): FSA has a right of access to financial A. records held by financial institutions in connection with providing senistance to you as well as collecting on learn mad to you or guaranteed by the Government. Financial records involving your transaction will be available to PSA without further natice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your convent encept as required by law.
- BL . THE FEDERAL EQUAL CREDIT OFFORTUNITY ACT: Publics codiers from discriminating against upplicants on the basis of care, color, religion, sex, national origin, marital status, age (provided the upplicant has the capacity to enter into a binding contract, because all or a part of the applicant's means derives from any public existence program, or because the applicant has in good faith exercised any right only: the Consumer Credit Protection. Art
- C. FEDERAL COLLECTION POLICIES: Delinguncies, definity, finecleanes and aboves of mangage loans involving programs of the Federal Government can be castly and detrimental to your credit, now and in the future. The marigage lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and enign, are acharized to take any and all of the following actions in the event han payments became delinquent on the marigaged loan described in the attached application: (1) Report your same and account information to a credit burear, (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative casts incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal purgrame; (5) Refer your account to a private attorney, collection agency or manigage servicing agency to collect the amount due, functions the montgage, sell the property and seek judgment against you far any deficiency; (6) Refer your account to the Department of Justice for hitigation; (7) If you are a convent or retired Federal employee, take action to officet your salary, or civil service retirement benefits, (8) Refer your debt to the Department of the Treasury for cross-servicing and offset against any amount owed to you by my Pederal Agency such as an income tax refind; and (9) Report any resulting uniters off debt to the Internal Revenue Service as tamble income. All of these actions can and will be used to necessar debts owed to the Pederal Government when in its best interests.

12. RESTRECTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES:

The applicant: Α.

(II) Certifies that if any fands, by or on behalf of the applicant, have been or will be puid to any person for influencing or attempting to influence an officer or employee of any agency, a Member, an officer or employee of Congress, or an employee of a Member of Congress in connection with the unsuding of any Federal contract, the making of any Redeni grant or Redeni kon, and the extension, continuation, renewal, normalment, or modification of any Redeni contract, grant, or iour, the applicant shall complete and salmit Standard Porm -LLL, "Disclosure of Lobbying Artivities," in accordance with its instructions.

Date niise:

APPENDIX C: FSA APPLICATION FORMS FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

RESTRICTIONS AND DESCLOSURE OF LOBBYING ACTIVITIES: (CONTINUED)

Page 5 of 5

- (2) Shall require that the language of this certification be included in the award documents for all sub-cursule at all tiers (including contents, subcontents, and subgrants, under grants and loans) and that all subrecipients shall nettify and disclose accordingly.
- PL This certification is a material representation of fact upon which reliance was placed when this transaction was made or externel into. Submission of this statement is a prenequisite for making or extering into this transaction. Any person who fails to file the required statement shall be subject to a civil penalty imposed by 31 U.S.C. 1352.

13. CONTROLLED SUBSTANCES:

The applicant certifies dut as an individual, or any member of an entity applicant, has not been connected under Federal or State Low of planting, cultivating, growing, producing, hervesting, or staring a controlled substance middin the previous 5 cropyears. See the Road Security Act of 1985 (Public Law 99-198). The applicant also certifies that as an individual, or any member of an entity applicant, is not ineligible for Pederal herefits based on a conviction for the distribution of controlled substances or any officiene involving the possession of a controlled substance under 21 U.S.C. § 482.

14. DISQUALIFICATION DUE TO FEDERAL CROP INSURANCE FRAUD:

The applicant certifies that as an individual or any member of the entity, has not been disputified for Federal benefits as provided in Section 515(b) of the Pederal Corp Insurance Act (PCIA). Applicants who willfully and intertionally provide false or insurance information to the Pederal Corp Insurance Corporation (FCIC) or to an approved insurance provider with respect to a policy or plan of FCIC insurance, after notice and an opportunity for a bearing on the second, will be subject to one or more of the succions described in section 515(b)(3) of PCIA.

15. TEST FOR CREDIT:

The applicant certifies dut the needed credit, with or without a loan guarantee, cannot be obtained by (1) the individual applicant; (2) in the case of an entity, considering all assets owned by the entity and all of the individual members.

16. FERMISSION TO FILE FINANCING STATEMENT:

Under the Uniform Commercial Code, you do not have to sign the financing statement which allows PSA to obtain a security interest in your property. If the lann is approved and finded, FSA will file a financing statement at the excitest possible date, before you enter into a SECURITY AGREEMENT. BY SUGNING HELOW OR ITEM 50 OF PART C, I GAVE FSA PERMISSION TO FILE A FINANCING STATEMENT PRIOR TO THE EXECUTION OF THE SECURITY AGREEMENT PRIOR TO THE EXECUTION OF THE SECURITY AGREEMENT AS AND CONTINUATIONS OF THE FINANCING STATEMENT THEREAFTER.

17. CERTIFICATION:

I carfift that the information provided in true, complete, and current to the best of my knowledge and in provided in good fields to abtain a lowe. (WARNING: Section 1001 of Title 18, United States Code, provides for criminal panelises to these who provide filter statements to the Correspond. If any information is found to be false or incomplete, such finding may be growning for invalid of the requested action).

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PART F – FSA	USE ONLY			
1. Date FSA-20	101 Received	2. Dale Application Complete	3. Amoun \$	t of Credil Report Fee and Dale Received
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APPENDIX C: FSA APPLICATION FORMS FSA-2002, Three-Year Financial History

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APPENDIX C: FSA APPLICATION FORMS FSA-2002, Three-Year Financial History

F SA-2002 (03-31-10)			Page 2 of 2
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2. Income Taxes			
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D. FINANCING			
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E. CAPITAL			
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Warning: Section 1001 of Title 18, United St	tetus Codo, providus for crimis	al penalties to these who	wovide false statements.
If any information is found to be false or incu			
1. Signature			1. Date

NOTE: The following statement is made to accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authody for respecting the information destinated or this turn is the Counciliated Form and found Development Act, as amended (7 U.S.C. 792) of ages). The information will be eased to determine eligibility and Resublicit for the author is the Counciliated Form and found Development Act, as amended (7 U.S.C. 792) of ages). The information will be eased to determine eligibility and Resublicit for the author is the Counciliated Form and found Development Act, as amended (7 U.S.C. 792) of ages). The information collected on this turn may be discover and the approximation of the turn and the set of the formation collected on the turn of the development agendes. The determine eligibility and Resublidy for hours and hour generance agendes, that agendes, and councered equal to the set of the development agendes. The determine the set of the development agendes for the development agendes that may be explored to the Spiten of Heards author as described in the applicable Routine Laws Spiten of Heards Notice for USCAFSA-14, Applicability and Resubling the explored Information is valuation, it is applicable to the spiten of Heards Notice for USCAFSA-14, Applicability and Resubling and evening of Internation and the agendes, and agendes. The providence of Context and and ad the Act, phase, and the represented information is valuation. If we applicable is the laws of the information provided.

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REFURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

APPENDIX C: FSA APPLICATION FORMS FSA-2003, THREE-YEAR PRODUCTION HISTORY

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APPENDIX C: FSA APPLICATION FORMS FSA-2003, THREE-YEAR PRODUCTION HISTORY

FSA-2003 (03-31-10)			Page 2 of 2
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b. Acres			
c. Average Yield			
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APPENDIX C: FSA APPLICATION FORMS FSA-2004, Authorization to Release Information

This form in available electronically. FSA-2004 (03-23-10)

U. S. DEPARTMENT OF ACCOUNTINE Fain Service Access Form Approved - CIMB No. 0560-0237

AUTHORIZATION TO RELEASE INFORMATION

As part of considering a loan or servicing request, the Farm Service Agency (FSA), USDA, may verify information contained in the application and other electronests required in connection with the request.

I authorize you to provide to FSA for verification purposes the following applicable information.

- (1) Employment or income records.
- (2) Bank accounts, stock holdings, and any other assets.
- (3) Other credit references.
- (4) Debt and collateral information.

I forther authorize FSA to order a credit report and verify any other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, <u>et seq</u>., FSA is authorized to access my financial records held by financial institutions in enumerican with the consideration or administration of the laza. I also understand that financial records involving the han and loss application will be available to FSA without further notice or authorization, but will not be disclosed or released by FSA to another Covernment agency or department or used for mother purpose without my concent except to required or permitted by law.

The information FSA obtains is only to be used to process the request for a loan or servicing assistance. A copy or facsimile of this authorization may be accepted as an original.

Your prompt reply is appreciated.

5A. Name		58. Signature	5G. Date (MAADD-YYYY)
Note	De information identified on this (see). The information will be use forms and han guarantees. The government agencies, Tribal age by statelie or regulation and/or as USDAF1A-14, Applicate/Down USDAF1A-14, Applicate/Down requested information may result The provisions of criminal and cir- According to the Paperwork Real respond in, a collection of informa bis information collection is USBL aintees per response, including it	me with the Privacy Act of 1974 (S USC SSEa from is the Consolidated Farm and Russ) Deer ell to determine ediphility and insolidity for boar information collected on this form may be disc notes, and nangovernmental emittes that have described in the applicable Routine Uses that elevanited in the applicable Routine Uses that in a denial for learns and form generatives, and d heard, privacy, and citize stabilies may be ap action Act of 1926, an agency may reat combine atom unless 2 displays a waid OMB control ne 40237. The line required to compile this info for fore for environing instructions, assuming et al. completing and reviewing the collection of ini . OFFECE.	inprovent Act, as amended (7 (J.S.C. †921 ef ins and ham guarantees, and servicing of insed to other Federal, State, and Incal been authorized access to the information blied in the System of Records Notice for many. However, failure to invisit the I servicing of loans and two generatess, plicable to the information provided. I or sponsor, and a person is not required to order. The valid OMB control number for maxim collection is estimated to average 10 sizing data sources, gathering and

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, enter, national origin, age, disability, and where applicable, sex, navital status, familial status, parental status, religion, sexual orientation, publical beliefs, genetic information, reprised, or because all or part of an individual's income is derived from any public assistance program. (Init all prohibited bases apply to all programs.) Presense with disabilities where include reasons for communisation of programs information (Braille, large print, auticulare, etc.) stoubd contact USDA's TARGET Center at (202) 720-2600 (vnice and TDD).

To file a complaint of discrimination, write in USDA, Assistant Secretary for Civil Föglds, Office of the Assistant Secretary for Civil Föglds, 1400 Independence Avenue, S.W., Stop 9410, Washington, D.C. 20250-9410, or call toll-free at (066) 632-9932 (English or (800) 877-8339 (TDO) or (866) 377-8642 (English Federal-relay) or (800) 945-6136 (Spanish Federal-relay). USDA is an equal opportently provider and employer.

APPENDIX C: FSA APPLICATION FORMS FSA-2005, CREDITOR LIST

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FSA-2005 (03-22-10)	11. DEPARTMENT OF AGRIDULTURE Fain Sevice Agency	Position 3
	CREDITOR LIST	
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The U.S. Department of Agriculture (ASDA) prohibits discrimination in all of its programs and autoffers on the basis of race, color, reduced origin, age, disability, and where applicable, sex, results status, familial status, provide status, religine, secure discribing, political beliefs, genetic information, repited or increase all or part of an individual's increme is derived from any public assistance, religine, secure discribing, publical beliefs, genetic information, repited or increase who require allowable means for communication of program himmalian (Decline, inge print, autohable, ed.) About contact USAN's UARCET Context at (202) 726-2000 (while automatic Assistant of discrimination, genetic, inge print, autohable, ed.) About contact USAN's UARCET Context at (202) 726-2000 (while auto 700). Th Be a compliate of discrimination, genetic, large print, autohable, ed.) About contact USAN's UARCET Context at (202) 726-2000 (while auto 700). Th Be a compliate of discrimination, genetic, large print, autohable, ed.) About contact USAN's UARCET Context at (202) 726-2000 (while automatic Assistant of discrimination, genetic, large print, autohable, ed.) About contact USAN's UARCET Context at (202) 726-2000 (while automatic Assistant of discrimination, genetic, large print, automatic automatic USAN's UARCET Context at (202) 726-2000 (while automatic Assistant Secretary for Call Report, automatic Assistant Secretary for Call Report, and Secretary Berchestary Berchesty (100) or (100) S77-8042 (English Federal-relay) or (100) 945-6138 (Spanish Federal-relay). USDA is an experimentary provider and experiments

APPENDIX C: FSA APPLICATION FORMS FSA-2005, CREDITOR LIST

Page 2	
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APPENDIX C: FSA APPLICATION FORMS FSA-2006, PROPERTY OWNED AND LEASED

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APPENDIX C: FSA APPLICATION FORMS FSA-2006, PROPERTY OWNED AND LEASED

FSA-2006 (03-23-10) # 2						Page
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APPENDIX C: FSA APPLICATION FORMS FSA-2038, FARM BUSINESS PLAN WORKSHEET

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APPENDIX C: FSA APPLICATION FORMS FSA-2038, FARM BUSINESS PLAN WORKSHEET

FSA-2038 (03-24-10)			Page 2 of 2				
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		10. Total income (Bens 1 incogh 9)					
B - EXPENSES	S Amount		5.Ammai				
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		33. Total Expenses (Bens 11 Brough 32)					
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and Hop-Farm Oeld Parmental 35. Income Taxes							
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E - WARNING							
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APPENDIX C: FSA APPLICATION FORMS FSA-2302, Description of Farm Training & Experience

This form is :	radiable sinchranically.	Form Approved CMB No. 0562-0237
FSA-2302 (03-22-10)	U.S. DEPARTMENT OF J Faim Service J	
	DESCRIPTION OF FARM TRAI	NING AND EXPERIENCE
INSTRUCTIO	NS: For new applicants or applicants adding new enter	rprise only.
	Describe completed Sam Nathing. Include any courses or Iraining	in production or Transfal management.
1. EXPERIENC position limit		e experience was gained and the dates and responsibilities of the
4A. SENATUR	E 48	DATE
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APPENDIX C: FSA APPLICATION FORMS FSA-270, Request for Waiver of Barrower Training Requirements

This form is available electronically.	Form Approved - DMB No. 0580-0237					
	RTMERIT OF AGAILULTUNE Position 3 irm Senite Agaicy					
REQUEST FOR WAIVER OF	BORROWER TRAINING REQUIREMENTS					
PART A – WAIVER REQUEST						
FSA may waive the financial and/or production training req	inements if the applicant has:					
	baining program. Applicant must submit evidence of having completed a ing description of content and subjects covered in the course, grade					
	e abilities necessary for successful and efficient production. Applicant must past 3 years and explain how the production records demonstrate					
1. I (e)	request FSA grant a waiver					
hased on (d) 🔲 the attached documentation, or (s)						
2A. Signature	28. Date (MAAD-YYYY)					
PART B – FSA USE ONLY						
3A. FSA's Decision:	3B. If Denied, Reason for Denial					
APPROVED: 🔲 Financial Management 🔲 Produ	sion					
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4A. Name	481. Tide					
4G. Signature	4D. Dale (00400-1717)					
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