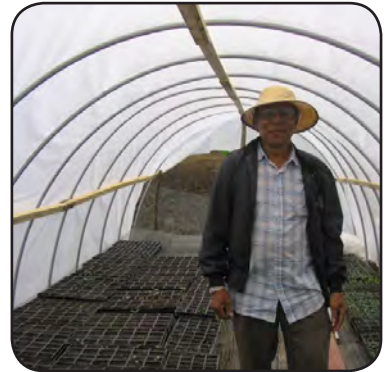




FINANCING THE FARM: APPLYING FOR A FARM SERVICE AGENCY (FSA) LOAN

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

Authored by Vanessa Bitterman
Reviewed by Jennifer Hashley, NESFP Director and
Daniel DeFreest, FSA Loan Officer, Westford, MA

www.nesfp.org

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Boston Office:
New Entry Sustainable Farming Project
Agriculture, Food and Environment Program
Gerald J. and Dorothy R. Friedman School of Nutrition and Science Policy
Tufts University
75 Kneeland Street
Boston, MA 02111
(617) 636-3793



Lowell Office:
New Entry Sustainable Farming Project
155 Merrimack Street, 3rd Floor
Lowell, MA 01852
(978) 654-6745



For additional information regarding this document, please email: nesfp@tufts.edu, or call: (978) 654-6745. This document is available in electronic format or as a printed copy. The latter may be obtained by contacting NESFP at the above locations. Please contact New Entry for permission to use all or part of this document for educational purposes.

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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.



Applying for a FSA Loan

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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:

1. 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 an 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 Beginning Farmer Direct or Guaranteed Loan if you started farming in the United States less than 10 years ago.

You could qualify for a Socially Disadvantaged 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.		
I 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.		
I 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

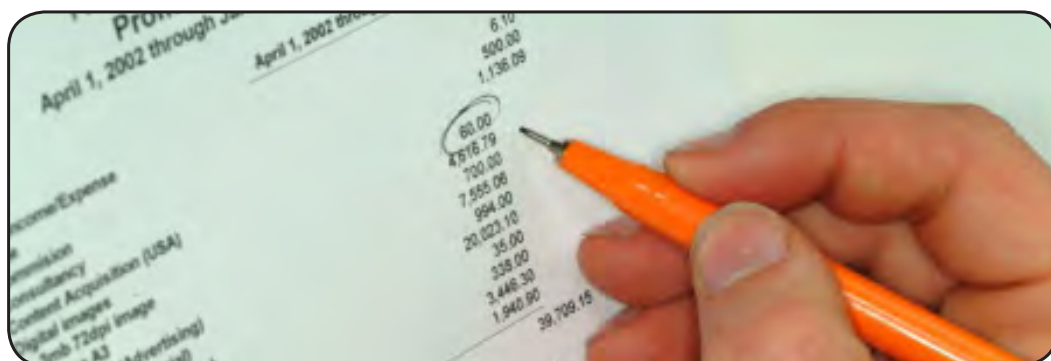
1. A good business plan is required to get a loan. Lenders look closely at business plans to judge whether they think your business can work and if you can afford to repay the loan.
2. A business plan will help you get organized. A business plan can help you to make sure you are taking all of the necessary 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.

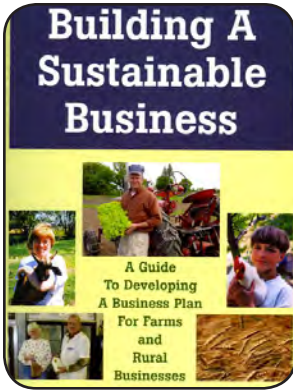
Your business plan is like a road map that shows how you will move from where you are now to where you want your farm business to be in the future.

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

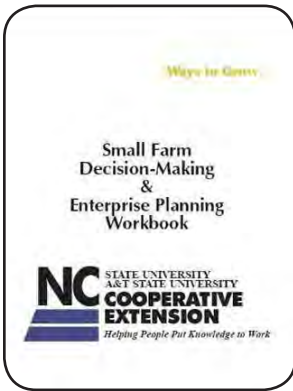
Here are three examples of farm business planning guides that can help you think about all of the important parts of your business:



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.

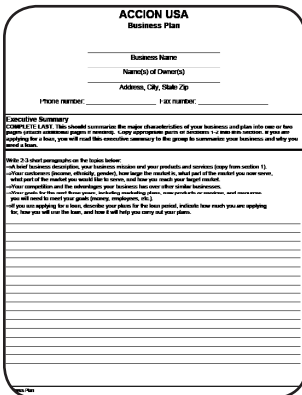
Available free online at:
<http://www.misa.umn.edu/vd/bizplan.html>



Small Farm Decision-Making & Enterprise Planning Workbook

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

Available free online at:
<http://agmarketing.extension.psu.edu/begfrmr/smfFrmDecisionMAkingWrkbk.pdf>



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.

Business Plan Worksheet

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.

2. Describe your farm business. How big is your farm? Who owns it? When was it started?

For example:

I farm on 3 acres of rented land in Dracut, MA

Landowner: John Smith

I started this farm 3 years ago



Business Plan Worksheet

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



Business Plan Worksheet

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



Business Plan Worksheet

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 will need for your 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	Verification 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 decision. 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 received
- 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:

1. Make sure you understand the conditions 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&subject=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&subject=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&subject=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: 1-800-U-ASK-SBA (1-800-827-5722)

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.msdbc.org

Georgianna Parkin, State Director

Tel: (413) 545-6301

Email: gep@msdbc.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: rhandler@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

This form is available electronically.

Form Approved — OMB No. 0560-0237

FSA-2001 (04-13-10)		U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency		Position 3	
REQUEST FOR DIRECT LOAN ASSISTANCE					
Instructions: All applicants must complete Part A. Individual applicants complete Parts B, D and E. Two or more persons applying jointly, including married persons, are considered an entity. Entities must complete Parts C, D and E. Non-citizen nationals and qualified aliens must provide appropriate documentation under Federal immigration law. *Race, ethnicity, and gender information is requested by the Federal Government to monitor FSA's compliance with Federal laws prohibiting discrimination against applicants. Applicants are not required to furnish this information, but are encouraged to do so. Failure to provide this information may result in not receiving targeted funds for which the applicant may be eligible. One or more boxes may be selected for race. This information will not be used to evaluate the application. FSA is required to note race, ethnicity and gender on the basis of observer identification if you do not furnish it.					
PART A - APPLICANT					
1. Exact Full Legal Name		2. Address		3. Contact Telephone Numbers (Area Code):	
				Home Telephone No.	
				Cell Telephone No.	
				Business Telephone No.	
PART B - INDIVIDUAL APPLICANT INFORMATION					
1. Social Security Number (9 digit No.)		2. Birth Date		3. County of Operation Headquarters	
4. Name and Address of Employer		5. Annual Income \$		7. Veteran Status	
Telephone Number:		6. Number of Household Members		YES <input type="checkbox"/> Dates: _____ Branch: _____	
NO <input type="checkbox"/>					
8. Marital Status	9. Citizenship	10. Ethnicity	11. Race	12. Gender	13. FSA Use Only
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Citizen <input type="checkbox"/> Non-citizen National <input type="checkbox"/> Qualified Alien	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> White	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Provided <input type="checkbox"/> Observed
Note: The following is made in accordance with the Privacy Act of 1974 (5 USC 552a — as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1621 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, third agencies, and non-governmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable routine uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.					
According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 33 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.					

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, except as it occurs as part of an individual's increase in direct farm or public assistance programs. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (800) 725-2875 (voice and TDD).

To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 0410, Washington, DC 20250-4410, or call toll-free at (800) 625-3892 (English) or (800) 877-8339 (TDD) or (800) 377-8042 (Spanish Federal-relief) or (800) 645-6139 (Spanish Federal-relief). USDA is an equal opportunity provider and employer.

Initials: _____ Date: _____

APPENDIX C: FSA APPLICATION FORMS

FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

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PART C – ENTITY AND ENTITY MEMBER INFORMATION					
<small>Instructions: Two or more persons, including married persons, who are applying jointly and do not have an entity name or Tax ID Number, will be considered a joint operation. Individual entities may leave items 2 through 4 blank, if not applicable. Complete items 5A through 5J for each entity member. Items 5K through 5M are voluntary. Items 5O – 5P must be completed for all entity members.</small>					
<small>NOTE: Individual liability will be required regardless of the entity type. Please indicate by signing in item 5O that you have read and understand the statements and certifications on Pages 3 through 5 and they are correct.</small>					
1. Entity Type <input type="checkbox"/> Cooperative <input type="checkbox"/> Corporation <input type="checkbox"/> Joint Operation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Partnership <input type="checkbox"/> Trust		2. State of Registration		4. Tax Identification Number (9 Digit No.)	
5A. Entity Member Exact Full Legal Name		3. Registration Number		5B. Soc. Sec. No. (9 Digit No.)	
5D. Contact Numbers		5E. Birth Date		5C. Address	
5F. Name and Address of Employer		5G. Percent of Ownership %		5I. Citizenship	
Telephone Number (Area Code)		5H. Annual Income \$		5J. Marital Status	
*5K. Ethnicity <input type="checkbox"/> Hispanic/Latino <input type="checkbox"/> Not Hispanic/Latino		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5O. Signature		*5N. FSA Use Only <input type="checkbox"/> Provided <input type="checkbox"/> Observed		5P. Date	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 Digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	
5A. Entity Member Exact Full Legal Name		5B. Soc. Sec. No. (9 digit No.)		5C. Address	
5D. Contact Numbers		5E. Birth Date		5F. Name and Address of Employer	
5G. Percent of Ownership %		5H. Annual Income \$		5I. Citizenship	
Telephone Number (Area Code)		5J. Marital Status		5K. Ethnicity	
5O. Signature		*5L. Race <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		*5M. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	

APPENDIX C: FSA APPLICATION FORMS

FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

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PART D – GENERAL INFORMATION		
1. Counties Being Farmed	2. Acres Owned	
	3. Acres Rented	
4A. Purpose of Loan	4B. Amount Requested \$	
5A. Purpose of Loan	5B. Amount Requested \$	
6. Description of Operation		
PART E – NOTIFICATIONS, CERTIFICATIONS AND ACKNOWLEDGMENT		
	YES	NO
1. Are you currently or have you ever, and in the case of an entity any member of the entity, conducted business under any other name? If "YES," list names in Item 9.		
2. Have you ever, or in the case of an entity any member of the entity, obtained a direct or guaranteed farm loan from FSA or Farmers Home Administration?		
3. If Item 2 is "YES," did you receive any debt forgiveness through write-down, write-off, compromise, adjustment, reduction, charge-off, paying a loss on a guarantee, or bankruptcy? If "YES," provide details in Item 9.		
4. Are you, or in the case of an entity any member of the entity, delinquent on any Federal debt or have any outstanding Federal judgments? If "YES," provide details in Item 9.		
5. Are you, or in the case of an entity any member of the entity, involved in any pending litigation? If "YES," provide details in Item 9.		
6. Have you, or in the case of an entity any member of the entity, ever been in receivership, discharged in bankruptcy, or filed a petition for reorganization in bankruptcy? If "YES," provide details in Item 9.		
7. Are you, or in the case of an entity any member of the entity, an FSA employee or related to or closely associated with an FSA employee? If "YES," provide details in Item 9.		
8. Are you now or have you ever, operated a farm? If "YES," provide number of years and details in Item 9.		
9. Additional answers. Write the item number to which each answer applies. If you need additional space, use sheets of paper the same size as this page and write the applicant's name on each additional sheet.		

Initials: _____ Date: _____

APPENDIX C: FSA APPLICATION FORMS

FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

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10. SPECIAL PROGRAM INFORMATION.

Certain FSA programs are, by law, designed to reach 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.

- A. **SOCIALLY DISADVANTAGED APPLICANTS:** A portion of FSA farm ownership and operating loan funds are, 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/Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians/Other Pacific Islanders, Hispanics and women. In addition, FSA has a down payment program, which receives special funding.
- B. **BEGINNING FARMER ASSISTANCE:** FSA has the authority to assist beginning farmers through the farm ownership and operating loan programs. A portion of FSA farm ownership and operating loan funds are, by law, targeted to beginning farmers. In addition, FSA has a down payment program, which receives special funding. In some States, FSA has agreements with State beginning farmer programs to help meet the credit needs of beginning farmers.
- C. **LIMITED RESOURCE LOANS:** Limited resource farm ownership and operating loans are available to qualified applicants. This program provides loans at reduced interest rates to low-income farmers whose operations and resources are so limited that they cannot pay the regular rates for FSA loans. The program is also intended to provide beginning farmers the opportunity to start a successful farming operation.

11. RIGHTS AND POLICIES.

- A. **RIGHT TO FINANCIAL PRIVACY ACT OF 1978 (Public Law 95-630):** FSA has a right of access to financial records held by financial institutions in connection with providing assistance to you as well as collecting on loans made to you or guaranteed by the Government. Financial records involving your transaction will be available to FSA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required by law.
- B. **THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT:** Prohibits creditors from discriminating against applicants on the basis of race, color, religion, sex, national origin, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
- C. **FEDERAL COLLECTION POLICIES:** Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The mortgage lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgaged loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation; (7) If you are a current or retired Federal employee, take action to offset 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 any Federal Agency such as an income tax refund; and (9) Report any resulting written-off debt to the Internal Revenue Service as taxable income. All of these actions can and will be used to recover debts owed to the Federal Government when in its best interests.

12. RESTRICTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES:

A. The applicant:

- (1) Certifies that if any funds, by or on behalf of the applicant, have been or will be paid 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 awarding of any Federal contract, the making of any Federal grant or Federal loan, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, or loan, the applicant shall complete and submit Standard Form - LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.

Initials: _____

Date: _____

APPENDIX C: FSA APPLICATION FORMS

FSA-2001, REQUEST FOR DIRECT LOAN ASSISTANCE

FSA-2001 (04-13-10)

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RESTRICTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES: (CONTINUED)

- (2) Shall require that the language of this certification be included in the award documents for all sub-awards at all tiers (including contracts, subcontracts, and subgrants, under grants and loans) and that all subrecipients shall certify and disclose accordingly.

- B. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this statement is a prerequisite for making or entering 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 that as an individual, or any member of an entity applicant, has not been convicted under Federal or State law of planting, cultivating, growing, producing, harvesting, or storing a controlled substance within the previous 5 crop years. See the Food 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 Federal benefits based on a conviction for the distribution of controlled substances or any offense involving the possession of a controlled substance under 21 U.S.C. § 862.

- 14. **DISQUALIFICATION DUE TO FEDERAL CROP INSURANCE FRAUD:**
 The applicant certifies that as an individual or any member of the entity, has not been disqualified for Federal benefits as provided in Section 515(h) of the Federal Crop Insurance Act (FCIA). Applicants who willfully and intentionally provide false or inaccurate information to the Federal Crop 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 hearing on the record, will be subject to one or more of the sanctions described in section 515(h)(3) of FCIA.

- 15. **TEST FOR CREDIT:**
 The applicant certifies that 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. **PERMISSION TO FILE FINANCING STATEMENT:**
 Under the Uniform Commercial Code, you do not have to sign the financing statement which allows FSA to obtain a security interest in your property. If the loan is approved and funded, FSA will file a financing statement at the earliest possible date, before you enter into a SECURITY AGREEMENT. BY SIGNING BELOW OR ITEM 50 OF PART C, I GIVE FSA PERMISSION TO FILE A FINANCING STATEMENT PRIOR TO THE EXECUTION OF THE SECURITY AGREEMENT AS WELL AS TO FILE AMENDMENTS AND CONTINUATIONS OF THE FINANCING STATEMENT THEREAFTER.

- 17. **CERTIFICATION:**
I certify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith to obtain a loan. (WARNING: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements to the Government. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action).

18A. SIGNATURE OF INDIVIDUAL APPLICANT OR AUTHORIZED ENTITY REPRESENTATIVES		18B. DATE
PART F – FSA USE ONLY		
1. Date FSA-2001 Received	2. Date Application Complete	3. Amount of Credit Report Fee and Date Received \$
4. Type of Assistance Requested: <input type="checkbox"/> FO <input type="checkbox"/> OL <input type="checkbox"/> EM <input type="checkbox"/> Subordination <input type="checkbox"/> Other (Specify)		5. Name of Agency Official Receiving Application

APPENDIX C: FSA APPLICATION FORMS

FSA-2002, THREE-YEAR FINANCIAL HISTORY

This form is available electronically.

Form Approved – OMB No. 0560-0257
(See Part 1 for Privacy Act and Public Burden Statement)

FSA-2002 (08-31-10)	U.S. DEPARTMENT OF AGRICULTURE Food Security Agency	Page 3 of 3	
THREE-YEAR FINANCIAL HISTORY			
I. Name	FORM IS NOT REQUIRED. Applicant may instead alternate documents that provide the information collected on this form.		
A. OPERATING INCOME			
	20__	20__	20__
1. Crop Sales			
2. Livestock & Poultry Sales			
3. Dairy Livestock Sales			
4. Milk Sales			
5. Livestock Product Sales			
6. Ag. Program Payments			
7. Crop Insurance Proceeds			
8. Custom Hire Income			
9. Other Income			
10. TOTAL OPERATING INCOME			
B. OPERATING EXPENSES			
1. Car and Truck			
2. Chemicals			
3. Conservation			
4. Custom Hire			
5. Depreciation			
6. Feed Supplement			
7. Feed, Grain and Roughage			
8. Fertilizers and Lime			
9. Freight and Trucking			
10. Gas/Fuel/Oil			
11. Insurance			
12. Labor Hired			
13. Rent - Machinery/Equipment/Vehicle			
14. Rent - Land/Minerals			
15. Repairs and Maintenance			
16. Seeds and Plants			
17. Supplies			
18. Taxes - Real Estate			
19. Utilities			
20. Veterinary/Breeding/Medicine			
21. Other Expenses			
22. Other - Irrigation			
23. Interest			
24. TOTAL OPERATING EXPENSES			

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, reprisal, or because all or part of an individual's income is derived from a public benefit program.

APPENDIX C: FSA APPLICATION FORMS

FSA-2002, THREE-YEAR FINANCIAL HISTORY

FSA-2002 (03-31-10)

Page 2 of 2

C. NON-OPERATING			
	20__	20__	20__
1. Owner Withdrawal			
2. Income Taxes			
3. Non-Farm Income			
4. Non-Farm Expense			
D. FINANCING			
1. Term Principal Payment			
2. Operating Loan Advance			
3. Term Loan Advance			
4. Operating Loan Payment			
E. CAPITAL			
1. Capital Sales			
2. Capital Contributions			
3. Capital Expenditures			
4. Capital Withdrawals			
F. SIGNATURE			
<i>I certify that the information is true, complete, and correct to the best of my knowledge and is provided in good faith.</i>			
<i>Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)</i>			
1. Signature			2. Date

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Final Use Identifiers in the System of Records Notice for USQIA/FSA-14, Application/Flowover. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0580-0327. The time required to complete this information collection is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

APPENDIX C: FSA APPLICATION FORMS

FSA-2003, THREE-YEAR PRODUCTION HISTORY

This form is available electronically.

Form Approved — OMB No. 0560-0237

FSA-2003 (03-31-10)	U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency	Position 3
THREE-YEAR PRODUCTION HISTORY		

1. Name _____ **FORM IS NOT REQUIRED.** Applicant may submit alternate documents that provide the information collected on this form.

A. DAIRY PRODUCTION

1. DAIRY COWS	20__	20__	20__
a. Herd Number			
b. Lbs. of Milk Sold			
c. Average Production Per Cow			
d. Calves Sold			
e. Calves Average Sale Weight			
f. Number of Cows Culled			

B. LIVESTOCK AND POULTRY PRODUCTION

1. Livestock Type: _____			
a. Units Raised			
b. Units Purchased			
c. Total Units			
d. Units Sold			
e. Death Loss			
f. Purchase Weight			
g. Sales Weight			
2. Livestock Type: _____			
a. Units Raised			
b. Units Purchased			
c. Total Units			
d. Units Sold			
e. Death Loss			
f. Purchase Weight			
g. Sales Weight			
3. Livestock Type: _____			
a. Units Raised			
b. Units Purchased			
c. Total Units			
d. Units Sold			
e. Death Loss			
f. Purchase Weight			
g. Sales Weight			

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1621 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable statute. Uses intended by the System of Records Notice for OMB/FSA-16, Applicant/Owner. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of cabinet and civil trust, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 45 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, receipt, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Room 1027, Washington, DC 20250-4610, or call toll-free at (800) 633-3242 (English) or (800) 677-8339 (TDD) or (800) 527-3892 (English/Federal-relay) or (800) 845-6130 (Spanish/Federal-relay). USDA is an equal opportunity provider and employer.

APPENDIX C: FSA APPLICATION FORMS

FSA-2003, THREE-YEAR PRODUCTION HISTORY

FSA-2003 (03-31-10)

Page 2 of 2

C. CROP PRODUCTION			
	20__	20__	20__
1. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
2. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
3. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
4. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
5. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
6. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
7. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
8. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
9. Crop _____ Unit _____			
a. Total Yield			
b. Acres			
c. Average Yield			
D. SIGNATURE			
<i>I certify that the information is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If crop information is found to be false or incomplete, such finding may be grounds for denial of the requested notes.)</i>			
1. Signature	2. Date		

APPENDIX C: FSA APPLICATION FORMS

FSA-2004, AUTHORIZATION TO RELEASE INFORMATION

This form is available electronically.

Form Approved – OMB No. 0560-0257

FSA-2004 (03-23-10) U. S. DEPARTMENT OF AGRICULTURE Farm Service Agency Position 3

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 documents 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 further 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, *et seq.*, FSA is authorized to access my financial records held by financial institutions in connection with the consideration or administration of the loan. I also understand that financial records involving the loan and loan application will be available to FSA without further notice or authorization, but will not be disclosed or released by FSA to another Government agency or department or used for another purpose without my consent except as 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	5B. Signature	5C. Date (MM-DD-YYYY)
<p>Note: The following is made in accordance with the Privacy Act of 1974 (5 USC 552a – as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 <i>et seq.</i>). The information will be used in determining eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and non-governmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.</p> <p>According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.</p>		

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 3410, Washington, DC 20250-3410, or call toll-free at (866) 632-9992 (English) or (800) 477-4339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 445-6136 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.

APPENDIX C: FSA APPLICATION FORMS

FSA-2005, CREDITOR LIST

This form is available electronically.
 Statements)

Form Approved – OMB No. 0560-0057
 (See Page 2 for Policy Act and Public Burden)

FSA-2005 (03-22-10)	U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency	Position 3
CREDITOR LIST		
A. INSTRUCTIONS: List all creditors to whom you are presently indebted, or provide alternate documents that provide the same information. In the case of an entity, the entity and each individual member must complete this form or provide alternate documents.		
1. Name:		
B. CREDITORS (Complete a separate entry for each creditor)		
1A. Name and Address	1B. Telephone Number	
	1C. Account Number	
	1D. Contact Person	
2A. Name and Address	2B. Telephone Number	
	2C. Account Number	
	2D. Contact Person	
3A. Name and Address	3B. Telephone Number	
	3C. Account Number	
	3D. Contact Person	
4A. Name and Address	4B. Telephone Number	
	4C. Account Number	
	4D. Contact Person	
5A. Name and Address	5B. Telephone Number	
	5C. Account Number	
	5D. Contact Person	

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APPENDIX C: FSA APPLICATION FORMS

FSA-2005, CREDITOR LIST

FSA-2005 (03-22-10)

Page 2

6A. Name and Address	6E. Telephone Number
	6C. Account Number
	6D. Contact Person
7A. Name and Address	7E. Telephone Number
	7C. Account Number
	7D. Contact Person
8A. Name and Address	8E. Telephone Number
	8C. Account Number
	8D. Contact Person
9A. Name and Address	9E. Telephone Number
	9C. Account Number
	9D. Contact Person
C. SIGNATURE	
<i>I certify that the information is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)</i>	
1. Signature	2. Date

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and non-governmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Final Use Identifiers in the System of Records Notice for USDAO/FSA-14, Application/Flowsheet. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil laws, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0580-0257. The time required to complete this information collection is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

APPENDIX C: FSA APPLICATION FORMS

FSA-2006, PROPERTY OWNED AND LEASED

0237

This form is available electronically.
Statements.)

Form Approved - OMB No. 0560-

(See Page 2 for the Privacy Act and the Public Burden

FSA-2006 (03-23-10)		U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency					Position 3
PROPERTY OWNED AND LEASED							
1. Name of Applicant							
A. LAND. Include all land owned, to be owned, or leased.							
1A. Owner of Record		1B. Description				1C. County	
1D. Farm No.	1E. Total Acres	1F. Crop Acres	1G. Oral/ Written Lease	1H. Crop Share	1I. Cash Rent	1J. Expiration Date	
				%	\$		
2A. Owner of Record		2B. Description				2C. County	
2D. Farm No.	2E. Total Acres	2F. Crop Acres	2G. Oral/ Written Lease	2H. Crop Share	2I. Cash Rent	2J. Expiration Date	
				%	\$		
3A. Owner of Record		3B. Description				3C. County	
3D. Farm No.	3E. Total Acres	3F. Crop Acres	3G. Oral/ Written Lease	3H. Crop Share	3I. Cash Rent	3J. Expiration Date	
				%	\$		
4A. Owner of Record		4B. Description				4C. County	
4D. Farm No.	4E. Total Acres	4F. Crop Acres	4G. Oral/ Written Lease	4H. Crop Share	4I. Cash Rent	4J. Expiration Date	
				%	\$		
5A. Owner of Record		5B. Description				5C. County	
5D. Farm No.	5E. Total Acres	5F. Crop Acres	5G. Oral/ Written Lease	5H. Crop Share	5I. Cash Rent	5J. Expiration Date	
				%	\$		

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To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410, or call toll-free at (800) 662-9992 (English) or (800) 677-8339 (TDD) or (800) 377-8942 (English/Federal-relay) or (800) 945-9138 (Spanish/Federal-relay). USDA is an equal opportunity provider and employer.

APPENDIX C: FSA APPLICATION FORMS

FSA-2037, FARM BUSINESS PLAN WORKSHEET PROJECTED/ACTUAL INCOME & EXPENSES

This form is available electronically.
0228

Form Approved – OMB No. 0560-

(See Page 3 for Policy Act and Public Burden Statements.)

FSA-2037 (03-24-10)		U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency				Position 3		
FARM BUSINESS PLAN WORKSHEET								
1. NAME						2. Date of Balance Sheet		
A – CURRENT ASSETS				B – CURRENT LIABILITIES				
1A. Cash and Equivalents				\$ Value	2A. Accounts Payable			\$ Amount
1B. Marketable Bonds and Securities					2B. Income Taxes Payable			
1C. Accounts Receivable					2C. Real Estate Taxes Payable			
1D. Crop Inventory				\$ Value	Notes Payable Due Within 12 Months			
# of Acres	# of Units	# of Cows	# of Hogs		2D. Credit		2E. Purpose	
					SP Interest Rate	SD. Accrued Interest	2F. Payment Amount	
						2G. Next Payment Date	2H. Principal Balance	
1H. Growing Crops				\$ Value	(1)			
					(2)			
					(3)			
1I. Market Livestock-Poultry				\$ Value	(4)			
					2K. Accrued Interest Cr.			\$ Amount
					(1) Current Liabilities			
					(2) Inconvertible Liabilities			
					(3) Long Term Liabilities			
1J. Livestock Products				\$ Value	2L. Current Portion of Principal Due Cr.			
					(1) Current Liabilities			
					(2) Inconvertible Liabilities			
1K. Prepaid Expenses and Supplies					2M. Other Current Liabilities			
1L. Other Current Assets					2N. TOTAL CURRENT LIABILITIES (Items 2A through 2M)			
1M. TOTAL CURRENT ASSETS (Items 1A through 1L)								

APPENDIX C: FSA APPLICATION FORMS

FSA-2037, FARM BUSINESS PLAN WORKSHEET

PROJECTED/ACTUAL INCOME & EXPENSES

FSA-2037 (03-24-10)

Page 2 of 4

C – INTERMEDIATE ASSETS					E – INTERMEDIATE LIABILITIES				
3A. Machinery & Equipment/Farm Vehicles (Enroll on Page 4)					5A. Creditors				
3E. Encroaching Grants	3D. Federal Loans	3C. Other Loans	3B. Other	\$ Value	5C. Interest Rate	5D. Accrued Interest	5E. Payment Amount	5F. Next Payment Due	5G. Principal Balance
					(1)				
					(2)				
					(3)				
3F. Notes Receivable									
					(4)				
					(5)				
3G. Real Estate: Mortgages, Bonds and Securities									
					(6)				
3H. Other Intermediate Assets									
					(7)				
3I. TOTAL INTERMEDIATE ASSETS (lines 3A through 3H)					3J. TOTAL INTERMEDIATE LIABILITIES (lines 5A through 5I)				
D – LONG TERM ASSETS					F – LONG TERM LIABILITIES				
4A. Building and Improvements					6A. Creditors				
\$ Value					6C. Interest Rate	6D. Accrued Interest	6E. Payment Amount	6F. Next Payment Due	6G. Principal Balance
					(1)				
					(2)				
4B. Total	4C. Total	4D. Dep	4E. Other	4F. Other					
					(3)				
					(4)				
					(5)				
					(6)				
4G. Other Long Term Assets									
					(7)				
4H. TOTAL LONG TERM ASSETS (lines 4A through 4G)					4I. TOTAL LONG TERM LIABILITIES (lines 6A through 6I)				
4J. TOTAL FARM ASSETS (From lines 3I, 4H and 4I)					4K. TOTAL FARM LIABILITIES (From lines 3J, 4I, and 4J)				
					4L. TOTAL FARM EQUITY (line 4J minus line 4K)				

APPENDIX C: FSA APPLICATION FORMS

FSA-2037, FARM BUSINESS PLAN WORKSHEET

PROJECTED/ACTUAL INCOME & EXPENSES

FSA-2037 (03-24-10)

Page 3 of 4

G – PERSONAL ASSETS		H – PERSONAL LIABILITIES				
§ Value:	SA. Creditor	BL. Interest Rate	FD. Account Interest	GL. Payment Amount	PL. Next Payment Date	PR. Principal Balance
7A. Cash and Equivalents						
7B. Stocks, Bonds	(1)					
7C. Cash Value Life Insurance						
7D. Other Current Assets	(2)					
7E. Household Goods						
7F. Car, Recreational Vehicle, Etc.	(3)					
7G. Other Intangible Assets						
7H. Refranchised Accounts	(4)					
7I. Non-Farm Business						
7J. Non-Farm Real Estate						
7K. Other Long Term Assets						
7L. TOTAL PERSONAL ASSETS (lines 7A through 7K)		III. TOTAL PERSONAL LIABILITIES				
7M. TOTAL ASSETS (line G and line 7L)		II. TOTAL LIABILITIES (line H and line 7K)				
		III. TOTAL EQUITY (line 7M minus line 7K)				
I - WARNING						
<p><i>I certify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1801 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action.)</i></p>						
9A. SIGNATURE					9B. DATE	
10. COMMENTS						
<p>NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1927 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Privacy Notice Identified in the System of Records Notice for USDM/FSA-14, Application/Review. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The providers of credit and civil fraud, policy, and other statutes may be applicable to the information provided.</p> <p>According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0590-0238. The time required to complete this information collection is estimated to average 1.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.</p> <p>The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, receipt, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 0410, Washington, DC 20250-0410, or call toll-free at (800) 632-8902 (English) or (800) 677-8330 (TDD) or (800) 577-8042 (English Federal-relay) or (800) 645-6130 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.</p>						

APPENDIX C: FSA APPLICATION FORMS

FSA-2038, FARM BUSINESS PLAN WORKSHEET

This form is available electronically.
02/28

Farm Approved—OMB No. 0560-

(See Page 2 for Privacy Act and Public Burden)

Statements: 1

FSA-2038
(03-24-10)

U.S. DEPARTMENT OF AGRICULTURE
Farm Service Agency

Position 3

FARM BUSINESS PLAN WORKSHEET

Projected/Actual Income and Expense

1. NAME

2. For Production Cycle Beginning:

Projected

_____ 20____ Thru: _____ 20____ Actual

A - INCOME

1. Crop Sales:

1A. Description	Production				1F. Farm Use	Purchases			Sales		
	1B. Acres	1C. Yield	1D. % (Grain)	1E. # Units		1G. # Units	1H. \$/unit	1I. Total \$	1J. # Units	1K. \$/unit	1L. Total \$

2. Livestock and Poultry Sales:

2A. Description	2B. Purchased		2C. # Units	Purchases			2D. Death Loss	Sales				
	P	R		2E. Weight	2E. \$/unit	2F. Total \$		2G. # Units	2H. Weight	2I. \$/unit	2J. Total \$	

3. Dairy Livestock Sales:

3A. Description	3B. Purchased		3C. # Head	Purchases			3D. Death Loss	Sales				
	P	R		3E. Weight	3E. \$/unit	3F. Total \$		3G. # Units	3H. Weight	3I. \$/unit	3J. Total \$	

4. Milk Sales:

4A. Description	4B. # Head	4C. Production-tons/Year	4D. Total Production	4E. Price	4F. Sales \$

5. Livestock Product Sales:

5A. Description	5B. Production	5C. Measure	Sales		
			5D. Units	5E. \$/unit	5F. Total \$

APPENDIX C: FSA APPLICATION FORMS

FSA-2038, FARM BUSINESS PLAN WORKSHEET

FSA-2038 (03-24-10)

Page 2 of 2

A - INCOME (Continued)			
6. Ag Program Payments	\$ Amount	8. Custom Hire Income	\$ Amount
7. Crop Insurance Proceeds	\$ Amount	9. Other Income	\$ Amount
10. Total Income (Items 1 through 9)			
B - EXPENSES			
11. Car and Truck	\$ Amount	23. Rent - Land/Animals	\$ Amount
12. Chemicals		24. Repairs and Maintenance	
13. Conservation		25. Seeds and Plants	
14. Custom Hire		26. Supplies	
15. Feed Supplement		27. Taxes - Real Estate	
16. Feed, Grain and Roughage		28. Utilities	
17. Fertilizers and Lime		29. Veterinary/Feeding/Medicine	
18. Freight and Trucking		30. Other Expenses	
19. Gas/Fuel/Oil		31. Other - Intuition	
20. Insurance			
21. Labor Hired			
22. Rent - Machinery/Equipment/Vehicles		32. Interest	
33. Total Expenses (Items 11 through 32)			
C - NON-OPERATING			
34. Owner Withdrawal (Total Family Living Expenses and Non-Farm Debt Payments)		36. Non-Farm Income	
35. Income Taxes		37. Non-Farm Expense	
D - CAPITAL			
38. Capital Sales		40. Capital Expenditures	
39. Capital Contributions		41. Capital Withdrawals	
E - WARNING			
<p><i>I certify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith. (Warning: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements. If any information is known to be false or incomplete, such filing may be grounds for denial of the requested action.)</i></p>			
42A. SIGNATURE		42B. DATE	
<p>NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 7921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, third agencies, and non-governmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Routine Uses identified in the System of Records Notice for USDAOFSN-14, Application/Income. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.</p> <p>According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0520-0238. The time required to complete this information collection is estimated to average 1.25 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.</p>			

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APPENDIX C: FSA APPLICATION FORMS

FSA-2302, DESCRIPTION OF FARM TRAINING & EXPERIENCE

This form is available electronically.

Form Approved—OMB No. 0560-0237

<p>FSA-2302 (03-22-10)</p>	<p>U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency</p>	<p>Section 3</p>
<p>DESCRIPTION OF FARM TRAINING AND EXPERIENCE</p>		
<p>INSTRUCTIONS: For new applicants or applicants adding new enterprise only.</p>		
<p>1. NAME:</p>		
<p>2. TRAINING: Describe completed farm training. Include any courses or training in production or financial management.</p>		
<p>3. EXPERIENCE: Describe farm experience. Include the type of operation where experience was gained and the duties and responsibilities of the position held.</p>		
<p>4A. SIGNATURE</p>	<p>4B. DATE</p>	
<p>NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a - as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 7921 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Privacy Acts identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of school and civil fraud, policy, and other statutes may be applicable to the information provided.</p> <p>According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0560-0237. The time required to complete this information collection is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.</p>		

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, receipt, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 0470, Washington, DC 20250-0470, or call toll-free at (800) 632-9892 (English) or (800) 677-6329 (TDD) or (800) 377-8042 (English Federal-relay) or (800) 645-6138 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.

APPENDIX C: FSA APPLICATION FORMS

FSA-270, REQUEST FOR WAIVER OF BORROWER TRAINING REQUIREMENTS

This form is available electronically.

Form Approved – DMB No. 0560-0257

FSA-2370 U.S. DEPARTMENT OF AGRICULTURE **Position 3**
 (03-23-10) Farm Service Agency

REQUEST FOR WAIVER OF BORROWER TRAINING REQUIREMENTS

PART A – WAIVER REQUEST

FSA may waive the financial and/or production training requirements if the applicant has:

- (1) successfully completed a financial management training program. Applicant must submit evidence of having completed a similar course as those approved by FSA, including description of content and subjects covered in the course, grade received, or certificate of completion.
- (2) experience and/or training which demonstrates the abilities necessary for successful and efficient production. Applicant must submit, at a minimum, production records for the past 3 years and explain how the production records demonstrate production ability.

I, I (a) _____ request FSA grant a waiver from (b) financial management and/or (c) production borrower training requirements, contained in 7 CFR 764, based on (d) the attached documentation, or (e) the following:

2A. Signature

2B. Date (MM-DD-YYYY)

PART B – FSA USE ONLY

3A. FSA's Decision:

3B. If Denied, Reason for Denial

APPROVED: Financial Management Production

DENIED: Financial Management Production

4A. Name

4B. Title

4C. Signature

4D. Date (MM-DD-YYYY)

Note: The following is made in accordance with the Privacy Act of 1974 (5 USC 552a – as amended). The authority for requesting the information identified on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1621 et. seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and servicing of loans and loan guarantees. The information collected on this form may be disclosed to other Federal, State, and local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in the applicable Flowline Users Manual in the System of Records Notice for USDM/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of criminal and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number. The valid OMB control number for this information collection is 0560-0257. The time required to complete this information collection is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and reviewing the collection of information. RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all of its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, religion, sexual orientation, political beliefs, genetic information, and/or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (800) 725-3939 (voice and TDD).

This file is compiled of administrative, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 6418, Washington, DC 20250-6418, or call toll-free at (800) 827-8882 (English) or (800) 827-8009 (TDD) or (800) 527-8662 (English Federal-relay) or (800) 846-6738 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.

