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
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Northeast Network of Immigrant Farming Projects

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**PURPOSE OF THIS GUIDE**

Who should read this guide?

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

You will benefit from this guide if you:

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

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

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

What is Plain Language?

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

<table>
<thead>
<tr>
<th>Direct Loans (Farm Ownership, Operating, Emergency, Beginning Farmer)</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have enough training, education, or experience running a farm that I can effectively manage my farm.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farm Owner loans only: I have at least 3 years of experience in managing a farm business.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning Farmer loans only: I have operated a farm for less than 10 years.</td>
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<td></td>
</tr>
<tr>
<td>Beginning Farmer loans only: If I currently own a farm, it is less than 30% of the average farm size in my county.</td>
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<td></td>
</tr>
<tr>
<td>Beginning Farmer Down Payment loans only: I can make a cash down payment of at least 10% of the repurchase price for the farm I want to buy, and the farm’s price is less than $250,000.</td>
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<td></td>
</tr>
<tr>
<td>I am a citizen of the United States or a legal resident alien.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am legally able to take out a loan (I am an adult and can make my own legal decisions).</td>
<td></td>
<td></td>
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<tr>
<td>I have tried to get a loan from a private lender, but have been turned down*.</td>
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<tr>
<td>I can show that I have a good credit history (I pay my bills on time).</td>
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<tr>
<td>I will be the one who owns or runs the farm, and it is a family-sized farm.</td>
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<td></td>
</tr>
<tr>
<td>I had never had an FSA loan before that I failed to pay back.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am currently not behind on any loan payments that I owe to the United States government.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Guaranteed Loans (Farm Ownership, Operating)</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am a citizen of the United States or a legal resident.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am legally able to take out a loan (I am an adult and can make my own legal decisions).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have applied for a loan but the bank will not approve my loan without an FSA guarantee*.</td>
<td></td>
<td></td>
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<tr>
<td>In the past, I have not caused the FSA to lose money by asking for debt forgiveness more than 3 times.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will be the one who owns or runs the farm, and it is a family-sized farm.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am not behind on any loan payments that I owe to the U.S. government.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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.
Applying for a FSA Loan

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.

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.
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/begfrmrfs/SmlFrmDecisionMakingWrkbk.pdf

Accion USA Business Plan Template

Accion USA Small Business Resources. (c)2007

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:
   - 1 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
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 as 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](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.

<table>
<thead>
<tr>
<th>FORM</th>
<th>FORM NAME</th>
<th>PAGE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001*</td>
<td>Request for Direct Loan Assistance</td>
<td></td>
</tr>
<tr>
<td>2002</td>
<td>Used to Gather 3-year Financial History</td>
<td></td>
</tr>
<tr>
<td>2003</td>
<td>Used to Gather 3-year Production History</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td>Varification of Debts and Assets</td>
<td></td>
</tr>
<tr>
<td>Form 2037</td>
<td>Farm Business Plan Worksheet: Balance Sheet</td>
<td></td>
</tr>
<tr>
<td>Form 2038</td>
<td>Farm Business Plan Worksheet: Projected / Actual Income and Expense</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>Request for Verification of Employment</td>
<td></td>
</tr>
<tr>
<td>2005</td>
<td>Used to Gather Creditor Data</td>
<td></td>
</tr>
</tbody>
</table>

*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:

<table>
<thead>
<tr>
<th>DOCUMENT</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Description</td>
<td>A short (1-3 paragraphs, typed) description of your farm business</td>
</tr>
<tr>
<td>Résumé</td>
<td>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</td>
</tr>
<tr>
<td>Loan Denial Letter</td>
<td>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.</td>
</tr>
<tr>
<td>Financial Records</td>
<td>Five years of your financial records, such as your income tax return and your farm sales records</td>
</tr>
<tr>
<td>Leases and Contracts</td>
<td>Farm lease, rental agreements, or other contracts that affect the operation of your farm business</td>
</tr>
<tr>
<td>Conservation Practices</td>
<td>Your FSA Loan Advisor will help you to meet this requirement showing that you comply with required conservation programs.</td>
</tr>
</tbody>
</table>

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.
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
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 your 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
Applying for a FSA Loan

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

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

SCORE Small Business Counselors—Northeastern Massachusetts Chapter
Danvers Savings Bank
100 Cummings Center, Suite 101K
Beverly, MA 01915
Tel: (978) 922-9441
Website: www.scorenemass.org

SCORE Small Business Counselors—Lowell Office
The Lowell Plan/L.F.D.C.
11 Kearney Square
Lowell, MA 01852
Tel: (978) 459-9899

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

Massachusetts Department of Agricultural Resources (MDAR) Main Office
251 Causeway St., Suite 500
Boston, MA 02114
Tel: (617) 626-1700
Fax: (617) 626-1850
Website: www.mass.gov/agr

Massachusetts Department of Agricultural Resources (MDAR) Agricultural Business Training Program
Rick Chandler
25 West Experiment Station
Amherst, MA 01003
Tel: (413) 577-0459
Email: rchandler@umext.umass.edu
Applying for a FSA Loan

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**

<table>
<thead>
<tr>
<th>FORM A - APPLICANT</th>
<th>FORM B - INDIVIDUAL APPLICANT INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Exact Full Legal Name</td>
<td>1. Social Security Number (Social Insurance No.)</td>
</tr>
<tr>
<td>2. Address</td>
<td>2. Birth Date</td>
</tr>
<tr>
<td>Home Telephone No.</td>
<td></td>
</tr>
<tr>
<td>Cell Telephone No.</td>
<td></td>
</tr>
<tr>
<td>Residence Telephone No.</td>
<td></td>
</tr>
</tbody>
</table>

**PART A - APPLICANT**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Each Full Legal Name</td>
</tr>
<tr>
<td>Address</td>
<td>Address</td>
</tr>
<tr>
<td>Contact Telephone Numbers</td>
<td>Area Code:</td>
</tr>
<tr>
<td>Home Telephone</td>
<td></td>
</tr>
<tr>
<td>Cell Telephone</td>
<td></td>
</tr>
<tr>
<td>Residence Telephone</td>
<td></td>
</tr>
</tbody>
</table>

**PART B - INDIVIDUAL APPLICANT INFORMATION**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Number</td>
<td>Social Insurance No.</td>
</tr>
<tr>
<td>Birth Date</td>
<td></td>
</tr>
<tr>
<td>County of Operation Headquarters</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

- All applicants must complete Part A. Individual applicants complete Parts B, C, and D. Two or more persons applying jointly, including married persons, are considered an entity. Entities must complete Parts B, C, and D. Non-citizen nationals and qualified aliens must provide appropriate documentation under Federal immigration law. "Race, ethnicity, and gender information 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 denial 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 code race, ethnicity, and gender using the latest standards for identification (if you do not furnish it). |

**Form Approved:** MDC-O-13-10

**This form is available electronically.**
## APPENDIX C: FSA APPLICATION FORMS

**FSA-2001, Request for Direct Loan Assistance**

### PART B - ENTITY MEMBER INFORMATION

<table>
<thead>
<tr>
<th>1. Entity Type</th>
<th>2. State of Registration</th>
<th>3. Registration Number</th>
<th>4. Tax Identification Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Cooperative</td>
<td>☐ Corporation</td>
<td>☐ Joint Operation</td>
<td>(9 Digit No.)</td>
</tr>
<tr>
<td>☐ Limited Liability Company</td>
<td>☐ Partnership</td>
<td>☐ Trust</td>
<td></td>
</tr>
</tbody>
</table>

5A. Entity Member Exact Full Legal Name

5B. Sec. 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

5J. Marital Status

5K. Ethnicity

5L. Race

5M. Gender

5N. PSA Use Only

5O. Signature

5P. Date

5Q. Contact Numbers

5R. Birth Date

5S. Name and Address of Employer

5T. Percent of Ownership

5U. Annual Income

5V. Citizenship

5W. Marital Status

5X. Ethnicity

5Y. Race

5Z. Gender

5AA. PSA Use Only

5AB. Signature

5AC. Date

5AD. Contact Numbers

5AE. Birth Date

5AF. Name and Address of Employer

5AG. Percent of Ownership

5AH. Annual Income

5AI. Citizenship

5AJ. Marital Status

5AK. Ethnicity

5AL. Race

5AM. Gender

5AN. PSA Use Only

5AO. Signature

5AP. Date

5AQ. Contact Numbers

5AR. Birth Date

5AS. Name and Address of Employer

5AT. Percent of Ownership

5AU. Annual Income

5AV. Citizenship

5AW. Marital Status

5AX. Ethnicity

5AY. Race

5AZ. Gender

5BA. PSA Use Only

5BB. Signature

5BC. Date

5BD. Contact Numbers

5BE. Birth Date

5BF. Name and Address of Employer

5BG. Percent of Ownership

5BH. Annual Income

5BI. Citizenship

5BJ. Marital Status

5BK. Ethnicity

5BL. Race

5BM. Gender

5BN. PSA Use Only

5BO. Signature

5BP. Date

5BQ. Contact Numbers

5BR. Birth Date

5BS. Name and Address of Employer

5BT. Percent of Ownership

5BU. Annual Income

5BV. Citizenship

5BW. Marital Status

5BX. Ethnicity

5BY. Race

5BZ. Gender

5CA. PSA Use Only

5CB. Signature

5CC. Date

5CD. Contact Numbers

5CE. Birth Date

5CF. Name and Address of Employer

5CG. Percent of Ownership

5CH. Annual Income

5CI. Citizenship

5CJ. Marital Status

5CK. Ethnicity

5CL. Race

5CM. Gender

5CN. PSA Use Only

5CO. Signature

5CP. Date

5CQ. Contact Numbers

5CR. Birth Date

5CS. Name and Address of Employer

5CT. Percent of Ownership

5CU. Annual Income

5CV. Citizenship

5CW. Marital Status

5CX. Ethnicity

5CY. Race

5CZ. Gender

5DA. PSA Use Only

5DB. Signature

5DC. Date

5DD. Contact Numbers

5DE. Birth Date

5DF. Name and Address of Employer

5DG. Percent of Ownership

5DH. Annual Income

5DI. Citizenship

5DJ. Marital Status

5DK. Ethnicity

5DL. Race

5DM. Gender

5DN. PSA Use Only

5DO. Signature

5DP. Date

5DQ. Contact Numbers

5DR. Birth Date

5DS. Name and Address of Employer

5DT. Percent of Ownership

5DU. Annual Income

5DV. Citizenship

5DW. Marital Status

5DX. Ethnicity

5DY. Race

5DZ. Gender

5EA. PSA Use Only

5EB. Signature

5EC. Date

5ED. Contact Numbers

5EE. Birth Date

5EF. Name and Address of Employer

5EG. Percent of Ownership

5EH. Annual Income

5EI. Citizenship

5EJ. Marital Status

5EK. Ethnicity

5EL. Race

5EM. Gender

5EN. PSA Use Only

5EO. Signature

5EP. Date

5EQ. Contact Numbers

5ER. Birth Date

5ES. Name and Address of Employer

5ET. Percent of Ownership

5EU. Annual Income

5EV. Citizenship

5EW. Marital Status

5EX. Ethnicity

5EY. Race

5EZ. Gender

5FA. PSA Use Only

5FB. Signature

5FC. Date

5FD. Contact Numbers

5FE. Birth Date

5FF. Name and Address of Employer

5FG. Percent of Ownership

5FH. Annual Income

5FI. Citizenship

5FJ. Marital Status

5FK. Ethnicity

5FL. Race

5FM. Gender

5FN. PSA Use Only

5FO. Signature

5FP. Date

5FQ. Contact Numbers

5FR. Birth Date

5FS. Name and Address of Employer

5FT. Percent of Ownership

5FU. Annual Income

5FV. Citizenship

5FW. Marital Status

5FX. Ethnicity

5FY. Race

5FZ. Gender

5GA. PSA Use Only

5GB. Signature

5GC. Date

5GD. Contact Numbers

5GE. Birth Date

5GF. Name and Address of Employer

5GG. Percent of Ownership

5GH. Annual Income

5GI. Citizenship

5GJ. Marital Status

5GK. Ethnicity

5GL. Race

5GM. Gender

5GN. PSA Use Only

5GO. Signature

5GP. Date

5GP. Contact Numbers

5GQ. Birth Date

5GS. Name and Address of Employer

5GT. Percent of Ownership

5GU. Annual Income

5GV. Citizenship

5GW. Marital Status

5GX. Ethnicity

5GY. Race

5GZ. Gender

5HA. PSA Use Only

5HB. Signature

5HC. Date

5HD. Contact Numbers

5HE. Birth Date

5HF. Name and Address of Employer

5HG. Percent of Ownership

5HH. Annual Income

5HI. Citizenship

5HJ. Marital Status

5HK. Ethnicity

5HL. Race

5HM. Gender

5HN. PSA Use Only

5HO. Signature

5HP. Date

5HQ. Contact Numbers

5HR. Birth Date

5HS. Name and Address of Employer

5HT. Percent of Ownership

5HU. Annual Income

5HV. Citizenship

5HW. Marital Status

5HX. Ethnicity

5HY. Race

5HZ. Gender

5IA. PSA Use Only

5IB. Signature

5IC. Date

5ID. Contact Numbers

5IE. Birth Date

5IF. Name and Address of Employer

5IG. Percent of Ownership

5IH. Annual Income

5II. Citizenship

5IJ. Marital Status

5IK. Ethnicity

5IL. Race

5IM. Gender

5IN. PSA Use Only

5IO. Signature

5IP. Date
# APPENDIX C: FSA APPLICATION FORMS

**FSA-2001, Request for Direct Loan Assistance**

## PART D - GENERAL INFORMATION

1. Counties Being Farmed
2. Acres Owned
3. Acres Renovated

<table>
<thead>
<tr>
<th>4A. Purpose of Loan</th>
<th>4B. Amount Requested</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

5A. Purpose of Loan
5B. Amount Requested

6. Description of Operation

## PART E - NOTIFICATIONS, CERTIFICATIONS AND ACKNOWLEDGMENT

| 4. Are you currently or have you ever, and is the case of any member of the entity, involved in any Federal bankruptcy or have any outstanding Federal judgments? If YES, provide details in Item 9. | YES | NO |
| 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 10. | YES | NO |
| 6. Have you, or in the case of an entity any member of the entity, been in bankruptcy, discharged in bankruptcy, or filed a petition for reorganization in bankruptcy? If YES, provide details in Item 11. | YES | NO |
| 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 12. | YES | NO |
| 8. Are you now or have you ever, operated a farm? If YES, provide number of years and details in Item 13. | YES | NO |

8. 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: ________________
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 qualifications. Under the applicable law, groups meeting this condition are: American Indians/Amerindian Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islanders, or Women. Information, FSA has a share purchase program, which requires special funding. To some States, FSA has agreements with State beginning farmer programs to help meet the credit needs of beginning farmers.

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 share purchase program, which requires special funding. To 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 farm structural 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 95-547): 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 transactions will be available to FSA without further notice or authorization but will not be disclosed or released by the institution to another Government Agency or Department without your consent except as required by law.

B. THE FEDERAL EQUAL 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), or 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 seizures 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 actions 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; (6) Foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (7) Refer your account to the Department of Justice for prosecution; (8) If you are a current or retired Federal employee, take action to effect your salary, or civil service retirement benefits; (9) 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; (10) Request any other action where authorized by law. All of these actions can and will be used to recover debts owed to the Federal Government when in its best interest.

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 making of any Federal contract, the making of any Federal loan or Federal loan, the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, or loan, the applicant shall complete and submit Standard Form-4, "Disclosure of Lobbying Activities," in accordance with its instructions.

In: __________________  Date: __________________
### FSA-2001, Request for Direct Loan Assistance

**APPENDIX C: FSA APPLICATION FORMS**

FSA-2001 (04-13-18)  

**RESTRICTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES:** (CONTINUED)

1. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Subsequent to the 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.

2. The applicant certifies that as an individual, or any member of an entity, he has not been convicted under Federal or State law of planting, cultivating, growing, harvesting, or storing a controlled substance on or producing a controlled substance within the previous 5 crop years. See the Food Security Act of 1985 (Public Law 99-198). This applicant also certifies that as an individual, or any member of an entity, he is not eligible for Federal benefits based on a conviction for the distribution of controlled substances or any offenses involving the possession of a controlled substance under 21 U.S.C. § 802.

3. The applicant certifies that as an individual or member of an entity, he has not been disqualified for Federal benefits as provided in Section 3153(q) of the Federal Crop Insurance Act (FCIA). Applicant or individual intentially 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. Applicant or individual will be subject to one or more of the sanctions described in section 3153(q) of FCIA.

4. 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.

5. **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.

6. **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 1901 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).

<table>
<thead>
<tr>
<th>10a. Signature of Individual Applicant or Authorized Entity Representative</th>
<th>10b. Date</th>
</tr>
</thead>
</table>

**PART II - FSA USE ONLY**

<table>
<thead>
<tr>
<th>1. Date FSA-2001 Received</th>
<th>2. Date Application Complete</th>
<th>3. Amount of Credit Report Fee and Date Received</th>
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<thead>
<tr>
<th>4. Type of Assistance Requested:</th>
<th>5. Name of Agency Official Receiving Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ] Federal</td>
<td>[ ] Rural Development</td>
</tr>
<tr>
<td>[ ] Other</td>
<td>[ ] Other (Specify)</td>
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</tbody>
</table>
APPENDIX C: FSA APPLICATION FORMS
FSA-2002, THREE-YEAR FINANCIAL HISTORY

THREE YEAR FINANCIAL HISTORY

<table>
<thead>
<tr>
<th></th>
<th>20_</th>
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</thead>
<tbody>
<tr>
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<tr>
<td>A. OPERATING INCOME</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>1. Crop Sales</td>
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<tr>
<td>2. Livestock &amp; Poultry Sales</td>
<td></td>
<td></td>
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<tr>
<td>3. Dairy Livestock Sales</td>
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<td></td>
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<tr>
<td>4. Milk Sales</td>
<td></td>
<td></td>
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<tr>
<td>5. Livestock Product Sales</td>
<td></td>
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<tr>
<td>6. Ag. Program Payments</td>
<td></td>
<td></td>
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<tr>
<td>7. Crop Insurance Proceeds</td>
<td></td>
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<tr>
<td>8. Excess Hire Income</td>
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<tr>
<td>11. Other Income</td>
<td></td>
<td></td>
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<tr>
<td>12. TOTAL OPERATING INCOME</td>
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<tr>
<td>B. OPERATING EXPENSES</td>
<td></td>
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</tr>
<tr>
<td>1. Car and Truck</td>
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<tr>
<td>2. Chemicals</td>
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<tr>
<td>3. Conservation</td>
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<tr>
<td>4. Custom Hire</td>
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<td>5. Depreciation</td>
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<tr>
<td>6. Feed Supplement</td>
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<tr>
<td>7. Feed, Grain and Haylage</td>
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<td>8. Feeders and Line</td>
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<td></td>
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</tr>
<tr>
<td>9. Freight and Trucking</td>
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<tr>
<td>10. Gas/Oil</td>
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<td></td>
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<tr>
<td>11. Insurance</td>
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<td></td>
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</tr>
<tr>
<td>12. Labor Hire</td>
<td></td>
<td></td>
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<tr>
<td>13. Rent - Machinery/Equipment/Vehicle</td>
<td></td>
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<tr>
<td>14. Rent - Land/Buildings</td>
<td></td>
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<tr>
<td>15. Repairs and Maintenance</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>16. Seeds and Plants</td>
<td></td>
<td></td>
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<tr>
<td>17. Supplies</td>
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<td></td>
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</tr>
<tr>
<td>18. Taxes - Real Estate</td>
<td></td>
<td></td>
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<tr>
<td>19. Utilities</td>
<td></td>
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<tr>
<td>20. Veterinary/Exterminating</td>
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<tr>
<td>21. Other Expenses</td>
<td></td>
<td></td>
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<tr>
<td>22. Other Irrigation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. Interest</td>
<td></td>
<td></td>
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<tr>
<td>24. TOTAL OPERATING EXPENSES</td>
<td></td>
<td></td>
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</table>

This U.S. Department of Agriculture (USDA) prohibits discrimination in all 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, gender identity, or because of an individual's income or status as a veteran or disabled veteran. USDA is an equal opportunity provider and employer.
**APPENDIX C: FSA APPLICATION FORMS**

**FSA-2002, THREE-YEAR FINANCIAL HISTORY**

---

### C. NON-OPERATING

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<table>
<thead>
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<tbody>
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</tbody>
</table>

### D. FINANCING

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<table>
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<tbody>
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<td>4.</td>
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</tbody>
</table>

### E. CAPITAL

<p>| | | |</p>
<table>
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<tbody>
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<td>1.</td>
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<td>2.</td>
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<td>3.</td>
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<tr>
<td>4.</td>
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<td></td>
</tr>
</tbody>
</table>

### F. SIGNATURE

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.*

<p>| | |</p>
<table>
<thead>
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<tbody>
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<td>1.</td>
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<tr>
<td>2.</td>
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</tbody>
</table>

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**Note:** The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a – as amended). The authority for releasing the information identified in this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 1921 et seq.). 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, regulation, and/or as described in the applicable Routine Use described in the System of Records Notice for USDAFSA-14, Applicants/Owners. Providing the requested information is voluntary. However, failure to furnish the requested information may result in a denial for loans and loan guarantees, and services of loans and loan guarantees. The revocability of credit and cancellation, enforcement, and other statutes may be applicable to the information provided.

According to the Payment Reduction Act of 1965, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it contains a valid OMB control number. The valid OMB control number for this information collection is 0585-0327. 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, collecting and maintaining the data needed, and completing and reviewing the collection of information.

**RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.**

---

36 Applying for a FSA Loan
### Appendix C: FSA Application Forms

**FSA-2003, Three-Year Production History**

**Three-Year Production History**

<table>
<thead>
<tr>
<th>1. Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Dairy Production</td>
<td></td>
</tr>
<tr>
<td>1. Dairy Cows</td>
<td></td>
</tr>
<tr>
<td>a. Head Number</td>
<td></td>
</tr>
<tr>
<td>b. Live of Milk Sold</td>
<td></td>
</tr>
<tr>
<td>c. Average Production Per Cow</td>
<td></td>
</tr>
<tr>
<td>d. Calves Sold</td>
<td></td>
</tr>
<tr>
<td>e. Calves, Average Sale Weight</td>
<td></td>
</tr>
<tr>
<td>f. Number of Cows Culled</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Livestock Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Beef Cattle</td>
<td></td>
</tr>
<tr>
<td>a. Head Number</td>
<td></td>
</tr>
<tr>
<td>b. Live of Milk Sold</td>
<td></td>
</tr>
<tr>
<td>c. Total Units</td>
<td></td>
</tr>
<tr>
<td>d. Steer Head</td>
<td></td>
</tr>
<tr>
<td>e. Death Loss</td>
<td></td>
</tr>
<tr>
<td>f. Purchase Weight</td>
<td></td>
</tr>
<tr>
<td>g. Sales Weight</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Livestock Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Pork</td>
<td></td>
</tr>
<tr>
<td>a. Head Number</td>
<td></td>
</tr>
<tr>
<td>b. Live of Milk Sold</td>
<td></td>
</tr>
<tr>
<td>c. Total Units</td>
<td></td>
</tr>
<tr>
<td>d. Single Head</td>
<td></td>
</tr>
<tr>
<td>e. Death Loss</td>
<td></td>
</tr>
<tr>
<td>f. Purchase Weight</td>
<td></td>
</tr>
<tr>
<td>g. Sales Weight</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:**

The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 802 et seq.) and amended. The authority for requiring the information identified on this form is the Producers’ Farm and Rural Development Act as amended 7 U.S.C. 5911. The information provided will be used to determine eligibility and determine the form of assistance, if any. The information collected on this form may be disclosed to other Federal, State, and local governmental agencies, their agents, and any combination or subcombination that have been authorized access to the information by statute or regulation, and/or declassified in the applicable Federal data base identified in the System of Records Notice for OMB No. 0570-00, Application/Loan. Providing the requested information is voluntary. However, failure to provide the requested information may result in a denial of assistance to the extent that such information is necessary and serves a public purpose in maintaining the integrity of payments. The practices of the Department of Agriculture, including privacy, and other related laws may be applicable to the information provided.

For more information, contact your local Farm Service Agency office, or visit their website at www.fsa.usda.gov. The data collected will be used to assess creditworthiness and performance, and to process and manage other related activities. The data will be used to support the development, evaluation, and improvement of programs and policies. The information will be made available to other Federal agencies, including other loan administering agencies, for the purpose of lending authority, and to other organizations for loan making and servicing activities. The information will not be transferred or used in a way inconsistent with the purposes for which it was collected. The information will be maintained in a secure environment, and will be protected against disclosure to unauthorized officials or persons. The information will be retained for the statutory or regulatory period.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, sexual orientation, marital status, familial status, religion, sexual orientation, political beliefs, genetic information, or because all or part of an individual's income is derived from any public assistance program. To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of Civil Rights, 1400 Independence Avenue, S.W., Room 326-35, Washington, DC 20250-9410 or call toll-free at 1-866-632-9992 (English), 1-800-795-3272 (TDD), or 1-800-795-3272 (Spanish), or download file 0-778 (English) or 0-778 (Spanish) at www.fsa.usda.gov/complaints. USDA is an equal opportunity provider and employer.
### C. CROP PRODUCTION

<table>
<thead>
<tr>
<th>Crop</th>
<th>Unit</th>
<th>2003</th>
<th>2002</th>
<th>2001</th>
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</tbody>
</table>

### D. SIGNATURE

I certify that the information is true, complete, and correct to the best of my knowledge and belief to the best of my knowledge and belief. (Refer to Section 109 of Title 7, United States Code, providing the provisions in these who provide false statements. If false information is found to be false or incorrect, such false or incorrect statement is subject to criminal penalties.)

1. Signature

2. Date
APPENDIX C: FSA APPLICATION FORMS
FSA-2004, AUTHORIZATION TO RELEASE INFORMATION

This form is available electronically: From Approved - OMB No. 0564-0037

FSA-2004

(ii) Authorization to Release Information

APPLICATION 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 received 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 any 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, that will not be disclosed or released by FSA to another Government agency or department as usual for another program without my written consent except as required 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.

<table>
<thead>
<tr>
<th>FSA Name</th>
<th>SS. Signature</th>
<th>SS. Date</th>
</tr>
</thead>
</table>

Note: The following is made in accordance with the Privacy Act of 1974 (5 U.S.C. 65a) – 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. Final agencies and announcements noting that have been authorized access to the information by statute or regulation must be disclosed in the applicable Federal law identified in the Systems of Records Notice for USDA/FSA-24, Applicant/Borrower. Providing the requested information is voluntary. However, failure to the requested information may result in a denial for loans and loan guarantees, and servicing of loans and loan guarantees.

This U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, family status, parental status, religion, sexual orientation, political beliefs, genetic information, 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, 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 9410, Washington, DC 20250-9410, or call toll-free at (800) 877-5737 (English) or (800) 877-8339 (TDD). USDA is an equal opportunity provider and employer.
# APPENDIX C: FSA APPLICATION FORMS

## FSA-2005, CREDITOR LIST

This form is available electronically.

### 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:

2. CREDITORS (Complete a separate entry for each creditor)

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Telephone Number</th>
<th>Account Number</th>
<th>Contact Person</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

The U.S. Department of Agriculture prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and income (except income limits) and will not discriminate against anyone who is opposed to discrimination because of their race, color, national origin, age, disability, sex, or exercise of civil rights. To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, Room 326-W, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call toll-free at (866) 632-9992 (English), (800) 877-8339 (TDD) or (866) 274-2631 (Spanish).

Equal opportunity provider and employer.
### APPENDIX C: FSA APPLICATION FORMS
#### FSA-2005, CREDITOR LIST

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>6A. Name and Address</td>
<td>6B. Telephone Number</td>
</tr>
<tr>
<td>6C. Account Number</td>
<td>6D. Contact Person</td>
</tr>
<tr>
<td>7A. Name and Address</td>
<td>7B. Telephone Number</td>
</tr>
<tr>
<td>7C. Account Number</td>
<td>7D. Contact Person</td>
</tr>
<tr>
<td>8A. Name and Address</td>
<td>8B. Telephone Number</td>
</tr>
<tr>
<td>8C. Account Number</td>
<td>8D. Contact Person</td>
</tr>
<tr>
<td>9A. Name and Address</td>
<td>9B. Telephone Number</td>
</tr>
<tr>
<td>9C. Account Number</td>
<td>9D. Contact Person</td>
</tr>
</tbody>
</table>

### C. SIGNATURE

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.)

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date</th>
</tr>
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</table>

### NOTE:

The following statement is made in accordance with the Privacy Act of 1974 (5 U.S.C. 805 - as amended). The authority for requesting the information identified on this form is the Commodity Credit and Rural Development Act, as amended (7 U.S.C. 7021 et seq.). The information will be used to determine eligibility and feasibility for loans and loan guarantees, and recording 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. The information may be used in the preparation of loan and loan guarantee applications. The provisions of Federal, State, Tribal, 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 0586-0007. The time required to complete this information collection is estimated to average 25 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**

This form is available electronically.

---

## Property Owned and Leased

<table>
<thead>
<tr>
<th>1A. Form No.</th>
<th>1E. Total Acres</th>
<th>1F. Crop Acres</th>
<th>1G. Crop/Willow Lease</th>
<th>1H. Crop Share</th>
<th>1I. Cash Rent</th>
<th>1J. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1A. Owner of Record</td>
<td>1B. Description</td>
<td>1C. County</td>
<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2A. Form No.</th>
<th>2E. Total Acres</th>
<th>2F. Crop Acres</th>
<th>2G. Crop/Willow Lease</th>
<th>2H. Crop Share</th>
<th>2I. Cash Rent</th>
<th>2J. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2A. Owner of Record</td>
<td>2B. Description</td>
<td>2C. County</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3A. Form No.</th>
<th>3E. Total Acres</th>
<th>3F. Crop Acres</th>
<th>3G. Crop/Willow Lease</th>
<th>3H. Crop Share</th>
<th>3I. Cash Rent</th>
<th>3J. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3A. Owner of Record</td>
<td>3B. Description</td>
<td>3C. County</td>
<td></td>
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<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4A. Form No.</th>
<th>4E. Total Acres</th>
<th>4F. Crop Acres</th>
<th>4G. Crop/Willow Lease</th>
<th>4H. Crop Share</th>
<th>4I. Cash Rent</th>
<th>4J. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>4A. Owner of Record</td>
<td>4B. Description</td>
<td>4C. County</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5A. Form No.</th>
<th>5E. Total Acres</th>
<th>5F. Crop Acres</th>
<th>5G. Crop/Willow Lease</th>
<th>5H. Crop Share</th>
<th>5I. Cash Rent</th>
<th>5J. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>5A. Owner of Record</td>
<td>5B. Description</td>
<td>5C. County</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, religion, age, disability, and where applicable, sex, marital status, familial status, political beliefs, parental or pregnancy status, genetic information orBecause of its size (2002), USDA, under Title 7 of the U.S. Code, 707-709, prohibits non-Direct loans that are not direct loans, although on the basis of race, color, religion, national origin, sex, age, marital status, political beliefs, or because of its size (2002), USDA, under Title 7 of the U.S. Code, 707-709, prohibits non-Direct loans that are not direct loans, although

---

Applying for a FSA Loan
## Appendix C: FSA Application Forms

### FSA-2006, Property Owned and Leased

#### D. Equipment/Livestock

<table>
<thead>
<tr>
<th>1. Owner of Record</th>
<th>2. Description</th>
<th>3. Number of Units</th>
<th>4. Rent $</th>
<th>5. Share %</th>
<th>6. Type of Lease</th>
<th>7. Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### C. Certification

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 found to be false or incomplete, such finding may be grounds for denial of the request or the extension thereof.)

1. **Signature**

2. **Date**

#### Note:

The following is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a) - as amended. The authority for requesting 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 routine uses identified in the System of Records Notice for USDA-FSA-14, Applicat/ 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 0575-0097. 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 completing and reviewing the collection of information. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.**
### FARM BUSINESS PLAN WORKSHEET

**Balance Sheet**

<table>
<thead>
<tr>
<th>A - CURRENT ASSETS</th>
<th>B - CURRENT LIABILITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1A. Cash and Equivalents</td>
<td>2A. Accounts Payable</td>
</tr>
<tr>
<td>1B. Marketable Bonds and Securities</td>
<td>2B. Income Taxes Payable</td>
</tr>
<tr>
<td>1C. Accounts Receivable</td>
<td>2C. Real Estate Taxes Payable</td>
</tr>
<tr>
<td>1D. Crop Inventory</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>1E. Marketed Livestock Product</td>
<td></td>
</tr>
<tr>
<td>1F. Marketed Products</td>
<td></td>
</tr>
<tr>
<td>1G. Accounts Receivable</td>
<td></td>
</tr>
<tr>
<td>1H. Other Current Liabilities</td>
<td></td>
</tr>
</tbody>
</table>

**Projected/Actual Income & Expenses**

---

**Appendix C: FSA Application Forms**

FSA-2037, Farm Business Plan Worksheet

Projected/Actual Income & Expenses
### Appendix C: FSA Application Forms

**FSA-2037, Farm Business Plan Worksheet**

**Projected/Actual Income & Expenses**

<table>
<thead>
<tr>
<th>C - INTERMEDIATE ASSETS</th>
<th>E - INTERMEDIATE LIABILITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dr.</strong></td>
<td><strong>Sr.</strong></td>
</tr>
<tr>
<td>38. Total Intermediate Assets (Lines 34 through 37)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>D - LONG TERM ASSETS</th>
<th>F - LONG TERM LIABILITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dr.</strong></td>
<td><strong>Location</strong></td>
</tr>
<tr>
<td>40. Land Improvements</td>
<td>41. Location</td>
</tr>
<tr>
<td>48. Personal Property</td>
<td>49. Location</td>
</tr>
<tr>
<td>56. Office &amp; Retail Property</td>
<td>57. Location</td>
</tr>
<tr>
<td>64. Product Receivables</td>
<td>65. Location</td>
</tr>
<tr>
<td>72. Total Long Term Assets (Lines 60 through 63)</td>
<td></td>
</tr>
</tbody>
</table>

| 41. Total Farm Assets (Lines 1, 2 and 41) | 42. Location | 43. Value |
| 44. Total Intermediate Liabilities (Lines 33, 34 and 40) | 45. Location | 46. Value |
| 46. Total Long Term Liabilities (Lines 52, 53 and 56) | 47. Location | 48. Value |
| 47. Total Farm Liabilities (Lines 24 and 46) | 48. Location | 49. Value |
## Appendix C: FSA Application Forms

**FSA-2037, Farm Business Plan Worksheet**

**Projected/Actual Income & Expenses**

<table>
<thead>
<tr>
<th>G - PERSONAL ASSETS</th>
<th>H - PERSONAL LIABILITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>G-Personal Assets</strong></td>
<td><strong>H-Personal Liabilities</strong></td>
</tr>
<tr>
<td><strong>1. Cash and Equivalents</strong></td>
<td><strong>I. Total Personnel Liabilities</strong></td>
</tr>
<tr>
<td><strong>2. Real Property</strong></td>
<td><strong>II. Total Personnel Liabilities</strong></td>
</tr>
<tr>
<td><strong>3. Other Tangible Assets</strong></td>
<td><strong>III. Total Personnel Liabilities</strong></td>
</tr>
<tr>
<td><strong>4. Non-Farm Real Estate</strong></td>
<td><strong>IV. Total Personnel Liabilities</strong></td>
</tr>
<tr>
<td><strong>5. Total Personal Assets</strong></td>
<td><strong>V. Total Personnel Liabilities</strong></td>
</tr>
<tr>
<td><strong>6. Personal Liabilities</strong></td>
<td><strong>VI. Total Personnel Liabilities</strong></td>
</tr>
</tbody>
</table>

### WARNING

I certify that the information provided is true, complete, and correct to the best of my knowledge and is provided in good faith. (Violations of Sections 1951 of Title 18, United States Code, are punishable as fraud in the execution of such statements. If any information is found to be false or incomplete, such finding may be ground for denial of the requested action.)

9A. Signature

9B. Date

### Notes

The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a, as amended), the authority for requesting the information contained in this form is the Commodity Fraud and Fraud Enforcement Act, as amended (7 U.S.C. 1927 et. seq.). This information will be used to determine eligibility and feasibility for loans and loan guarantees, and to determine loan 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 the Commodity Credit Corporation or required to access the information by the Commodity Credit Corporation as part of their regulatory or administrative responsibilities.

According to the Paperwork Reduction Act of 1980, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The information collection is authorized by 7 U.S.C. 1927 et. seq. The response time for 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.

The U.S. Department of Agriculture (USDA) prohibits discrimination 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, political affiliation or because of age, or on the basis of prior use of 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, 200 Independence Avenue, SW, Room 326-B, Washington, DC 20250-9410, or call (800) 795-3272 (Spanish), (800) 795-3272 (English), or (800) 793-3262 (TDD), or fax (202) 690-7442 (English), or (202) 690-6652 (Spanish). USDA is an equal opportunity provider and employer.
## APPENDIX C: FSA APPLICATION FORMS

**FSA-2037, Farm Business Plan Worksheet**

**Projected/Actual Income & Expenses**

<table>
<thead>
<tr>
<th>J - MACHINERY AND EQUIPMENT</th>
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<tbody>
<tr>
<td>Serial</td>
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<td>Make</td>
<td>Model Type</td>
<td>Date</td>
<td>Year</td>
<td>Serial Number</td>
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</table>

11B TOTAL $ VALUE OF (ITEM 11A)

---

<table>
<thead>
<tr>
<th>K - FARM VEHICLES</th>
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<tbody>
<tr>
<td>Serial</td>
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<td>Year</td>
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</table>

12B TOTAL $ VALUE OF (ITEM 12A)

12J TOTAL $ VALUE OF ITEMS 11A AND 12A TRANSFER TO ITEM 3A
### Appendices C: FSA Application Forms

**FSA-2038, Farm Business Plan Worksheet**

This form is available electronically.

---

#### Farm Business Plan Worksheet

**Professional Income and Expense**

1. NAME

2. Farm Production Cycle Beginning:

   Predicted

   Actual

   ____________

   ____________

---

#### A - Income

1. Crop Sales:

<table>
<thead>
<tr>
<th>Description</th>
<th>Production</th>
<th>Purchases</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

2. Livestock and Poultry Sales:

<table>
<thead>
<tr>
<th>Description</th>
<th>Purchased</th>
<th>Purchases</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

3. Dairy Livestock Sales:

<table>
<thead>
<tr>
<th>Description</th>
<th>Purchased</th>
<th>Purchases</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

4. Milk Sales:

<table>
<thead>
<tr>
<th>Description</th>
<th>Packed</th>
<th>Production</th>
<th>Price</th>
<th>Sales $</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

5. Livestock Product Sales:

<table>
<thead>
<tr>
<th>Description</th>
<th>Production</th>
<th>Sales $</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

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48 Applying for a FSA Loan
## Appendix C: FSA Application Forms

**FSA-2038, Farm Business Plan Worksheet**

### A - Income (Continued)

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Salary and Wages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Self-Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Rent and Royalties</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Services and Rentals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Farm Rental Income</td>
<td></td>
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</tr>
<tr>
<td>6. Farm Royalty Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Other Income</td>
<td></td>
<td></td>
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</tbody>
</table>

#### B - Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Operating Costs</td>
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<td></td>
</tr>
<tr>
<td>9. Proprietary Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Cost of Goods Sold</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Interest Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Insurance</td>
<td></td>
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<tr>
<td>14. Federal and State Taxes</td>
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<tr>
<td>15. Other Operating Expenses</td>
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</table>

#### C - Non-Operating

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Loan Interest Expense</td>
<td></td>
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<tr>
<td>17. Non-Farm Income</td>
<td></td>
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</tr>
<tr>
<td>18. Non-Farm Expenses</td>
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<td></td>
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</tbody>
</table>

#### D - Capital

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. Capital Gain or Loss</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Capital Contributions</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### E - Warning

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 found to be false or incomplete, such finding may be grounds for denial of the requested assistance.)

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. Total Income (Line 1 through 8)</td>
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<td></td>
</tr>
<tr>
<td>22. Total Expenses (Lines 11 through 20)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. Total Expenses (Lines 11 through 20)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 4A. Signature

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 included on this form is the Consolidated Farm and Rural Development Act, as amended (7 U.S.C. 2001 et seq.). This 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, Federal agencies, and certification authorities that have been authorized access to the information by statute or regulation under or related to the applicable legislative acts involved in the System of Records Notice for USDA/FSA-14, Application/Draw Requesting the requested information is voluntary. However, failure to furnish the requested information may result in denial for loans and loan guarantees, and servicing of loans and loan guarantees. The provisions of credit and civil fraud, privacy, and other statutes may be applicable to the information provided.

According to the Farmer Protection Practice Act of 1985, 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 0585-0006. The time required to complete this information collection is estimated to average 1.25 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Remarks: For the Office of the USDA Field Office Authorize (FSA), Attention: FSA-14, Farm Business Plan Worksheet.

**Address:** The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, political beliefs, sexual orientation, and religion or because all or part of an individual's income is derived from any public assistance program. (Not all programs listed are subject to all prohibited forms of discrimination.) To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410, or call toll-free at 866-632-9999 (English) or 855-638-8877 (TDD) or 800-666-6983 (English) or 800-633-5522 (Spanish) and ask to file a complaint. AO00158
APPENDIX C: FSA APPLICATION FORMS
FSA-2302, DESCRIPTION OF FARM TRAINING & EXPERIENCE

This form is available electronically: Form Approved — OMB No. 0558-0077

FSA-2302
U.S. DEPARTMENT OF AGRICULTURE
FSA Service Agency

DESCRIPTION OF FARM TRAINING AND EXPERIENCE

INSTRUCTIONS: For new applicants or applicants adding new enterprise only.

1. NAME

2. TRAINING: Describe completed farm training. Include any courses, training in production or financial management.

3. EXPERIENCE: Describe farm experience. Include the types of enterprises where experience was gained and the duties and responsibilities of the position held.

4A. SIGNATURE

4B. 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 responding to this information collection is 7 U.S.C. 1915. The information will be used to determine eligibility and to provide loan and loan guarantee assistance. This information may be exchanged with other federal, State, and local government agencies, courts, and non-governmental entities that have been authorized access to the information by statute or regulation. Failure to provide this information may result in your denial for loan and loan guarantee assistance. Your signature and the position held will be considered as acknowledgment of this information.

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 0558-0077. 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to: USDA, Toll Free Number (866) 567-7222. Write to: U.S. Department of Agriculture, Office of Information Management, Paperwork Reductions, 2000 Constitution Ave NW., Room 3426, Washington, DC 20250-0001. Include the OMB control number in the subject line of your correspondence.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all 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, geographic origin, and handicap. 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) 877-8339 (Voice) or (800) 277-8933 (TDD).

This publication is made available in large print or Braille edition by the USDA National Center for Accessible Information at 1-800-877-8339 (Voice) or 1-800-845-6138 (Spanish, TDD/TTY). USDA is an equal opportunity provider and employer.
APPENDIX C: FSA APPLICATION FORMS

FSA-270, 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 certification or completion.

2. Experience and training which demonstrates the ability 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.

1. I ( ) request FSA grant a waiver based on ( ) .

2A. Signature

3B. Date

PART B – FSA USE ONLY

3A. FSA’s Decision:

APPROVED: ☐ Financial Management ☐ Production

DENIED: ☐ Financial Management ☐ Production

4A. Name

4B. Title

4C. Signature

Note: The following is made in accordance with the Privacy Act of 1974 (5 U.S.C. 552a) as amended. The authority for responding to the information requested on this form is the Consolidated Farm and Rural Development Act of 2016 (P.L. 114-113). 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 Privacy Act as needed. The information collected is considered necessary to conduct agency business and for the enforcement of Federal laws. The information may be used by the United States Department of Agriculture for the purposes of administering, enforcing, and investigating statutes and regulations as authorized by law. The information may also be used for the purposes of enforcement of the provisions of the Federal Acquisition Regulations. The information may be shared with other Federal agencies and non-Federal third parties for the purposes of carrying out the agency functions of the United States Department of Agriculture.