



# NEWSLETTER



Kansas FSA State Office  
Adrian J. Polansky, State Executive Director  
3600 Anderson Avenue, Manhattan, KS 66503  
785-539-3531 Fax 855-782-9609

## Guaranteed Lender News – Kansas 26th Edition – Winter 2015

### Maximum Loan Authorities Effective 10/1/2015

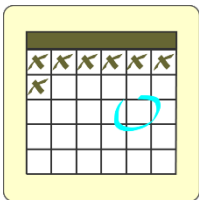


As outlined in 2-FLP Paragraph 244 A, FSA guaranteed loan limits increase annually each October 1<sup>st</sup>. The dollar limit of guaranteed loans is adjusted based on the percentage change in the Prices Paid by Farmers Index.

**The new guaranteed loan limit is \$1,399,000, for loans approved on or after 10/1/15.**

Please contact the FSA County Office for increased loan limits when working with multiple loans in both guaranteed and direct FSA loan programs.

### Annual Lender Training



Kansas last conducted a Zoom® Webinar in March 2015. Much of the content centered on the then recently passed Farm Bill and the new entity / owner-operator changes.

We are planning to visit 7 towns for meetings in February, much like we did in September 2013. It's been a while for on-site training!

*The tentative agenda is found on page 2*

Locations for the Lender meetings, with details provided soon! Save the date:

Date	Town	Time
February 16	Pratt	1:00
February 17	Garden City	9:00
February 18	Oakley	9:00
February 22	Hays	1:00
February 23	Salina	9:00
February 24	Chanute	1:00
February 25	Lawrence	9:00

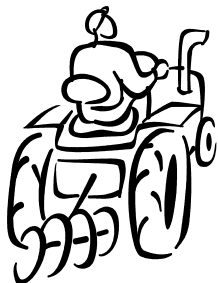
## The tentative agenda will include:

- FSA Guaranteed Loan Narrative quality – how it makes or breaks an application request
- FSA's Digital Signature Initiative – efficiency in the 21<sup>st</sup> century
- FSA's Guaranteed Loan Servicing
  - Low Commodity Prices and Tight Cash Flows
  - Restructure Existing Loan vs New Loan
  - Emergency LOC advances vs Protective Advances
  - Annual Financial Analysis and LOC Review Requirements
  - When to Prepare an Estimated Loss Claim
- Transferring a FSA Guaranteed Loan to the Secondary Market – A lender marketing tool
- Overview of FSA ARC-PLC Farm Program Benefits
- Overview of FSA Noninsured Crop Disaster Assistance Payment (NAP)
- Rural Development Programs
- Small Business Administration Programs
- Kansas Agricultural Mediation Services



## FSA Farm and Ranch 2016 Planning Guide

The planning guide was previously emailed to lenders. If you missed it, the guide can be found on the KS-FSA website at [www.fsa.usda.gov/ks](http://www.fsa.usda.gov/ks) or by clicking this direct link: [KS FLP Prices](#).



Use of the FSA developed prices is optional; however, it has been found to be beneficial for lenders in cash flow preparation both in submitting guaranteed loan requests. If not using FSA's planning guide, the lender may use other price forecasts from land grant universities, published prices, and forward contracted prices, futures or price histories of specialty crops on other commodities. Key is to document those prices and discuss same with FSA. Preferred Lenders will follow their CMS Agreement of price projections. **All lenders** must use price forecasts that are reasonable and defensible according to 2-FLP Subparagraph 152 C.

## FSA's 2015 Year in Brief

FSA completed a record year of providing farm loans to farmers and ranchers nationwide. FSA exceeded the volume of loans previously made. Previously our high number was in 1985. FSA provided \$2 Billion in loan dollars via the Guaranteed Farm Ownership Program and \$1 Billion in loan dollars via the Direct Farm Ownership Program. Both of these programs were the highest dollar loaned in history.

Following is a breakdown of Kansas FSA's 2015 farm loan assistance:

Program	Dollar Amount	Number of Loans
Guaranteed Loan Program*	\$ 84,819,946	257
Direct Loan Program*	\$107,396,246	1,104
Microloan (\$50K or less loan)	\$ 3,373,750	141

\*Loan Program includes all loan types (OL, FO, Beginning Farmer, Underserved)

## **Robert E. White – KS FSA Farm Loan Chief**

*Former Kansas FSA Farm Loan Chief, Arlyn Stiebe retired from FSA, after 31+ years of service on 12/31/2014.*

**Robert (Bob) White** joined the Farm Service Agency ~ State Office in April 2015. Bob has had the opportunity to serve farmers and ranchers as a FSA employee his entire professional life. Bob began as a student intern with FSA (then known as Farmers Home Administration) in 1984. In 1986, Bob relocated to his home-area of SE Kansas where he continued with FSA, including the position of Farm Loan Manager for 27 years in Girard, KS. As Kansas' FSA Farm Loan Chief, Bob oversees the FSA Direct and Guaranteed Farm Lending programs, currently assisting over 3,600 borrowers with loan in excess of \$700 million.

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***Best wishes for a Happy New Year!***

**Robert E. White, Farm Loan Chief**, robert.white@ks.usda.gov, Phone: 785.564.4759

**Shelly Wolf, Farm Loan Specialist**, shelly.wolf@ks.usda.gov, Phone: 785.564.4765

KS FSA Farm Loan Programs Fax: 855.782.9610

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Guaranteed Loan Making and Servicing ~ 2-FLP Handbook:

**Control + Click here**

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