



## USDA Farm Service Agency Minnesota's Agricultural Lender of First Opportunity

FSA offers Minnesota's family farmers access to credit through a wide variety of farm loan programs. Our knowledgeable staff specializes in tailoring our loan products to meet the needs of your operation. Beyond access to financing, we are the industry leaders in supervised credit. This means we help farmers and ranchers with farm planning, credit counseling, financial planning, and farm and financial education throughout the term of the loan.

FSA offers a wide spectrum of lending options that can be tailored to an individual's situation. We can make direct fixed rate farm ownership loans (FO) and fixed rate farm operating loans (OL) in amounts up to \$300,000. We can also work with the borrower's local agricultural lender to guarantee commercial credit for both operating and ownership loans of up to \$1,094,000.

Your situation is unique. Contact your local FSA Service Center to speak to a local loan officer.

	Direct Loans					Guaranteed Loans	
	OL	OL-Youth	FO	BF/SDA/Down Payment FO	EM	OL	FO
Loan Purpose	Annual operating expenses, Livestock, Equipment	Agricultural Income producing youth project	Real Estate	Purchase Real Estate	Recovery from Natural Disaster	Annual operating expense, Livestock, Equipment	Real Estate
Maximum Amount	\$300,000	\$5,000	\$300,000	45% of Purchase or \$225,000 whichever is less	\$500,000	\$1,094,000 OL & FO Combination	
Interest Rates	Regular 2.500%	Regular 2.500%	Regular 4.625%	1.5%	3.750%	Set by lender	
Terms	1 year for Annual Operating, Up to 7 years for Livestock and Equipment	1 year for Annual Operating, up to 7 years for Livestock and Equipment	Up to 40 years	5% cash down, 45% FSA 20 years, 50% other credit 30 year amortization, can balloon after 20 years	Normally, on Chattel 1-7 years, on Real Estate 20-30 years but not more than 40 years	1 year for Annual Operating, -Up to a 5 year line of credit, Up to 7 years for Livestock and Equipment	Up to 40 years
Primary Security	Crops Livestock Equipment	Crops Livestock Equipment	Real Estate	Real Estate	Chattels and/or Real Estate	Crops Livestock Equipment	Real Estate

\*Rates are fixed for the term of the loan but are subject to change. Interest rates are as of 07/01/2009.



For more information concerning USDA FSA Farm Loan Programs, please contact your local USDA Service Center. Farm Loan Credit Teams are headquartered in the following locations:

USDA Service Center by County	Phone	Street Address	City	Zip
Aitkin	218-927-2912	130 Southgate Dr	Aitkin	56431
Becker	218-847-9392	809 8th Street SE	Detroit Lakes	56501
Blue Earth	507-345-4651	1160 Victory Dr, Suite 1	Mankato	56001
Clay	218-233-7773	1506 30th Ave S, Suite A	Moorhead	56560
Clearwater	218-694-6584	312 Main Ave N, Suite 2	Bagley	56621
Douglas	320-763-3191	900 Robert St NE, Suite 101	Alexandria	56308
East Polk	218-563-3615	240 Cleveland Ave SW	McIntosh	56556
Fillmore	507-765-3892	413 Farmers St NW	Preston	55965
Freeborn	507-373-7960	1400 W Main St	Albert Lea	56007
Kanabec	320-679-2080	2008 Mahogany St, Suite 1	Mora	55051
Kittson	218-843-2692	410 S. 5th St, Suite 110	Hallock	56728
Lyon	507-537-1401	1424 E Colege Dr, Suite 700	Marshall	56258
Marshall	218-745-4251	105 S Division St	Warren	56762
Martin	507-235-6661	923 N State St	Fairmont	56301
McLeod	320-864-5178	2570 9th St E	Glencoe	55336
Meeker	320-693-2854	916 E St Paul St	Litchfield	55355
Morrison	320-632-5477	16776 Heron Rd	Little Falls	56345
Nobles/Murray	507-376-6194	1567 N McMillan, Suite 1	Worthington	56187
Norman	218-784-4000	10 E 2nd Ave S	Ada	56510
Olmsted	507-282-6153	1485 Industrial Dr NW	Olmsted	55901
Pennington	218-681-1612	201 Sherwood Ave S	Thief River Falls	56701
Redwood	507-637-5735	1241 E Bridge St #D	Redwood Falls	56283
Roseau	218-463-2452	502 7th St SW, Suite 7	Roseau	56751
Stearns	320-251-7800	110 2nd St S, Suite 125	Waite Park	56387
Swift	320-842-7201	1430 Utah Ave	Benson	56215
Wadena	218-631-2876	4 Alfred St NE	Wadena	56482
West Otter Tail	218-739-4694	506 Western Ave N	Fergus Falls	56537
West Polk	218-281-2809	528 Strander Ave #A	Crookston	56716

The United States 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, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance programs. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202)-720-6382 (TDD). USDA is an equal opportunity provider and employer.