

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

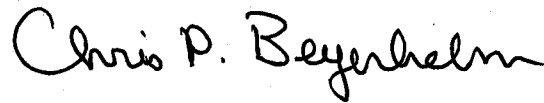
**Notice FLP-681**

1-FLP, 5-FLP

**For:** State and County Offices

**Direct Loan Servicing Requirements for Women and Hispanic Claimants  
in Conjunction With USDA's Initiative to Settle Outstanding Group Actions**

**Approved by:** Deputy Administrator, Farm Loan Programs



**1 Initiative to Settle Outstanding Group Actions**

**A Background**

In 2009, the Secretary provided a comprehensive plan to address civil rights issues at USDA. On February 25, 2011, the Secretary announced a unified Claims Process for women and Hispanic farmers who allege they were discriminated against when they applied, or were discouraged from applying for direct farm loans or direct farm loan servicing. The Claims Period ran from September 24, 2012, through May 1, 2013.

For Hispanic claimants, this Claims Process is designed to provide relief to successful claimants who:

- farmed or attempted to farm between January 1, 1981, and December 31, 1996, or between October 13, 1998, and October 13, 2000 (Relevant Period)
- allege discrimination by USDA in processing applications for farm loans or loan servicing during that same time period based on being Hispanic.

For women claimants, this Claims Process is designed to provide relief to successful claimants who:

- farmed or attempted to farm between January 1, 1981, and December 31, 1996, or between October 19, 1998, and October 19, 2000 (Relevant Period)
- allege discrimination by USDA in processing applications for farm loans or loan servicing during that same time period based on being a woman.

Disposal Date	Distribution
August 1, 2015 8-4-14	State Offices; State Offices relay to County Offices

## Notice FLP-681

### 1 Initiative to Settle Outstanding Group Actions (Continued)

#### B Purpose

This notice provides instructions for offices about the Phase 2 process, which will **begin** once the National Office advises SED and FLC that the Claims Administrator has completed the notification to the denied claimants.

**Note:** Youth loans, guaranteed loans, and nonprogram loans are excluded from the actions contained in this notice.

#### C Time Periods for Moratorium on Accelerations and Foreclosures

The moratorium will be implemented in 2 Phases, as follows:

- Phase 1 **began on April 11, 2011, and ends once Phase 2 begins**
- Phase 2 will continue **only** for persons who have submitted timely and complete Claims Packages by the Claims Period deadline and will expire after payments and debt relief are provided under the Claims Process to successful claimants or a claim is denied, whichever event occurs earlier.

**Phase 1** of the moratorium applies to:

- all direct FO's, OL's, SW's, EE's, and EM's that contain a Hispanic or female indicator in PLAS, and is coded as an individual during the Relevant Period
- primary borrowers that are coded as female
- primary borrowers whose race/ethnicity is coded as Hispanic

This moratorium is intended to cover all FLP accounts where the applicant is a female or Hispanic individual or a female or Hispanic individual doing business as a sole proprietorship who applied in a personal capacity.

**Note:** The National Office provided a list of borrowers to each State on May 25, 2011, that identified these accounts.

**1 Initiative to Settle Outstanding Group Actions (Continued)**

**C Time Periods for Moratorium on Accelerations and Foreclosures (Continued)**

- All direct FO's, OL's, SW's, EE's and EM's, where a husband or wife filed an application together as a joint operation, unless the loans and applications associated with them are outside of the Relevant Period as determined from PLAS and DLS data. FSA does not intend to send a new Phase 1 list to State Offices addressing these accounts. Instead, the National Office has made the policy call to hold the programmatic discrimination clearance submitted under 1-FLP, subparagraph 41 H for these accounts because women or Hispanics involved in a joint operation as co-borrower or co-signers may be potential claimants under the Claims Process framework. The National Office will release these clearances after the Claims Period deadline has passed and it has been determined that the borrower is not on the claimant list. Because these accounts are covered by the Phase 1 moratorium, these accounts may be serviced up to the point of acceleration and submitted for programmatic clearance as outlined in 1-FLP, subparagraph 41 H.

FSA's moratorium on women and Hispanic borrowers applies to direct loan accounts that are identified in Phase 1 and that are not otherwise covered by the 2008 Farm Bill moratorium according to 1-FLP, subparagraph 41 I.

**Note:** The Framework is not intended to interfere with the 2008 Farm Bill moratorium in 1-FLP, subparagraph 41 I.

Any borrower or co-borrower who previously asserted a claim in any other administrative or civil proceeding alleging lending discrimination on a prohibited basis by FSA during the Relevant Period and who received a final resolution of their claim (whether successful or not), is not eligible to participate in the Claims Process and **should not be included** on the lists of eligible Phase 2 persons sent to each State by the National Office. States will notify the National Office of any Phase 1 or Phase 2 identified borrowers who has previously asserted claims as previously described. Notification will be sent by e-mail to Jacqueline King, LSPMD, at [jacqueline.king@wdc.usda.gov](mailto:jacqueline.king@wdc.usda.gov). The National Office will then confirm the findings and provide further instructions to the State on how to proceed.

**Phase 2** of the moratorium applies to.

The Claims Administrator will send a list of all persons who filed timely and complete Claims Packages to USDA. This list of persons will be provided to the SED and FLC of each State so that the moratorium will be extended **only** to persons with direct FLP accounts who have filed timely and complete Claims Packages. Phase 2 of the moratorium will extend to any person who filed a Claims Package that is considered to be complete and timely by the Claims Administrator, regardless of whether the underlying loan accounts contain Hispanic or female indicators in PLAS.

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### 1 Initiative to Settle Outstanding Group Actions (Continued)

#### C Time Periods for Moratorium on Accelerations and Foreclosures (Continued)

The moratorium from Phase 1 shall be lifted for all direct loan accounts that contain a Hispanic or female indicator that is not on the list of timely and complete claimants. At that point, all appropriate collection actions shall resume for all persons who do not participate in the Claims Process.

### 2 Servicing Actions

#### A Moratorium on Accelerations and Foreclosures

In Phases 1 and 2, FSA is directed to cease the following actions on direct FLP accounts of borrowers identified according to subparagraph 1 C:

- acceleration
- foreclosure
- cancellation of indebtedness that has been referred for cross-servicing and returned from the Department of the Treasury as currently not collectable (CNC) accounts.

**Note:** If debt is not canceled, it will continue to accrue interest unless that is suspended according to subparagraph C.

Under both phases of the moratorium, FSA may take any actions up to, but not including, acceleration, foreclosure, or cancellation of CNC accounts. FSA will continue to service the loans and provide other assistance to borrowers as needed or requested, but will not take the actions stated in this subparagraph.

**Note:** A United States Attorney may proceed with a foreclosure already referred to DOJ by USDA if the United States Attorney determines not to suspend the foreclosure according to this moratorium. FSA may also liquidate security under a court order or instructions from DOJ. For FSA farm loan accounts where the borrower has filed bankruptcy and which have been referred to DOJ, the collateral may be liquidated according to bankruptcy court orders including provisions included in confirmed plans filed under Chapter 11, 12, or 13.

**2 Servicing Actions (Continued)**

**B Moratorium on Offsets for Complete Claims List Already Provided and Phase 2**

The moratorium on offsets for the initial claims list was implemented effective February 6, 2014, and extends only to the loan accounts of persons who have filed a timely and complete Claims Package with the Claims Administrator. The moratorium on internal offsets and referrals to TOP shall continue until a claim is denied, or a successful claim is paid and applicable debt relief is provided. The State Office will manually delete using code "11" through the TOP offset screens. USDA will receive a report from the Claims Administrator on a weekly basis that indicates the status of adjudicated claims. State Offices will receive this information after the Claims Administrator confirms to USDA that the claimant has been notified of any denial of his or her claim. Denials of claims will be issued on a rolling basis by the Claims Adjudicator.

**Notes:** If FSA was notified of a filed claim and an offset was taken on or after February 6, 2014, FSA must refund the offset.

The State Office will recall loans from cross-servicing when notified of a filed claim.

**C Moratorium on Interest Accrual for Phase 2 Only**

A limited moratorium on interest accrual will be applied **only** in Phase 2 and will be limited solely to FO's, OL's, SW's, and EM's that are already at the point of acceleration and foreclosure at the time that SED and FLC are informed of persons who qualify for Phase 2 of the moratorium. DCIA requires the charging of interest on Federal debt until the debt is paid in full, otherwise resolved, or unless interest is waived. Subject to the procedures that implement Consolidated Farm and Rural Development Act, Section 331 A (b) (2008 Farm Bill, Section 14002); the suspension of interest accrual will be applied only to loans that meet the specifications described in Section 331 A (b). For this resolution process only, filing a timely and complete Claims Package with the Administrator will be treated as having an accepted claim of discrimination with USDA.

**D Moratorium on Inventory Sales for Phase 2 Only**

A limited moratorium on inventory sales will be applied only in Phase 2 and will be limited solely to properties in inventory that were formerly owned by women or Hispanic borrowers who file a timely and complete Claims Package with the Claims Administrator. For properties acquired subsequent to the beginning date of the Phase 2 moratorium, if the claimant has been released, SED's shall request and receive National Office concurrence on a case-by-case basis before advertising and selling inventory property previously owned by a claimant. In all cases, if National Office approval is obtained, SED's may proceed to sell the property according to 5-FLP, Part 21.

### 3 DD and County Office Action

#### A Acceleration, Foreclosures, and Offsets

In Phase 1, DD's and County Offices shall:

- discontinue accelerations, foreclosures, and cancellation of indebtedness on the direct FLP accounts of women or Hispanic borrowers that have a Hispanic or female indicator in PLAS identified in Phase 1 according to subparagraph 1 C
- continue to take the necessary steps to collect payments from internal administrative offsets on the direct FLP accounts of women or Hispanic borrowers who are 90 calendar days delinquent, unless the account has an accepted valid discrimination complaint and is at the point of acceleration or foreclosure according to 1-FLP, subparagraph 41 I, or is on the Claims list referenced in subparagraph 2 B
- continue to refer or renew a referral to the Department of the Treasury for TOP or cross-servicing on women or Hispanic borrower accounts who are 90 calendar days delinquent, unless the account has an accepted valid discrimination complaint pending and is at the point of acceleration or foreclosure according to 1-FLP, subparagraph 41 I, or is on the Claims list referenced in subparagraph 2 B.

**Note:** Discontinue offsets on claimants identified on the Claims List effective February 6, 2014.

In Phase 2, DD's and County Offices shall:

- continue to stop all accelerations, foreclosures, and cancellation of indebtedness on the direct FLP accounts who are on the list of timely and complete claimants

**Note:** Proceed to accelerate, foreclose, and cancel indebtedness on direct loan accounts of borrowers who were not on the list of timely and complete claimants.

- discontinue collecting payments from internal administrative offsets on all borrowers who are on the list of timely and complete claimants

**Note:** For these borrowers, offsets will continue after a claim is denied or a claim is paid and debt relief is provided. For borrowers who are not on the list of timely and complete claimants, proceed to offset according to normal procedures.

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### 3 DD and County Office Action (Continued)

#### A Acceleration, Foreclosures, and Offsets (Continued)

- discontinue referring or renewing referrals to the Department of the Treasury for TOP or cross-servicing on all borrowers who are on the list of timely and complete claimants.

**Note:** For these borrowers, offset will continue after a claim is denied or a claim is paid and debt relief is provided. For borrowers who are not on the list of timely and complete claimants, proceed to refer or renew to the Department of Treasury for TOP according to normal procedures.

#### B Loan Servicing and DLS

When servicing the direct FLP accounts of women or Hispanic borrowers that are identified according to subparagraph 1 C on the Phase 1 List or Phase 2 List, DD's and County Offices shall:

- continue to provide primary loan servicing assistance to direct FLP accounts of women or Hispanic borrowers who are in default up to the point of acceleration according to 5-FLP

**Important:** Exhibit 1, subparagraph A shall be included in the notification package mailed to all women or Hispanic borrowers identified in Phase 1 or 2 who are sent FSA-2510 on or after the date of this notice.

Exhibit 1, subparagraph B shall be included in the notification package mailed to all women or Hispanic borrowers identified in Phase 1 or 2 who were sent FSA-2514 on or after the date of this notice.

Exhibit 2, subparagraph A shall be included in the notification package mailed to women or Hispanic borrowers identified in Phase 1 or 2 who are sent FSA-2521.

Exhibit 2, subparagraph B shall be included in the notification package mailed to women or Hispanic borrowers identified in Phase 1 or 2 who are sent FSA-2525.

FSA-2580 will be completed by the servicing and reviewing official to ensure that servicing has been completed properly.

FSA-2581 will not be completed until the Claims Process is completed.

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### 3 DD and County Office Action (Continued)

#### B Loan Servicing and DLS (Continued)

- place the DLS Special Servicing tracking on hold using the reason, “Women/Hispanic Unified Process”, at the point of acceleration, or if the account has already been accelerated

**Note:** This action will place the special servicing reminders under the “Postponed” column until the Claims Process is finalized.

- continue routine servicing for women or Hispanic borrowers according to 4-FLP
- suspend interest accrual once notified that a borrower has filed a claim and they are at the point of acceleration or foreclosure on covered direct farm loans
- comply with 2-INFO when processing third party requests for copies of the records of women/Hispanic (FOIA request) and 3-INFO when processing requests for copies of their own records received from women/Hispanic (Privacy Act request).

**Note:** See 2-INFO and 3-INFO for additional information about fees for copying. However, when a request is made for FSA to copy a borrower’s file, the FSA official should offer the borrower or representative the alternative to review the files in the FSA Office and mark any pages to be copied.

### 4 SED and State Office Action

#### A Phase 1 Action

In Phase 1, State Offices shall:

- discontinue referring direct FLP women or Hispanic borrower accounts who have a “Hispanic” or “Female” indicator in PLAS, according to subparagraph 1 C, to OGC or Government contractors for foreclosure action and inform contractors that all such foreclosure actions should be stopped
- inform DOJ of the moratorium on direct FLP women or Hispanic borrower accounts who have a “Hispanic” or “Female” indicator in PLAS that DOJ has for foreclosure
- inform OIG of the moratorium on direct FLP women or Hispanic borrower accounts who have a “Hispanic” or “Female” indicator in PLAS that OIG is investigating



**4 SED and State Office Action (Continued)**

**A Phase 1 Action (Continued)**

- discontinue referral of direct FLP women or Hispanic borrower accounts to “**FSA-DIRECTLOANS**” for discrimination clearance review for approvals to continue with acceleration or foreclosure until the Claims Process is completed
- continue to refer direct FLP women or Hispanic borrower accounts to “**FSA-DIRECTLOANS**” for discrimination clearance review for CNC.

**B Phase 2 Action**

In Phase 2, State Offices shall:

- ensure that all accelerations, foreclosures, and cancellation of indebtedness on the direct FLP accounts of borrowers who are on the list of timely and complete claimants continue to be stopped and not referred to OGC or Government contractors for foreclosure

**Note:** Proceed to accelerate, foreclose, and cancel indebtedness on direct loan accounts that are not on the list of timely and complete claimants.

- continue to check the list of timely and complete claimants for deletion of offsets as described in subparagraph 2 B
- inform DOJ of any direct loan borrowers who are on the list of timely and complete claimants who have previously been referred to DOJ
- inform OIG of any direct loan borrowers who are on the list of timely and complete claimants who have previously been referred to OIG
- continue to stop referrals of direct FLP women or Hispanic borrower accounts to “**FSA-DIRECTLOANS**” for all borrowers who are on the list of timely and complete claimants.

**5 Exceptions to Moratorium**

**A Bankruptcy Accounts**

On FSA farm loan accounts where the borrower has filed bankruptcy and that have been referred to DOJ, the collateral may be liquidated according to bankruptcy court orders or provisions in confirmed plans filed under Chapter 11, 12, or 13. Offsets can also be taken and interest can accrue even if a borrower is a claimant if the Court-directed plan directs it.

## **5 Exceptions to Moratorium (Continued)**

### **B Voluntary Liquidation**

If the borrower requests to liquidate:

- all chattel security, or to allow FSA to take possession of and sell the property on the borrower's behalf, then FSA may consider the request under normal procedures

**Note:** The borrower; however, will need to be provided a copy of this notice, and execute FSA-2571 and Exhibit 3 acknowledging his or her rights under the moratorium.

- real estate security, the borrower will need to be provided a copy of this notice, and execute FSA-2060 and Exhibit 3 acknowledging his or her rights under the moratorium.

### **C Prior Lawsuits/Prior Participation in Other Class Action Settlements**

The moratorium does not cover borrowers or co-borrowers in an operation who have submitted a claim alleging any lending discrimination on any prohibited basis by USDA during the Relevant Period in another litigation or resolution process and who received a final resolution of the claim according to subparagraph 1 C, Phase 1.

### **D Debt Settlement**

If a borrower covered by this notice voluntarily requests debt settlement, the borrower will immediately be provided a copy of this notice. The debt settlement application must include a signed copy of Exhibit 3 and may be processed according to RD Instruction 1956-B.

CNC accounts of women or Hispanic borrowers that have all loans returned by the Department of Treasury as uncollectible will not be canceled until the earlier of:

- the Claims Process is completed
- FSA is notified that a claim has been denied by the Claims Administrator
- FSA is notified that no claim was submitted by the woman or Hispanic borrower.

### **E Income Proceeds**

The moratorium does not apply to the collection of proceeds from the sale of normal income or basic security.

### **F Third Party Actions**

The moratorium does not affect FSA's ability to protect its security interest on third party actions. FSA shall continue to answer the complaint to protect the Government's security interest, but shall not join in the third party action.

## 5 Exceptions to Moratorium (Continued)

### G Statute of Limitations

Cases where FSA's ability to collect will be impacted by the expiration of the statute of limitations during the moratorium will be referred to the National Office for direction on how to proceed.

## 6 Contacts

### A State and County Offices

If there are questions about this notice:

- County Offices shall contact the State Office
- State Offices shall contact Craig Nehls, LSPMD at 202-720-0628.

### B Individuals

Individuals contacting FSA personnel for information about the framework and the unified Claims Process should be advised using the following language.

Thank you for your inquiry [*Mr./Mrs./Miss*\_\_\_\_\_]. It appears your inquiry pertains to the Hispanic and Women Farmers and Ranchers Unified Claims Process.

It would be inappropriate for USDA to provide any assistance, advice, or counsel to persons regarding the litigation framework. If there are questions about the framework or payment under the framework, contact the Claims Administrator by using the following:

- telephone at 1-888-508-4429 (toll free phone number)
- web site at **[www.farmerclaims.gov](http://www.farmerclaims.gov)**
- email to **[claims@hwfr.org](mailto:claims@hwfr.org)**

Copies of the framework may be obtained at  
**<https://www.farmerclaims.gov/Documents.aspx>**.

### C Media

State and County Offices shall:

- forward all Congressional correspondence to the Office of Congressional Relations to **[ashley.martin@osec.usda.gov](mailto:ashley.martin@osec.usda.gov)** or **[ann.wright@osec.usda.gov](mailto:ann.wright@osec.usda.gov)**
- direct all media correspondence to the FSA Media Relations Office (Public Affairs) for the region.

**Initial Primary Loan Servicing Notification Package Letter****A Notification Mailed With FSA-2510**

The following letter is to be included in the primary loan servicing notification package when FSA-2510 is mailed. Ensure that the current letterhead is used.

Borrower's Name	Date
Borrower's Address	
Borrower's Town, State and Zip Code	
Dear Borrower's Name;	
<p>Under Federal law, FSA is required to notify you of the availability of loan servicing if you are 90 days past due. Enclosed is FSA-2510, "Notice of Availability of Loan Servicing to Borrowers who are 90 Days Past Due."</p>	
<p>The FSA-2510 provides an explanation of the available loan servicing programs and we encourage you to submit a timely complete application. The notice references the possibility of acceleration, foreclosure, and offset if:</p>	
<ul style="list-style-type: none"> <li>• You do not timely submit a complete loan servicing or debt settlement application,</li> <li>• We make an adverse decision on your request for loan servicing or debt settlement, or</li> <li>• You do not bring your account current.</li> </ul>	
<p>According to the Women or Hispanic Framework, FSA will take no further action to accelerate or foreclose your account until all reconsideration, mediation and appeal options have been exhausted and all provisions of the Women or Hispanic Framework have been met with regard to your account.</p>	
<p>If you fail to submit a completed application, you did not file a claim under the Women or Hispanic Framework, or if you filed a claim and the claim is denied, then USDA will promptly resume collection efforts including acceleration and foreclosure.</p>	
<p>Also, please be aware that FSA's debt settlement application process mentioned on page 6 of the enclosed FSA-2510 is different from submitting a claim under the Women or Hispanic Framework. If your claim is approved under the Women or Hispanic Framework, your FSA debt may be written down as provided in that agreement.</p>	
<p>If you have questions regarding the Women or Hispanic Framework, we recommend that you contact 1-888-508-4429 (toll free phone number) and/or web site <b>www.farmerclaims.gov</b> for additional information.</p>	
Sincerely,	
Name of Authorized Agency Official	
Title	
Attachment: FSA-2510	

**Initial Primary Loan Servicing Notification Package Letter (Continued)****B Notification Mailed With FSA-2514**

The following letter is to be included in the primary loan servicing notification package when FSA-2514 is mailed. Ensure that current letterhead is used.

Borrower's Name	Date
Borrower's Address	
Borrower's Town, State and Zip Code	
Dear Borrower's Name;	
<p>Under Federal law, FSA is required to notify you of the availability of loan servicing if you are in non-monetary default. Enclosed is FSA-2514, "Notice of Availability of Loan Servicing to Borrowers who are in Non-Monetary Default."</p>	
<p>The FSA-2514 provides an explanation of the available loan servicing programs and we encourage you to submit a timely complete application. The notice references the possibility of acceleration, foreclosure, and offset if:</p>	
<ul style="list-style-type: none"><li>• You do not timely submit a complete loan servicing or debt settlement application,</li><li>• We make an adverse decision on your request for loan servicing or debt settlement, or</li><li>• You do not resolve the default.</li></ul>	
<p>According to the Women or Hispanic Framework, FSA will take no further action to accelerate or foreclose your account until all reconsideration, mediation and appeal options have been exhausted and all provisions of the Women or Hispanic Framework have been met with regard to your account.</p>	
<p>If you fail to submit a completed application, you did not file a claim under the Women or Hispanic Framework, or if you filed a claim and the claim is denied, then USDA will promptly resume collection efforts including acceleration and foreclosure.</p>	
<p>Also, please be aware that the FSA's debt settlement application process mentioned on page 6 of the enclosed FSA-2514 is different from submitting a claim under the Women or Hispanic Framework. If your claim is approved under the Women or Hispanic Framework, your FSA debt may be written down as provided in that agreement.</p>	
<p>If you have questions regarding the Women or Hispanic Framework, we recommend that you contact 1-888-508-4429 (toll free phone number) and/or web site <a href="http://www.farmerclaims.gov">www.farmerclaims.gov</a> for additional information.</p>	
Sincerely,	
Name of Authorized Agency Official	
Title	
Attachment: FSA-2514	

**Subsequent Primary Loan Servicing Notification Package Letter****A Letter Mailed With FSA-2521 and FSA-2522**

The following letter shall be included in the Primary Loan Servicing Notification Package sent to women or Hispanic borrowers including FSA-2521 and FSA-2522 during the time covered by Phase 1 or Phase 2 of the moratorium on accelerations and foreclosures.

Borrower's Name	Date
Borrower's Address	
Borrower's Town, State and Zip Code	
Dear Borrower's Name;	
<p>Under Federal law, the Farm Service Agency (FSA) is required to notify you of its decision regarding your Primary Loan Servicing request within 60 calendar days of receipt of a complete application. Enclosed is FSA-2521, "Denial of Primary Loan Servicing and Intent to Accelerate", and FSA-2522, "Borrower Response to Denial of Primary Loan Servicing and Intent to Accelerate", which informs you of FSA's adverse decision on your request and your right to request reconsideration, mediation, and appeal. FSA encourages you to review this information closely and timely consider the options provided.</p>	
<p>Also, please be aware that the FSA's debt settlement application process mentioned in item 8 of the enclosed FSA-2521 is different from submitting a claim under the Women or Hispanic Framework. If your claim is approved under the Women or Hispanic Framework, your FSA debt may be written down as provided in that agreement.</p>	
<p>FSA-2521 does not accelerate your account. FSA will take no further action to accelerate or foreclose your account until all reconsiderations, mediation and appeal options have been exhausted and provisions of the <b>Women or Hispanic</b> Framework have been met with regard to your account.</p>	
<p>If you have questions regarding the Women or Hispanic Framework, FSA recommends that you contact 1-888-508-4429 or visit <b><a href="http://www.farmerclaims.gov">www.farmerclaims.gov</a></b> for additional information.</p>	
Sincerely,	
Name of Authorized Agency Official	
Title	
Attachment: FSA-2521 and FSA-2522	

**Subsequent Primary Loan Servicing Notification Package Letter (Continued)****B Letter Mailed With FSA-2525 and FSA-2526**

The following letter shall be included in the Primary Loan Servicing Notification Package sent to a women or Hispanic borrowers sent FSA-2525 and FSA-2526 during the time covered by Phase 1 or Phase 2 of the moratorium on accelerations and foreclosures.

Borrower's Name	Date
Borrower's Address	
Borrower's Town, State and Zip Code	
Dear Borrower's Name;	
<p>Under Federal law, the Farm Service Agency (FSA) is required to notify you of its decision regarding Primary Loan Servicing if you do not apply within 60 calendar days of receipt of a complete application. Enclosed is FSA-2525, "Intent to Accelerate", and FSA-2526, "Borrower Response to Intent to Accelerate", which informs you of your right to request reconsideration, mediation, and appeal. FSA encourages you to review this information closely and timely consider the options provided.</p>	
<p>Also, please be aware that the FSA's debt settlement application process mentioned in item 7 of the enclosed FSA-2525 is different from submitting a claim under the Women or Hispanic Framework. If your claim is approved under the Women or Hispanic Framework, your FSA debt may be written down as provided in that agreement.</p>	
<p>FSA-2525 does not accelerate your account. FSA will take no further action to accelerate or foreclose your account until all reconsiderations, mediation and appeal options have been exhausted and provisions of the <b>Women or Hispanic</b> Framework have been met with regard to your account.</p>	
<p>If you have questions regarding the Women or Hispanic Framework, FSA recommends that you contact 1-888-508-4429 or visit <b>www.farmerclaims.gov</b> for additional information.</p>	
Sincerely,	
Name of Authorized Agency Official	
Title	
Attachment: FSA-2525 and FSA-2526	

**Waiver Acknowledging Rights Under the Women /Hispanic Moratorium**

The following addendum shall be used in voluntary liquidation or debt settlement requests.

**Waiver Acknowledging Rights Under the Women /Hispanic Moratorium**

I/We understand that USDA has implemented a moratorium on certain accelerations and foreclosures under the Unified Claims Process for Women and Hispanic farmers and ranchers who allege discrimination.

I/We have received a copy of Notice FLP-681 explaining this moratorium and understand my rights. I understand that I may seek legal counsel concerning my rights.

I/We request to voluntarily liquidate security or debt settle the FSA account and knowingly and willingly waive any rights I/we may have under the moratorium.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower