

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

Notice FSFL-113

For: State and County Offices

FSFL Checklists, Required Letters, and Other Policy

Approved by: Deputy Administrator, Farm Programs



1 Overview

A Background

The FSFL processing checklists, CCC-195 and CCC-195A or CCC-195B, are **required** to be completed for all FSFL's. A CCC-195 Servicing checklist **must** be initiated 45 calendar days **before** the FSFL annual installment due date. Currently, FSFL's are processed using DLS. Automated instructions for processing FSFL's in DLS are provided in 2-FSFL. The **required** FSFL checklists have been revised to provide correct policy and automation references.

In the near future, **all** FSFL letters will be available in a fillable format and will be located on the FFAS Employee Forms/Publications Online Website. Until then, **only five** FSFL letters will be located on the FFAS Employee Forms/Publications Online Website, according to paragraph 3 and Exhibit 2.

Note: A revision to 1-FSFL is ongoing and, until the revision is issued, policy provided in FSFL notices, 1-FSFL (Rev. 1), and 2-FSFL should continue to be followed.

B Purpose

This notice informs State and County Offices:

- that as of **December 17, 2014**, CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing have been revised (Exhibit 1), and any and all previous versions shall be discarded
- about FSFL letters currently available on the FFAS Employee Forms/Publications Online Website

Disposal Date	Distribution
June 1, 2015	State Offices; State Offices relay to County Offices

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1 Overview (Continued)

B Purpose (Continued)

- to complete reminder and notification letters (Exhibit 2)
- of other policy changes.

C Contact

If there are any questions about this notice, contact either of the following.

Name	Contact Information
Toni Williams (policy)	Contact Toni Williams by either of the following: <ul style="list-style-type: none">• e-mail to toni.williams@wdc.usda.gov• telephone at 202-720-2270.
Stacy Carroll (DLS automation for servicing)	Contact Stacy Carroll by either of the following: <ul style="list-style-type: none">• e-mail to stacy.carroll@wdc.usda.gov• telephone at 202-690-8037.

2 Accessing Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing

A Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing

CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing have been revised to provide correct policy and automation handbook references.

All previous versions of CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing **must** be destroyed. Exhibit 1 provides an example of a revised:

- CCC-195
- CCC-195A
- CCC-195B
- CCC-195 Servicing.

Notes: To assist with the review process of FSFL's before disbursement, the provision to obtain borrower signatures on CCC-186 was removed from CCC-195A, item 10 E, and CCC-195 B, item 8 E.

CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing are **required** for all FSFL's.

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2 Accessing Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

B Accessing CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing

Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing can be accessed electronically on the FFAS Employee Forms/Publications Online Website at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>.

3 FSFL Approval, Adverse, Reminder and Notification, and Demand Letters

A Accessing FSFL Approval, Adverse, Reminder and Notification, and Demand Letters

Currently, 5 letters are available and may be accessed on the FFAS Employee Forms/Publications Online Website located at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>.

Important: The following FSFL approval, adverse determination, reminder and notification, and demand letters may be accessed electronically.

TO access the...	ON the FFAS Employee Forms/Publications Online Website, search for...
Approval Notification Letter	1-FSFL Subpar 128 A.
Adverse Determination Notification Letter	1-FSFL Subpar 128 B.
Reminder and Notification Letter	1-FSFL Subpar 158 C (revised).
Demand Letter	1-FSFL Subpar 158 F (revised).
Demand Letter for Installment Principal Balances	1-FSFL Subpar 159 E.

After the letter is displayed, County Office employees shall:

- copy and paste the entire document into a Word document
- enter the applicable information
- print on FSA letterhead with the local return address and mail to producers.

Notes: 1-FSFL will be revised to include all FSFL letters as fillable letters.

Exhibit 2 provides examples of the letters available electronically.

B Completing the Reminder and Notification Letter

The reminder and notification letter **must** be prepared 45 calendar days **before** the FSFL annual installment due date. The DLS FSFL Loan Inquiry Screen shall be used to complete the letter, according to 2-FSFL, paragraph 461. Also, the Payment Reminder Report, when made available, should be used to complete the reminder and notification letter.

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3 FSFL Approval, Adverse, Reminder and Notification, and Demand Letters

B Completing the Reminder and Notification Letter (Continued)

The following information shall be used to prepare the reminder and notification letters.

IF the DLS FSFL Loan Inquiry Screen shows the payment...	THEN use the next installment ...
ahead	total due or next installment amount.
behind	total due.
current	amount.

When the DLS FSFL Loan Inquiry Screen shows the payment status as:

- “ahead”, and the producer wants to pay the next installment amount instead of the next installment total due, the producer will continue to be “ahead” on the annual installment payments
- “behind”, and the producer pays the next installment amount, the producer will continue to be “behind” on the annual installment payments.

The FSFL Loan Inquiry Screen also provides the daily interest accrual.

Notes: The date the check is received in the County Office **must** be entered in DLS as payment date for the annual installment payment.

The annual installment payment shall be applied first to accrued interest and then to principal.

When the payment received does **not** cover the entire outstanding principal and interest due (next installment total due), the payment status will show “behind”.

A 15-calendar-day grace period is **no** longer available for FSFL annual installment payments and payments are calculated from payment date to payment date in DLS.

All checks and/or payments received in the County Office **must** immediately be entered in DLS correctly by December 31, 2014, for calendar year 2014 IRS 1098 reporting.

4 Other FSFL Policy Changes

A Handling Other Grants and Loans

Financial assistance from all sources **must** be identified **before** the final disbursement, so FSA can ensure that there is no possible duplication of benefits.

County Offices shall continue to follow 1-FSFL (Rev. 1), paragraph 32 for handling other grants and loans. However, if it is determined a grant or loan was received for the same building, structure, or equipment for the same or overlapping time period, the following actions are **required**:

- enter the payment in DLS as a regular annual installment payment

Note: It is possible the payment may be more than the annual installment payment due and the producer will show “ahead” for the annual installment payment due.

- do **not** change the annual installment due date
- continue to notify the producer, using the reminder and notification letter, of the annual installment payment, 45 calendar days **before** the annual installment due date as provided in subparagraph 3 B.

B New Final Lien Search Policy

A final lien search is **required** before an FSFL can be disbursed.

State and County Offices are authorized to perform and record the final lien search within 5 workdays before the check is requested in DLS.

CCC-195 A, item 8 K and CCC-195 B, item 8 B have been amended to include this new policy.

5 Action

A State Office Action

State Offices shall ensure that all STC's, COC's, and County Offices are aware of the following:

- CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing have been revised and previous versions shall be discarded
- assist County Offices with questions about this notice
- contact PSD with any questions about this notice according to subparagraph 1 C.

B County Office Action

County Offices shall:

- use revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing and discard all previous versions
- continue to follow policy established in this notice, 1-FSFL, and 2-FSFL for approving and processing FSFL's
- contact the State Office for questions or concerns about procedure in this notice
- follow new policy provided in paragraph 4
- enter in DLS all checks and/or payments received in the County Office correctly by **December 31, 2014**, for calendar year 2014 IRS 1098 reporting.

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing

A Revised CCC-195

Following is an example of the revised CCC-195.

This form is available electronically. CCC-195 (12-17-14)		U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Applicant			
FARM STORAGE FACILITY LOAN (FSFL) PROCESSING CHECKLIST		2. Date of Application (MM-DD-YYYY)		3. Loan No.			
		4. State Office Name		5. County Office Name			
Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
6. While Working with Producer:							
A. Discuss key program provisions with applicant including provision that application must be approved before construction, insurance requirements, filing and search needs and who pays fees.		Subparagraph 51C					
B. Complete all items on front side of manual CCC-185 (Loan Application and Approval for Farm Storage and Drying Equipment Loan Program). Applicant must initial Item 12B, if applicable, and answer DCIA question in Item 13.		Paragraph 51					
C. Collect application fee of \$100.00 per borrower and correctly record the application fee in NRRS.		Paragraphs 30 & 312					
D. Enter application into DLS. If partial disbursement is requested, enter partial and final at the same time.		2-FSFL Part 3					
E. Schedule a farm visit to complete FSA-850 and, if applicable FSA-851.		Paragraphs 82, 83 & Handbook 1-EQ					
F. Obtain copy of contracts, cost breakdown, or estimates for all proposed work.		Subparagraphs 10C, 51C & 51E					
G. Obtain copy of site plans, if available, and building plan for hay and renewable biomass structures.		Subparagraphs 10C & 20A					
H. Obtain copy of any building permits or zoning variances, if applicable.		Subparagraphs 12A & paragraph 70					
I. Obtain proof of crop insurance or if sales period is over, ensure waiver statement for current year is in remarks on CCC-185 and initialed by producer.		Subparagraphs 12A & 69A, B, C, & D					
J. Obtain financial statement that is less than 90 days old on FSA-2037, FSA-2038 or similar form. FSA-2004 is also required.		Paragraph 53					
K. Obtain CCC-10 (Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to file a Financing Statement and Related Documents) if a current CCC-10 is not on file.		Paragraph 58					
L. Remind applicant that delivery, site preparation and construction cannot begin until after the loan is approved.		Subparagraph 10D					
M. Inform applicant that any other government funding (including RD grants and loans) must be subtracted from the net loan amount.		Subparagraph 25D & paragraph 134.5					
N. Verify the date of birth of the applicant. If the applicant is a minor, ensure that a financially responsible adult will co-sign CCC-186.		Subparagraph 12C					
7. Application Processing:							
A. Immediately deposit application fee through NRRS using XXFSFLFEES in Direct Sales XX represent the FY the FSFL was approved.		Paragraph 312 & Exhibit 35					
B. Prepare an 8-position or similar folder for each CCC-185.		Subparagraph 51F					
C. For applications lacking required information, notify applicant in writing.		Subparagraph 51C					
D. Order applicable credit report through Data Facts, Inc.		Paragraph 54					
E. Obtain verification of debts and assets, if applicable, using FSA-2015 (Verification of Debts and Assets).		Subparagraph 53F					
F. FSA-211 or acceptable documentation on file in county office for any individual signing in a representative capacity.		Paragraph 31					

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

A Revised CCC-195 (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
CCC-195 (12-17-14)							
Page 2 of 4							
8. Determine Loan Amount, Storage Need and Equipment Eligibility:							
A. Determine maximum loan amount not to exceed \$500,000. "Padding" the loan is not authorized.	Paragraph 25						
B. Review CCC-185 and verify storage need.	Paragraphs 15, 16 & 17						
C. Verify eligibility of proposed structure and equipment.	Paragraphs 19, 20, 21, & 22						
9. Applicant Eligibility:							
A. Verify DCIA compliance by checking applicant certification on CCC-185 and CCC or FSA Receivable records in NRRS.	Subparagraphs 12A, 51E, 52A, & paragraph 55						
B. Verify compliance with controlled substance provisions by checking the controlled substance field in the producer's eligibility record.	Subparagraph 12A Handbooks 3-PL, paragraph 32, & 1-CM, Part 30						
C. Producer of an eligible facility loan commodity.	Paragraphs 12 & 13						
D. Demonstrates the need for increased storage capacity.	Paragraphs 15, 16, & 17						
E. Verify proof of crop insurance and/or NAP coverage for applicable commodities.	Subparagraphs 12A, 69A, B, & C						
F. Verify producer does not have a crop insurance violation according to 7 CFR Part 718.	Subparagraph 12A						
10. Lien Searches and Filing UCC's:							
A. Complete lien search for all UCC's and any judgments. If a mortgage is not needed, conduct real estate lien search to determine need for severance agreements. (Document on Form FSA-2360.)	Paragraphs 24, 56 & 57						
B. Obtain legal description of parcel facility will be placed on.	Paragraph 24, subparagraphs 10C & 51E						
C. Obtain legal description of parcel(s) of land to be offered as security, such as described on a tax bill, if applicable.	Paragraphs 24 & 131						
D. File UCC financing statement according to State law before, or as soon as possible after, the equipment is delivered to the proposed location.	Paragraph 56						
E. Obtain lien waivers on CCC-190 (Farm Storage Facility Loan Program Lien Waiver), if applicable.	Subparagraphs 52A & 56B, & Exhibit 16						
11. Ability to Repay: Individual with FLP Loan approval authority shall:							
A. Review a balance sheet and cash flow plan for the current year showing that enough cash is available to make the required down payment.	Subparagraph 53D						
B. Review a balance sheet and cash flow plan showing that there are funds available to pay the first installment amount.	Subparagraph 53E						
C. Determine credit worthiness by requesting and reviewing credit reports.	Paragraph 54						
D. Prepare written recommendation to COC/STC, indicating whether applicant is creditworthy and has ability to make down payment and pay future installments.	Subparagraphs 53G & 115C						
12. Environmental and Historic Reviews:							
A. Visit the site before site preparation and complete FSA-850 (Environmental Evaluation Checklist).	Paragraphs 82, 83 & Handbook 1-EQ						
B. Complete FSA-851 (Environmental Risk Survey Form) for loans secured by real estate.	Paragraphs 82, 83 & Handbook 2-EQ						

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

A Revised CCC-195 (Continued)

CCC-195 (12-17-14)		Page 3 of 4				
Office Staff Actions:	Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
12. Environmental and Historic Reviews: (Continued)						
C. Notify State Historic Preservation Officer according to guidelines in applicable EQ directives. Notify Fish and Wildlife Service of proposed action, if applicable.	Subparagraph 81B					
D. Verify HEL and WC compliance with copy of the most current AD-1026 (Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification).	Subparagraphs 12A & 51C					
E. Verify compliance with any zoning ordinances or building permits.	Subparagraph 12A & paragraph 70					
F. Conduct further reviews as required, such as Class II Environmental Assessments.	Paragraphs 81, 82 & 83 & Handbooks 1-EQ & 2-EQ					
G. Review applicable flood maps and prepare FSA-850. Notify applicant if flood insurance will be required.	Subparagraphs 12A & 69G					
13. Collateral Security:						
A. Determine if applicant has other outstanding FSFL's. If the total outstanding loan balance with this loan exceeds \$100,000, additional security is required.	Subparagraph 24C					
B. Determine need for severance agreements and/or subordinations.	Paragraph 130					
C. Determine if collateral has resale value. If no resale collateral value, additional security may be required.	Subparagraphs 24C, 24N & 115A					
D. Prepare a recommendation to COC/STC for collateral security requirements and present prior to approval.	Subparagraphs 24C & 115A					
E. Determine if a CCC-195A or CCC-195B is required for closing the FSFL.	Paragraph 52					
14. Loan Approval:						
A. Refer application to appropriate approval official.	Subparagraph 2F					
B. Date of Executive Meeting Minutes (date: _____)	Subparagraph 115B					
C. Applicant meets all eligibility requirements, including creditworthiness and ability to repay.	Paragraphs 53 & 55 & subparagraph 115A					
D. Proposed facility or renovation is eligible and needed.	Subparagraph 115A					
E. Yields and acreage used to calculate storage need are reasonable.						
F. Environmental conditions of the site do not place CCC at risk.						
G. District Director review of loan and concurrence of approval before COC approval, if aggregate outstanding loan balance is between \$100,000.01 and \$250,000.	Subparagraphs 2F & 115B					
H. Type of collateral security required. Enter on CCC-185, Item 17.	Subparagraphs 115A & 116A					
I. Approved or denied by signature on reverse of CCC-185. If denied, enter zero in Item 14B.	Subparagraphs 115B, 116A & B					
J. Enter conditions of approval, such as all peril insurance or flood insurance, in CCC-185 remarks section	Subparagraphs 115A & 116A					
K. If the application is one of first 3 received each FY or because of STC policy, refer application to STC or designee to review before disbursement.	Subparagraph 52I					

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

A Revised CCC-195 (Continued)

CCC-195 (12-17-14)		Page 4 of 4				
Office Staff Actions:	Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
15. Approval Processing by Office Staff:						
A. Record disposition and if approved, request funding in DLS.	2-FSFL paragraphs 301 and 350					
B. Once DLS shows the FSFL as obligated, issue approval letter. Enter date approval letter is issued, on CCC-185, Item 14E. Distribute CCC-185, according to subparagraph 116C.	Subparagraphs 116B, 128A					
C. Remind applicant that all peril structural insurance, listing CCC as loss payee, and possibly, flood insurance, on the structure and equipment will be required.	Paragraph 69					
D. Remind applicant that if real estate is required to secure the loan, title insurance or a title opinion will be required. This may result in attorney fees that must be paid by the applicant for title clearance and loan closing.	Subparagraph 127B & paragraph 129					
E. Notify applicant that loans cannot be disbursed until construction is complete, final net cost is determined, and the facility is inspected.	Subparagraphs 127A & B, paragraphs 28, 133 & 134					
One partial disbursement not to exceed 50% of loan obligation is allowed.	Paragraph 28					
F. Discuss filing and recording fees and who pays each fee.	Subparagraph 24I					
G. If applicable, issue disapproval letter.	Subparagraphs 115B & 128B					
H. Monitor approval expiration date. Obtain and act on requests for extension of approval by STO, if applicable. FSFL must not be disbursed with an expired approval date. County offices must notify the borrower 14 workdays before the expiration date that they may request an extension in writing.	Paragraphs 26 and 135					
I. File UCC financing statement on collateral if not already filed.	Paragraph 56					
J. Request Severance Agreements on CCC-297 (Severance Agreement), or Subordination Agreements on CCC-194 [Farm Storage Facility Loan Subordination Agreement (Lien on Real Property)] or other form provided, if necessary.	Paragraph 130 & subparagraph 131E, Exhibits 10 & 18					
K. Obtain release of liability on CCC-191 (FSFL Program Release of Liability) from all Contractors/suppliers submitting bills.	Subparagraph 133E & F					
L. Obtain proof of all peril structural insurance (CCC as loss payee), crop insurance, and current real estate tax.	Paragraph 69, subparagraphs 127A & B					
M. Verify UCC's, severance agreements, and subordinations have been filed and recorded.	Subparagraphs 127A & 131E, & paragraph 130					
N. If applicable, obtain equipment lien waivers, on CCC-190, before loan is disbursed.	Subparagraph 56B & Exhibit 16					
O. Has form SF-LLL been obtained for FSFL disbursement, if applicable.	Paragraph 33					
Certification:						
16A. Signature of Preparer(s)		16B. Date (MM-DD-YYYY)				
17A. I concur/do not concur the above items have been verified and updated. <input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur						
17B. STC Designee or CED Signature (Required for all Loans)		17C. Date (MM-DD-YYYY)				
18. Remarks						
19. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.						
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<small>If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. USDA is an equal opportunity provider and employer.</small>						

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

B Revised CCC-195A

Following is an example of the revised CCC-195A.

This form is available electronically.							
CCC-195A (12-17-14)		U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Applicant			
FARM STORAGE FACILITY LOAN (FSFL) SECURITY CHECKLIST		2. Date of Application (MM-DD-YYYY)		3. Loan No.			
		4. State Office Name		5. County Office Name			
		6. Date of Loan Approval (MM-DD-YYYY)		7. Approval Expiration Date (MM-DD-YYYY)			
Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
8. Closing Loans Secured by Real Estate:							
A. Provide borrower with letter to select title company and legal services.		Subparagraph 129A					
B. Obtain completed CCC-296 (Farm Storage Facility Loan Program Certification of Attorney) from attorney.		Subparagraphs 129B & C					
C. Obtain completed CCC-299 (Title Opinion - Farm Storage Facility Loan Program) from attorney.		Subparagraphs 129D & E					
D. Review Title Opinion and update security requirements, if needed.		Subparagraphs 129E & F					
E. Issue closing notification to borrower.		Subparagraph 129G					
F. Determine if disbursement will be made to borrower only or if checks to borrower and contractors are required.		Subparagraph 127B & 2-FSFL Part 6					
G. Send transmittal of title information.		Subparagraph 129F					
H. Prepare Real Estate Mortgage for FSFL Program on CCC-193 or FSFL Deed of Trust on CCC-193D.		Paragraph 131					
I. Issue closing instruction letter with applicable documents and CCC checks to closing agent on day loan will be disbursed/closed.		Subparagraph 129G					
J. Receive and review loan closing statement from closing agent.		Subparagraph 129H					
K. The County Office must perform the final lien search within 5 workdays before the FSFL check is requested in DLS and initial and date action was completed on CCC-195, Item 10.		FSFL-113					
9. Pre-Disbursement Document Review:							
A. Partial <input type="checkbox"/> or Final <input type="checkbox"/>		Paragraphs 28 and 134.5					
B. Obtain completed CCC-197 (Final Farm Storage Facility Loan Program Cost Certification) from borrower(s).		Paragraph 134.5					
C. Complete the FSFL disbursement calculator for a partial and/or final disbursement.		Subparagraph 28D					
D. Second party review of FSFL disbursement calculator.		Subparagraph 28G					
10. Partial Loan Disbursement (if applicable):							
A. Approved applicant requests partial disbursement.		Subparagraph 28B					
B. Inspect and verify the amount of construction completed. Document on CCC-295A (FSFL Program Final Inspection of Facility before Loan Disbursement).		Paragraph 134					
C. Approved applicant supplied acceptable documentation for that portion (up to 50%) of construction completed.		Subparagraph 28B					

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

B Revised CCC-195A (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
CCC-195A (12-17-14)							
Page 2 of 2							
10. Partial Loan Disbursement (if applicable): (Continued)							
D. Determine if Disbursement will be made to borrower only or if Treasury checks are required for joint disbursement.	2-FSFL Part 6 FSFL-109						
If payment to borrower only, prepare CCC-186 and request payment on day of closing. Verify correct interest rate is provided in Item 3.							
If Treasury check(s) required for other payees:							
• Request checks							
• When check(s) received, schedule closing within 21 days after payment request							
• Prepare CCC-186 and verify correct interest rate is provided in							
E. FSA-211 or acceptable documentation on file in county office for any individual signing in a representative capacity.	Subparagraph 12C Paragraph 31						
Note: Verify if a minor is signing CCC-186.							
11. Final Disbursement:							
A. Obtain evidence of final net cost and compute final loan amount. Be sure:							
• 15% minimum down payment amount has been paid to suppliers	Paragraphs 27, 28 & 133						
• evidence of cost is date stamped by County Office							
• seller has signed evidence of cost							
• copy of original documents are retained in the loan folder (original evidence returned to borrower)							
B. Inspect the complete facility and document results on CCC-295A (FSFL Program Final Inspection of Facility Before Loan Disbursement).	Paragraph 134						
C. If disbursement to borrower only, on the day of closing, prepare CCC-186 and request check. Verify interest rate is correct.	Subparagraph 127B & 2-FSFL Part 6 FSFL-109						
Note: Second party review of CCC-186 is required.							
D. If Treasury check(s) required for disbursement (suppliers have not been paid):							
• request check(s)	2-FSFL Paragraph 400						
• when check(s) received, schedule closing within 21 days of payment request							
• prepare CCC-186, verify interest rate correct, and complete loan closing.							
E. Adjust funding obligation (if needed).	2-FSFL Part 5						
Certification:							
12A. Signature of Preparer(s)		12B. Date (MM-DD-YYYY)					
13A. I concur/do not concur the above items have been verified and updated.		<input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur					
13B. STC Designee or CED Signature (Required for all Loans)		13C. Date (MM-DD-YYYY)					
14. Remarks							
15. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.							
<small>The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) Persons with disabilities, who wish to file a program complaint, write to the address below or if you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 645-6136 (in Spanish).</small>							
<small>If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 622-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. USDA is an equal opportunity provider and employer.</small>							

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

C Revised CCC-195B

Following is an example of the revised CCC-195B.

CCC-195B (12-17-14)								U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Applicant					
FARM STORAGE FACILITY LOAN (FSFL) NO SECURITY CHECKLIST								2. Date of Application (MM-DD-YYYY)		3. Loan No.					
								4. State Office Name		5. County Office Name					
								6. Date of Loan Approval (MM-DD-YYYY)		7. Approval Expiration Date (MM-DD-YYYY)					
Office Staff Actions:								Applicable References (1-FSFL (Rev. 1))		YES	NO	N/A	Initials	Date	
8. Closing Loans Not Secured by Real Estate:															
A. Determine if disbursement will be made to borrower only or if checks to borrower and contractors are required.								Subparagraph 127A & 2-FSFL Part 6							
B. The County Office must perform the final lien search within 5 workdays before the FSFL check is requested in DLS and initial and date action was completed on CCC-195, Item 10.								FSFL-113							
C. Obtain signature of CCC representative with authority to sign.								Subparagraph 146A							
D. FSA-211 or acceptable documentation on file in county office for any individual signing in a representative capacity.								Paragraph 31							
9. Pre-Disbursement Document Review:															
A. Partial <input type="checkbox"/> or Final <input type="checkbox"/>								Paragraphs 28 and 134.5							
B. Obtain completed CCC-197 (Final Farm Storage Facility Loan Program Cost Certification) from borrower(s).								Paragraph 134.5							
C. Complete the FSFL disbursement calculator for a partial and/or final disbursement.								Subparagraph 28D							
D. Second party review of FSFL disbursement calculator.								Subparagraph 28G							
10. Partial Loan Disbursement (if applicable):															
A. Approved applicant requests partial disbursement.								Subparagraph 28B							
B. Inspect and verify the amount of construction completed. Document on CCC-295A (FSFL Program Final Inspection of Facility before Loan Disbursement).								Paragraph 134							
C. Approved applicant supplied acceptable documentation for that portion (up to 50%) of construction completed.								Subparagraph 28B							
D. Determine if Disbursement will be made to borrower only or if Treasury checks are required for joint disbursement. If payment to borrower only, print CCC-186 and request payment on day of closing. Verify correct interest rate is provided in Item 3. If Treasury check(s) required for other payees: <ul style="list-style-type: none"> Request checks When check(s) received, schedule closing within 21 days after payment request Print CCC-186 and verify correct interest rate is provided in Item 3. 								2-FSFL Part 6							
E. Obtain borrower signatures. Obtain signature of CCC representative with authority to sign. Note: Verify if a minor is signing CCC-186.								Subparagraph 2F, 12C & Paragraph 31							
F. FSA-211 or acceptable documentation on file in county office for any individual signing in a representative capacity.								Paragraph 31							

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

C Revised CCC-195B (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
11. Final Disbursement:							
A. Obtain evidence of final net cost and compute final loan amount. Be sure:							
<ul style="list-style-type: none"> 15% minimum down payment amount has been paid to suppliers evidence of cost is date stamped by County Office seller has signed evidence of cost copy of original documents are retained in the loan folder (original evidence returned to borrower) 		Paragraphs 27, 28 & 133					
B. Inspect the complete facility and document results on CCC-295A (FSFL Program Final Inspection of Facility Before Loan Disbursement).		Paragraph 134					
C. If disbursement to borrower only, on the day of closing, prepare CCC-186 and request check. Verify interest rate is correct. Note: Second party review of CCC-186 is required.		Subparagraph 127A & 2-FSFL Part 6 FSFL-109					
D. If Treasury check(s) required for disbursement (suppliers have not been paid):		Subparagraph 127A & 2-FSFL Part 6					
<ul style="list-style-type: none"> request check(s) when check(s) received, schedule closing within 21 days of payment request prepare CCC-186, verify interest rate is correct, and complete loan closing. 							
E. Adjust funding obligation (if needed).		2-FSFL Part 5					
Certification:							
12A. Signature of Preparer(s)		12B. Date (MM-DD-YYYY)					
13A. I concur/do not concur the above items have been verified and updated.		<input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur					
13B. STC Designee or CED Signature (Required for all Loans)		13C. Date (MM-DD-YYYY)					
14. Remarks							
15. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.							
<p>The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.) Persons with disabilities, who wish to file a program complaint, write to the address below or if you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).</p> <p>If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. USDA is an equal opportunity provider and employer.</p>							

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

D Revised CCC-195 Servicing

Following is an example of the revised CCC-195 Servicing.

This form is available electronically.

CCC-195 Servicing (12-17-14)		U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Producer	
FARM STORAGE FACILITY LOAN (FSFL) SERVICING CHECKLIST				2. Loan No.	
		3. State Office Name (Where facility or equipment is located)		4. County Office Name	
		5A. FSFL Term (Check one) <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 12		5B. FSFL Annual Term Year	5C. Installment Due Date (MM DD YYYY)
Office Staff Actions:		Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A
6. Collecting Installments					
A. Initiated a reminder and notification letter, 45 calendar days before the FSFL annual installment due date.		Subparagraph 158C			
Note: The final installment payment shall have the statement attached from subparagraph 158 C to the reminder and notification letter.					
B. Was the FSFL annual installment payment received timely and entered in DLS?		2-FSFL Paragraph 462			
If the answer is "YES", continue to Item 8. If the answer is "NO", complete the remainder of Item 6 and Item 7.					
C. Prepared and mailed a first demand letter on the day after the due date.		Subparagraph 158D			
D. Update the "Other Agency Debt" flag in the producer's customer profile through FSA-Financial Services.		Subparagraphs 158 D and I			
E. Prepared and mailed a second demand letter 30 calendar days after the first demand letter.		Subparagraph 158D			
If the answer is "YES", also answer Item 12D.					
F. Prepared and mailed a third demand letter 30 calendar days after the second demand letter.		Subparagraph 158D			
G. Prepared collection action against a debtor's pro rata share of payments due any entity that the producer participates in, either directly or indirectly.		Subparagraph 158D			
H. Prepared foreclosure actions after all efforts to collect the installment have been exhausted.		Subparagraph 158D			
I. 120 calendar days after the installment due date, refer the producer to the National Office PSD.		Subparagraph 158D			
7. Later Payment of an Installment, if applicable:					
A. Did the producer make a written request for COC consideration within 60 calendar days before or after the installment due date and a current cash flow statement demonstrating that the installment can be paid within 120 calendar days after the due date?		Subparagraph 158E			
Note: Payment after the installment due date may be requested 1 time only for each installment during the FSFL term.					
B. Prepared and mailed to the producer the COC decision regarding the later payment of an installment.		Subparagraph 158E			
C. Resumed collection activity according to actions listed at 6C through 6I, if the installment is not paid by the COC determined date.		Subparagraph 158E			
8. Releasing Security, if applicable:					
A. FSFL is "paid in full." Initiate the release of security documents, as required by State law.		Subparagraph 161A			
B. Require the producer to pay all security release fees.		Subparagraph 161A			
C. Mark the original CCC-186 "paid" and forward to the producer 30 calendar days after the date of the final payment.		Subparagraph 161A			

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Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

D Revised CCC-195 Servicing (Continued)

CCC-195 Servicing (12-17-14)		Page 2 of 3				
Office Staff Actions:	Applicable References (1-FSFL (Rev. 1))	YES	NO	N/A	Initials	Date
9. Real Estate Taxes:						
A. Producer provided proof of payment of real estate taxes, applicable to the collateral securing the FSFL and real estate taxes are current. If the answer is "NO", complete Item 9B. If the FSFL is not secured with real estate, mark N/A.	Subparagraph 162A					
B. Pay any unpaid taxes with respect to the collateral securing FSFL if appears CCC's security interest is in jeopardy.	Subparagraph 162B					
10. Annual Insurance Coverage Requirement:						
A. Multi-Peril Crop Insurance - Producer provided proof of multi-peril crop insurance, if applicable, for commodities stored in the structure.	Subparagraph 69A					
B. All-Peril Structural Insurance - Producer provided proof of all-peril structural insurance, if applicable, for collateral securing the FSFL. CCC is listed as loss payee.	Subparagraph 69F					
C. Flood Insurance - Producer provided proof of flood insurance, if applicable, for collateral securing the FSFL. CCC is listed as loss payee.	Subparagraph 69G					
11. Financing Statements:						
A. UCC-1 is current. If the answer is "NO" continue to Item 11 B.	Subparagraph 56B					
B. UCC-3 Continuation is filed.						
12. Collateral Inspection:						
A. Is a collateral inspection required for the applicable FSFL term? If the answer is "YES", complete the remainder of Item 12. If the answer is "NO", no further action is required for Item 12.	Subparagraph 163A Paragraph 167					
B. Was there legal access to the facility site?						
C. Was there proper facility maintenance?						
D. Was this a collateral inspection needed because of a late FSFL annual installment repayment?						
E. If asphalt flooring is installed, a collateral check is required at least once every other year. Is an asphalt flooring check required for this year? If "YES", record remarks regarding the check in Item 16.	Subparagraph 34C					
13. Certification:						
A. Signature of Preparer(s)		B. Date (MM-DD-YYYY)				
14A. I concur/do not concur the above items have been verified or updated accordingly.		<input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur				
14B. CED, CED Designee Representative or DD Signature (Required for all Loans)		14C. Date (MM-DD-YYYY)				
15. State Office or Designee Review:						
Question	YES	NO	Remarks or finding, if applicable			
15A. Did the County Office start preparation of the CCC-195 Servicing on the date the reminder and notification letter was mailed to the FSFL producer?						
15B. Did the respective employee check, initial, and date the appropriate box for each item as it was performed?						
15C. According to your review of CCC-195 Servicing and the actions taken, was the FSFL properly serviced?						
15D. Do you have other concerns regarding this FSFL?						
15E. I, the undersigned, certify the above items have been verified or updated accordingly.		<input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur				
15F. State Office or Designee Signature		15G. Date (MM-DD-YYYY)				

Example of Revised CCC-195, CCC-195A, CCC-195B, and CCC-195 Servicing (Continued)

D Revised CCC-195 Servicing (Continued)

<p>CCC-195 Servicing (12-17-14)</p>	<p>Page 3 of 3</p>
<p>16. Remarks</p>	
<p>17. Important:</p> <p>The State Office or designee shall select the following per County Office for review each FY, beginning October 1:</p> <ul style="list-style-type: none"> ▪ three CCC-195 Servicing, if 10 or less CCC-195 Servicing have been completed ▪ five CCC-195 Servicing, if 11 through 1,000 CCC-195 Servicing have been completed 	

Example Letters

A Approval Notification Letter

Following is an example Approval Notification Letter.

1-FSFL Subpar 128 A

(Use Agency Letterhead format with local return address.)

APPROVAL NOTIFICATION LETTER

(Date of Letter)

(Borrower Name)
(Borrower Address Line 1)
(Borrower Address Line 2)

Dear (Borrower Name),

Please be advised that the Commodity Credit Corporation has approved your request for a Farm Storage Facility Loan in the amount of \$ _____. The loan will be repaid in equal installments over a period of ____ years and will carry an annual interest rate of _____% for the entire term. Your loan has also been funded.

The loan was approved based upon the conditions provided on the FSFL Application, CCC-185.

Loan approval will expire _____ (6 months after the date of approval). If you need additional time to complete construction, you must submit a request for an extension, in writing, providing evidence that the lack of completion is for reasons beyond your control.

As soon as possible, you must:

- Complete construction and notify this office when the facility is ready for inspection. The system, or components of the system, need to be inspected before use.
- Provide evidence of final cost of the facility and the payment of the downpayment to this office.
- Provide evidence that all-peril structural insurance has been obtained.

We will:

- Compute the final net cost of the facility and request an increase in funding, if needed.
- Prepare loan documents and, if applicable, have mortgage documents prepared.
- Notify you of a loan closing date.

A partial disbursement may be requested at the time of application. You are responsible for contacting this office to request disbursement only after a portion of your structure has been completed. The partial disbursement can be for up to 50 percent of the total anticipated loan amount and commensurate with the amount of construction completed.

Please keep us informed of any changes that can affect your loan approval. If you should decide not to proceed with this loan, please inform our office, in writing, of your decision so obligated funds can be returned.

Sincerely,

County Executive Director

Example Letters (Continued)

B Adverse Determination Notification Letter

Following is an example Adverse Determination Notification Letter.

1-FSFL Subpar 128 B

(Use Agency Letterhead format with local return address.)

ADVERSE DETERMINATION NOTIFICATION LETTER

(Date of Letter)

(Borrower Name)

(Borrower Address Line 1)

(Borrower Address Line 2)

Dear (Borrower Name),

Your request for a Farm Storage Facility Loan from the Commodity Credit Corporation filed on (insert date of application) has been reviewed by the County/State FSA Committee. The request was not approved. The reason we did not approve your request for a loan is:

(Insert specific reasons for not approving the loan in plain language. Add a citation of the specific CFR reference and a reference to a specific 1-FSFL paragraph. Include a copy of the applicable handbook paragraph reference.)

If you disagree with the County Committee's decision, you may request reconsideration, mediation, or an appeal. (Insert rights for reconsideration, mediation, and appeal according to 1-APP.)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or 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. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

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Thank you for your interest in the program.

Sincerely,

County Executive Director
For the (County Name) FSA County Committee

Example Letters (Continued)

C Reminder and Notification Letter

Following is an example Reminder and Notification Letter.

<p>(Use Agency Letterhead format with local return address.)</p> <p style="text-align: center;">USDA-Farm Service Agency County FSA Office Address City, State ZIP Code</p>	<p>1-FSFL Subpar 158 C</p>								
<p>REMINDER AND NOTIFICATION LETTER</p>									
<p>(Contact Borrower Name) (Contact Borrower Address 1) (Contact Borrower Address 2)</p> <p>Dear (Contact Borrower Name):</p> <p>Please be advised that an installment payment will be due and payable for the Farm Storage Facility Loan (FSFL) No. XXXX/XXXXXX on XX-XX-20XX. The annual installment balance due is described in the following table.</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Installment Due Date</th> <th style="text-align: center;">Installment Amount Due</th> <th style="text-align: center;">Principal Amount Due</th> <th style="text-align: center;">Daily Interest Accrual</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"></td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> <td style="text-align: center;">\$</td> </tr> </tbody> </table> <p>As of the date of this letter, the outstanding principal balance on this loan is \$XX.XXX.XX. Please send your check payable to the Commodity Credit Corporation (CCC) in time to reach the office at the following address by the due date:</p> <p>Commodity Credit Corporation (Office Street Address) (City, State, and ZIP Code)</p> <p>If payment is not received on or before the due date, the amount due will be recorded for offset from any FSA or CCC payment due you. Additionally, the CCC can declare the entire indebtedness immediately due and payable. If your loan is called, foreclosure proceedings can be initiated. Under foreclosure proceedings, the collateral securing the loan can be sold and the proceeds of the sale will be applied to the outstanding amount of the loan.</p> <p>Feel free to give us a call if you have any questions.</p> <p>CED's Name</p> <p>County Executive Director</p>		Installment Due Date	Installment Amount Due	Principal Amount Due	Daily Interest Accrual		\$	\$	\$
Installment Due Date	Installment Amount Due	Principal Amount Due	Daily Interest Accrual						
	\$	\$	\$						

Example Letters (Continued)

D Demand Letter

Following is an example Demand Letter.

1-FSFL Subpar 158 F				
(Use Agency Letterhead format with local return address.)				
DEMAND LETTER				
(Date of Letter)				
(Borrower Name) (Borrower Address line 1) (Borrower Address line 2)				
Dear (Borrower Name),				
Please be advised that according to the regulations at 7 CFR 1436.13 and the terms of CCC-186, Promissory Note and Security Agreement, an installment payment was due and payable for the Farm Storage Facility Loan Program on the date shown below. The installment has not been paid.				
Please send your check payable to the Commodity Credit Corporation immediately for the new amount due (shown below) because of additional interest. Send your payment to the following address:				
Commodity Credit Corporation (Insert office street address) (Insert City, State, and ZIP Code).				
Loan Number	Date of Note and Security Agreement	Unpaid Installment Amount	Original Due Date	Amount Due 30 Days from Date of this Letter
		\$		\$
The amount due has been recorded for offset from any Farm Service Agency or Commodity Credit Corporation payment due you. Additionally, the Commodity Credit Corporation may declare the entire indebtedness immediately due and payable. If your loan is called, foreclosure proceedings may be initiated. Under foreclosure proceedings, the collateral securing the loan may be sold and the proceeds of the sale will be applied to the outstanding amount of the loan.				
Feel free to give us a call if you have any questions. If for some reason, you cannot pay the amount due, contact our office immediately to discuss this situation.				
(Insert as applicable according to 1-FSFL (Rev. 1) subparagraph 158 E.) Subject to COC approval, you may request up to 120 more calendar days after the due date to pay the installment. The request must be in writing, stating why you cannot pay the installment on time, and must be submitted with a current cash flow statement by no later than 60 calendar days after the installment due date. If approval for a later payment date is approved, CCC will continue to collect payment towards the installment due plus additional interest by administrative offset of CCC payments due you.				
If you believe that you have been sent this notice in error, that the determination is in error, or that the amount due is incorrect, you have 30 calendar days from the date of this letter to request reconsideration, mediation, or an appeal. (Insert rights for reconsideration, mediation, and appeal according to 1-APP.)				
You may also contact the County Office to receive a copy of the documents related to this determination.				
County Executive Director For the (County Name) FSA County Committee				

Example Letters (Continued)

E Demand Letter for Installment Principal Balances

Following is an example Demand Letter for Installment Principal Balances.

1-FSFL Subpar 159 E

(Use Agency Letterhead format with local return address.)

DEMAND LETTER FOR INSTALLMENT PRINCIPAL BALANCES

(Date of Letter)

(Borrower Name)

(Borrower Address line 1)

(Borrower Address line 2)

Dear (Borrower Name),

Please be advised that according to the regulations at 7 CFR Part 1436.13, and the terms of CCC-186, Promissory Note and Security Agreement, your Farm Storage Facility Loan is considered delinquent because, although a partial installment payment was made, an installment principal balance exists.

Please send your check payable to the Commodity Credit Corporation immediately for amount due (shown below). Send your payment to the following address: (insert office street address), (insert City, State, and ZIP Code).

Loan Number	Date of Note and Security Agreement	Unpaid Installment Principal Amount Due
		\$

The amount due has been recorded for offset from any FSA or CCC payment due you. Additionally, CCC may declare the entire indebtedness immediately due and payable. If your loan is called, foreclosure proceedings may be initiated. Under foreclosure proceedings, the collateral securing the loan may be sold and the proceeds of the sale will be applied to the outstanding amount of the loan.

If, for some reason, you cannot pay the amount due, contact our office immediately to discuss this situation or if you have additional questions. If you believe that you have been sent this notice in error, that the determination is in error, or that the amount due is incorrect, you have 30 calendar days from the date of this letter to request reconsideration, mediation, or an appeal. (Insert rights for reconsideration, mediation, and appeal according to 1-APP.)

You may also contact the County Office to receive a copy of the documents related to this determination.

County Executive Director
For the (County Name) FSA County Committee