

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

Notice FSFL-135

For: State and County Offices

**New FSFL Regulatory Provisions: Microloans, Portable (New or Used) Structures,
Equipment and Storage and Handling Trucks**

Approved by: Deputy Administrator, Farm Programs



1 Overview

A Background

The FSFL Program provides low-cost financing for producers to build or upgrade on-farm storage, handling facilities, and storage and handling trucks. FSFL's can be used for items such as drying and cooling equipment, safety equipment, cold storage buildings, hay barns, and grain bins. The FSFL program benefits producers who lack local commercial storage options or have limited marketing options for their commodities at harvest time.

Having on-farm storage helps producers to sell their crop at a time when the market is favorable for them, rather than being forced to sell immediately after harvest or pay for commercial storage. Producers can use on-farm storage to store livestock feed grown on-farm, rather than buying feed. On-farm storage allows producers to better serve their customers that buy commodities throughout the year. FSFL's are for storage and handling facilities and equipment, and storage and handling trucks only, and not for crop production equipment.

This notice announces new FSFL provisions at 7 CFR 1436 which include:

- FSFL microloans – loans up to \$50,000 (aggregate outstanding balance), 5 percent down payment, and reduced documentation for determining the storage capacity need
- storage and handling equipment (portable or permanently affixed, new or used)
- storage and handling trucks (new or used)
- all FSFL-financed equipment, structures and storage and handling trucks must have a useful life for at least the FSFL term.

Disposal Date	Distribution
November 1, 2016	State Offices; State Offices relay to County Offices

5-3-16

1 Overview (Continued)

A Background (Continued)

Expanding the FSFL program to authorize FSFL microloans is intended to assist smaller start-up farm and/or niche-type operations, and require a smaller down payment, which may not be able to meet the existing 3-year production requirement; however, producers of **all** eligible FSFL commodities may apply. Also, portable equipment (new or used) can keep the costs of facilities and handling equipment down which is especially beneficial to smaller operations that may have lower gross incomes available to repay the FSFL. FSFL regulations at 7 CFR 1436 incorporating these changes will be published as a final rule in CFR on April 28, 2016.

New provisions in this notice are available to producers of **all** eligible commodities. Producers may begin submitting CCC-185's for new FSFL provisions on April 29, 2016.

Important: Authority is **not** provided to approve a new FSFL request to include newly issued FSFL provisions, if an FSFL has already been approved by STC or COC and obligated in DLS before issuance of this notice.

Note: 1-FSFL will be amended to incorporate the changes detailed in this notice.

B Purpose

This notice provides:

- new FSFL provisions for:
 - FSFL microloan
 - storage and handling equipment (new or used, and permanently affixed or portable)
 - storage and handling trucks (new or used)
- authorization to State and County Offices to accept CCC-185's for new FSFL provisions
- instructions for completing CCC-185 and entering CCC-185's in DLS
- approval requirements
- pertinent loan information
- 1-FSFL (Rev. 2) references for FSFL policy and procedure
- CCC-195 Checklists.

Note: FSFL policies for compliance checks and servicing FSFL's disbursed using the new provisions will be issued in a forthcoming FSFL notice and/or 1-FSFL amendment.

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1 Overview (Continued)

C Contacts

The following provides contacts if there are questions.

IF located in a...	THEN contact...
County Office	State Office.
State Office	any of the following, as applicable: <ul style="list-style-type: none">• Toni Williams for FSFL policy by either of the following:<ul style="list-style-type: none">• e-mail to toni.williams@wdc.usda.gov• telephone at 202-720-2270• George Pryor by either of the following:<ul style="list-style-type: none">• e-mail to george.pryor@wdc.usda.gov• telephone at 202-690-4799• Laura Schlote for FSFL automation by either of the following:<ul style="list-style-type: none">• e-mail to laura.schlote@wdc.usda.gov• telephone at 202-720-7785.

2 Action

A State Office Action

State Offices shall:

- ensure that all County Offices are following the policy in this notice
- assist County Offices with questions on the information in this notice
- contact PSD with any questions they may have about this notice according to subparagraph 1 C.

B County Office Action

County Offices shall:

- begin accepting CCC-185's (4-21-16) for new FSFL provisions, according to this notice
- immediately comply with procedure in this notice, 1-FSFL, and 2-FSFL
- continue to follow 1-FSFL, paragraph 10 for FSFL approval authority
- ensure environmental reviews have been completed for **all** FSFL requests, according to 1-EQ and 1-FSFL (Rev. 2) paragraphs 109 and 110
- complete required CCC-195 checklists

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2 Action

B County Office Action (Continued)

- contact the State Office for guidance if there are questions or concerns about the policy and procedure in this notice on determining:
 - FSFL microloan provisions
 - eligible components, storage structures, equipment and storage and handling trucks.
- continue to follow policies in Notices FSFL-125 through FSFL-133, as applicable, 1-FSFL (Rev. 2), and 2-FSFL.

3 Definitions and Eligible Commodities

A New FSFL Definitions

The following new FSFL definitions are provided to further clarify terms provided in this notice.

Facility means any on-farm storage and handling facility or structure, storage and handling equipment, or storage and handling truck, for which a producer may receive FSFL financing to acquire or upgrade. Such facilities can be new or used, fixed or portable.

Facility loan commodity means corn, grain sorghum, oats, wheat, barley, rice, raw or refined sugar, soybeans, sunflower seed, canola, rapeseed, safflower, flaxseed, mustard seed, crambe, sesame seed, other grains and oilseeds as determined and announced by CCC, dry peas, lentils, or chickpeas harvested as whole grain, peanuts, hay, renewable biomass, fruits and vegetables (including nuts), aquaculture, floriculture, hops, milk, rye, triticale, maple sap, honey, meat, poultry, eggs, cheese, butter, yogurt, and other storable commodities as determined by the Secretary. Corn, grain sorghum, wheat, and barley are included whether harvested as whole grain or other than whole grains.

FSFL microloan means a loan for which the producer's aggregate outstanding FSFL balance will be equal to or less than \$50,000 at the time of loan application and disbursement. The terms for a FSFL microloan are 3, 5, or 7 years.

Off-farm paid labor means any laborer that does not work for the applicant on a regular basis and who is not hired as a seasonal worker.

Portable equipment and storage structures means non-affixed equipment and storage containers that are manufactured to be mounted, hitched, or transported with a farm vehicle, truck, or trailer and its primary function is to store or handle eligible facility loan commodities at different farm, market, or storage locations. Examples of portable equipment include, but are not limited to, bulk tanks, conveyors, augers, vacuums, pilers, scales, batch dryers, and storage containers.

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3 Definitions and Eligible Commodities (Continued)

A New FSFL Definitions (Continued)

Storage and handling truck means a CCC-approved commodity storage truck or van designed to carry eligible commodities and **may** be equipped with a variety of mechanical refrigeration systems and will be used to store, handle, and move eligible commodities from the producer's farm location to market or storage. In general, storage and handling truck FSFLs may be \$100,000 or less, have a maximum of four axles with a gross weight rating of 60,000 pounds or less.

Term of loan means the duration, in years, of a loan payable in a fixed number of equal installments. The terms for an FSFL are 3, 5, 7, 10, or 12 years.

Note: Used storage structures, equipment and storage and handling trucks shall have a maximum term of 3 or 5 years.

B Eligible FSFL Commodities

See Exhibit 1 for eligible commodities authorized for an FSFL.

For commodities **not** currently identified as eligible for FSFL's and the need has been determined by STC, the State Office shall prepare a written document to justify the addition of the species and send it by e-mail to Toni Williams at **toni.williams@wdc.usda.gov**.

The justification document should, at a minimum, provide the following:

- general information about the commodity, including its use
- storage needs
- market for the requested commodity.

4 FSFL Microloan Provisions

A FSFL Microloan Amount

The maximum amount of an FSFL microloan shall **not** exceed an aggregate outstanding FSFL balance of \$50,000. Therefore, if a producer currently has an outstanding FSFL in the amount of \$20,000, the producer is eligible for an FSFL microloan for \$30,000.

FSFL's approved and obligated before issuance of this notice will remain as is in DLS as a regular FSFL.

State and County Offices are required to verify in DLS, that the aggregate outstanding FSFL balance does **not** exceed \$50,000 at the time of loan approval and disbursement.

Note: Partial and final disbursements are applicable to an FSFL microloan.

4 FSFL Microloan Provisions (Continued)

B FSFL Microloan Terms

The FSFL microloan shall have a maximum term of 3, 5 or 7 years for **new** and 3, 5 for **used** storage structures, equipment and storage and handling trucks, from the date of the execution of CCC-186.

The new terms of 3 or 5 years are also available to producers of **all** commodities who request an FSFL greater than \$50,000.

All FSFL-financed equipment, structures and storage and handling trucks (new or used) must have a useful life for at least the FSFL term.

An FSFL microloan should be made available to producers of **all** commodities.

C Down Payment

A minimum down payment for an FSFL microloan shall be:

- 5 percent of the eligible net costs
- made by the applicant to the supplier or contractor before the final FSFL disbursement.

Example: The net cost of the facility or equipment is \$50,000, supported by bills and invoices paid to the supplier or contractor. The minimum down payment for \$50,000 is \$2,500. Therefore, \$47,500 will be disbursed to the producer for the FSFL microloan.

An FSFL Disbursement Calculator for the microloan **must** be completed before the FSFL microloan is disbursed. See Exhibit 2.

A helpful FSFL table is provided in Exhibit 4 and includes; loan and facility types, down payment requirement, maximum loan amount, and applicable loan terms, based on new or used equipment.

D Monthly Interest Rates

The interest rate for FSFL microloan shall be the rate:

- equivalent to Treasury securities of a comparable term in effect during the month of the initial FSFL approval by STC or COC
- in effect for the FSFL term of 3, 5, or 7 years
- the same for a partial and final disbursement.

4 FSFL Microloan Provisions (Continued)

D Monthly Interest Rates

The rates will be:

- updated monthly
- published on FSA's Internet web site
- posted in County Offices
- automatically downloaded to the FSFL interest rate table in DLS.

E Storage Need Self-Certification

The provisions provided in this subparagraph apply to producers of **all** commodities.

Producers may self-certify to the storage capacity need when the aggregate outstanding balance equal to \$50,000, or less. A written waiver request from the producer is **not** required at the time of loan request and during the term of the FSFL.

The storage need self-certification, must be completed on a worksheet calculator available at <http://www.fsa.usda.gov/programs-and-services/price-support/Index>.

The self-certified information will be used by STC's and COC's to determine FSFL eligibility and feasibility.

See 1-FSFL, Part 3 and the applicable Notices FSFL-127 through FSFL-133 for determining storage need for new eligible commodities.

Important:

For all FSFL's, **excluding** handling equipment, the storage capacity worksheet calculator **must** be attached to CCC-185.

Notes: In most instances, using the producer's actual yield and production records provides, for the eligible commodity, better information for calculating the producer's storage need.

According to 2-CP, subparagraph 322 C State and County Offices may spot check any producer **not** identified on the national producer selection list if there is reason to question the producer's compliance with any program provisions. The National Office will annually determine if additional producers should be added to the national producer selection list for compliance.

The requirement to document 3 years of production history to determine storage needs will remain for regular FSFL's to producers with an aggregate outstanding FSFL balance greater than \$50,000.

5 Storage and Handling Equipment

A Eligible Storage Facilities

FSFL's shall only be made for purchasing, installing or acquiring eligible **new or used** storage facilities, including pre-fabricated structures, drying and handling equipment, and bulk tanks, having a useful life for the entire FSFL term and may be **portable or permanently affixed**.

FSFL eligible storage facilities must be built, installed or acquired:

- of such quality that the structure can be insured
- to protect the FSFL commodity from contaminants
- to support local climate conditions for the area.

Eligible portable storage facilities and containers include manufactured storage containers that may be used when transported, hitched, or mounted on a trailer or truck for the purpose of storing and handling eligible commodities.

Eligible storage facilities include, but is not limited to, the following:

- conventional type cribs or bins designed and engineered for FSFL commodity
- walk-in prefabricated storage coolers or containers designed to maintain the FSFL commodity
- oxygen-limiting and other upright silo-type structures designed for FSFL commodity storage
- flat-type storage structures designed for and primarily used to store FSFL commodities
- concrete foundations, aprons, pits, and pads, including site preparation, labor, and material, essential to the proper operation of the storage and handling equipment
- concrete pads without walls or separate, detachable sides on which an FSFL commodity is stored
- bunker-type, horizontal, or open silo structures, with at least 2 concrete walls and a concrete floor
- portable storage containers, essential to the proper storage of the eligible commodity
- bulk tanks suitable for storing honey, maple sap, and milk

5 Storage and Handling Equipment

A Eligible Storage Facilities (Continued)

- uptake and discharge re-circulatory systems that are used for storage and holding tanks for aquaculture products, wherein the water used is exclusively from on farm aquifers and is discharged back on the farm

Note: FSFL's are **not** authorized when the holding or storage structure will have uptake or discharge water that comes from natural sources, tributaries, coastal and ocean waters, or perennial waterways.

- renovating existing storage, according to 1-FSFL, paragraph 41, without an increase in storage capacity
- remanufactured oxygen-limiting storage structures built to the original manufacturer's design specifications using original manufacturer's rebuild kits designed for FSFL commodity storage.

Notes: STC's:

- are strongly encouraged to only allow rebuild kits from the original manufacturer of oxygen-limiting storage structures to ensure that these structures are rebuilt correctly and ensure the safety of the structure
- are authorized to approve rebuild kits from original manufacturer of oxygen-limiting storage structures for FSFL's \$25,000 or less
- may request a DAFP waiver to allow companies other than the original manufacturer of the oxygen-limiting storage structure to supply rebuild kits for FSFL-financed structures.

DAFP waiver requests shall:

- follow 1-FSFL, paragraph 25
- be for the specific company located at a specified location
- be submitted **before** approving FSFL's using manufacturer's rebuild kits
- include copies of all pertinent information about the following:
 - company
 - how their rebuild kits are manufactured
 - warranty offered on their rebuild kits.

5 Storage and Handling Equipment (Continued)

B Eligible Equipment and Handling Components

FSFL-financed equipment and handling components must be used for the purpose for funds acquired to purchase construct, assemble or install for the entire FSFL term and **may be portable or permanently affixed.**

Eligible equipment and handling components, **new or used**, include the following, but not limited to:

- augers
- baggers
- back-up generators
- boxers
- brush polishers
- bulk bin tippers
- case palletizers
- circulation fans
- conveyors
- cold dip tanks
- drying tunnels
- dryers
- dumpers
- electrical equipment, such as lighting, motors, and wiring integral to the proper operation of a cold storage facility
- food safety-related equipment, such as sanitizing or pre-washing filter tanks
- front-end loader attachments
- grippers
- hop bailers

5 Storage and Handling Equipment (Continued)

B Eligible Equipment and Handling Components (Continued)

- hoppers
- hydrolifts
- hydrocoolers
- ice machines
- lines to evaporator
- liquefied petroleum tanks to fuel dryers
- quality graders
- pilers
- racking system
- refrigeration units or systems
- roller spray units
- safety equipment meeting OSHA requirements, as required by CCC, such as lighting and inside and outside ladders

Note: County Offices are **not** responsible for determining that equipment meets OSHA standards.

- self-propelled fork lifts
- shelves
- skid steers
- sizers
- sorting bins and/or tables
- washers
- waxers

5 Storage and Handling Equipment (Continued)

B Eligible Equipment and Handling Components (Continued)

- weight graders
- weight scales
- wheel loaders
- equipment to improve, maintain, or monitor the quality of stored FSFL commodities, such as cleaners, moisture testers, and heat detectors, along with a proposed storage facility
- handling and drying equipment determined by COC to be needed and essential to the proper functioning of a storage system, without showing a need and/or obtaining FSFL for the storage structure
- electrical equipment, such as pumps, lighting, motors, and wiring, integral to the proper operation of the storage and handling equipment, **excluding** installing electrical service to the electrical meter.

The area of a structure required to house or operate eligible handling equipment is eligible, in addition to the storage space. In some cases, the area of the building to house eligible equipment may be larger than the storage area.

State Offices **must** contact the National Office, according to subparagraph 1 C, when there are questions about eligible and ineligible drying and handling equipment.

All eligible components financed with FSFL funds must be insured and inspected before FSFL disbursement.

1-FSFL, paragraph 36 will be amended to include these provisions.

C Ineligible Storage Facilities and Handling Equipment

Ineligible storage and handling equipment includes, but is not limited to, the following:

- structures of a temporary nature that require the weight or bulk of the commodity stored to maintain its shape, such as fence or bags, **not** having a useful life of the term of the loan
- storage structures to be used for a commercial purpose, as defined in 1-FSFL, Exhibit 2
- structures that are **not** suitable for storing FSFL commodities for which a need is determined

5 Storage and Handling Equipment (Continued)

C Ineligible Storage Facilities and Handling Equipment (Continued)

- aquaculture holding tanks when the holding or storage structure will have uptake or discharge water that comes from natural sources, tributaries, coastal and ocean waters, or perennial waterways
- feed handling and processing equipment
- production and feed facilities
- livestock pens
- chicken houses
- storage structures and handling equipment determined by STC or COC that are not suitable for the applicable commodity
- determined to not have a lifespan of at least the term of the FSFL.

6 Eligible and Ineligible Storage and Handling Trucks

A Eligible Storage and Handling Trucks

FSFL-financed storage and handling trucks **new or used** must be used for the purpose for funds acquired for the entire FSFL term.

Eligible storage and handling trucks, **new or used**, may include, but is not limited to, the following:

- cold storage reefer trucks
- grain haulers
- storage trucks with a chassis unit
- semi road tractors.

Storage and handling truck FSFL's **may**:

- be \$100,000 or less
- have a maximum of four axles with a gross weight rating of 60,000 pounds or less.

The National Office will review on a case by case basis the need for an operation's FSFL request to exceed these limits when purchasing a storage and handling truck.

State Offices **must** contact the National Office, according to subparagraph 1 C, when there are questions about eligible and ineligible storage and handling trucks.

6 Eligible and Ineligible Storage and Handling Trucks (Continued)

A Eligible Storage and Handling Trucks (Continued)

All storage and handling trucks receiving FSFL-financing **must**:

- be registered with the applicable State Motor Vehicle Administration (MVA) and all State and local MVA laws, insurance, and title provisions must be adhered to before loan disbursement
- meets the needs of the operation
- have a clear title
- have a useful lifespan of at least the entire FSFL term
- have a valid vehicle identification number
- obtain the required State emissions and vehicle inspection
- be insured with a current policy equal to the value of the security at the time of loan closing and renewed annually throughout the term of the loan
- not have been purchased earlier than 30 calendar days before the FSFL request is submitted in the County Office.

Notes: For questionable situations, consult with the regional OGC and/or an FSA employee with loan approval authority to ensure that registration and/insurance requirements are in accordance with all State and local MVA laws before loan disbursement.

SEC's are available to assist with completing the required FSA-850 for the storage and handling truck. If additional guidance is required, contact the National Office according to subparagraph 1 C.

B Ineligible Storage and Handling Trucks

Ineligible storage and handling trucks, may include, but are not limited to, storage and handling trucks:

- older than 15 years
- with a salvaged title
- that cannot obtain full coverage automobile insurance
- purchased more than 30 calendar days from the date of the FSFL request
- determined by STC or COC to not have a lifespan of at least the entire FSFL term
- determined by STC or COC that are not suitable for the applicable commodity
- cannot obtain the required State emissions and vehicle inspection.

7 Additional Storage and Handling Equipment and Truck Information

A Loan Terms for Used Eligible Storage Facilities, Handling Equipment and Storage and Handling Trucks

The maximum loan term for a **used** storage facility, handling equipment and/or storage and handling truck is 5 years. Therefore, the producer has an option of selecting on CCC-185, a 3 or 5 year term for a **used** storage facility, handling equipment and/or storage and handling truck.

Excluding an FSFL microloan (aggregate outstanding balance no greater than \$50,000), the maximum loan amount of \$500,000 is applicable per **used** storage facility, handling equipment.

B Resources for Determining Value of Storage Facilities, Handling Equipment and Storage and Handling Trucks

County Offices may use the following resources for determining the value of storage and facilities, handling equipment and storage and handling trucks (**new or used**):

- NADA
- Kelly Blue Book
- local auction/internet comparable sales
- bill of sale/invoice
- reputable auction websites, such as Auctiontime.com
- qualified FSA expert, such as but not limited to, an employee delegated chattel appraisal authority according to 1-FLP.

If it is determined that these sources are not available to provide a fair and reasonable market value, STC or COC can use practical knowledge and expertise to determine a reasonable value to support the cost. The reasonable value must be a reasonable price that CCC can expect to receive if the FSFL collateral has to be liquidated.

STC or COC must document on CCC-185-D, item 5 the source used for determining a reasonable value. A reasonable valuation to support the cost will provide security for both the producer and CCC.

1-FSFL, paragraph 122 will be amended to include this policy.

For questionable situations, contact the National Office, according to subparagraph 1 C.

8 Insurance Requirements

A Multi-Peril Crop Insurance, NAP Requirement, LGM or MPP

MPCI, NAP, LGM, or MPP-Dairy is **required** on all:

- commodities stored in the FSFL-funded facility, whether economically significant or not
- insurable facility loan commodities of economic significance on all farms operated by the borrower in the county where the storage facility is located.

Crop of economic significance is defined as any insurable FSFL commodity that contributes 10 percent or more of the total expected value of all crops grown by the loan applicant.

STC's are authorized to:

- establish State-wide policy for minimum requirements for MPP coverage
- approve one-year waivers if the insurance sales period has ended.

Notes: The producer's waiver request and determination must be filed in the producer's FSFL file folder.

If it is determined insurance is not available for the applicable commodity, the producer may request a waiver and COC may approve or disapprove.

STC's may request a waiver from DAFP, according to 1-FSFL, paragraph 25 when a new eligible commodity is considered not economically significant.

B Structural Insurance Requirement

To protect CCC's interest in collateral, County Offices shall require **all** borrowers to:

- obtain all-peril structural insurance on all storage structures and components receiving FSFL financing
- list CCC as a loss payee
- ensure insurance coverage equals or exceeds the outstanding FSFL balance.

8 Insurance Requirements (Continued)

C Automobile Insurance Requirement

To protect CCC's interest in the storage and handling truck, County Offices shall require **all** borrowers to:

- obtain full coverage automobile insurance, which may include hazard insurance, for the storage and handling truck purchased with FSFL financing
- list CCC as a loss payee
- ensure insurance coverage equals or exceeds the outstanding FSFL balance
- be provided before loan closing and maintain insurance for the term of loan.

9 Other Pertinent Loan Information

A FSFL Disbursement Calculator

An FSFL disbursement calculator for the microloan must be completed before the FSFL microloan is disbursed and filed in the producer's FSFL folder.

When all final bills are received as evidenced by CCC-191's and CCC-197, County Offices must access the FSFL disbursement calculator and enter the appropriate information to document and calculate the final FSFL project costs and FSFL down payment for a partial or final disbursement.

The FSFL microloan disbursement calculator is located on PSD's website at <http://www.fsa.usda.gov/programs-and-services/price-support/Index>. See Exhibit 2.

B Additional Security Requirements

Unless STC requires additional security for FSFL's with an aggregate outstanding balance of \$50,000 to \$100,000, additional security is only required for FSFL:

- amounts exceeding \$100,000
- where the aggregate outstanding loan balance of all loans to a borrower exceeds \$100,000.

9 Other Pertinent Loan Information

C Perfecting Liens

Filing UCC-1 provides FSA with a lien on the permanently affixed or portable (new or used) structure, equipment and/or storage and handling truck being acquired, installed or built.

A lien search **must** be performed to determine CCC has the lien position required for the FSFL structure, equipment and/or storage and handling truck.

The method to properly perfect a lien on security varies significantly between States. Each State, with regional OGC and/or FLP guidance, shall issue a State supplement to provide additional guidance on properly perfecting liens on portable structures, equipment and/or storage and handling trucks within their State.

See 1-FSFL, Part 8.

D FSFL Topics and References

The following are topics and references provided in 1-FSFL. These provisions are applicable to all FSFL commodities.

IF the FSFL program topic is...	THEN see 1-FSFL...
application fees	paragraph 58.
depositing application fees	paragraph 301, and 2-FSFL, paragraph 33.
approvals	paragraph 154.
approval authority	paragraph 10.
borrower requirements	paragraph 35.
environmental review and effects	paragraph 109, 110 and 1-EQ.
final inspection of facility before loan	paragraph 171.
insurance requirements	paragraphs 96, 97, and 98.
issuing payments for lien searches and recording fees	paragraph 302.
obtaining and filing UCC-1's	paragraph 142.
partial and final disbursements	paragraph 170.
security requirements	paragraph 120.
software	2-FSFL.

Important: FSFL lien searches and recording fees must be properly recorded in NRRS according to 1-FSFL, paragraph 302 and 1-FI.

10 CCC-185's and Approvals

A Submitting CCC-185's

Authorization is provided to accept CCC-185's. CCC-185's **must** be submitted to the administrative FSA County Office:

- that maintains the records of the farm or farms applicable to the applicant requesting an FSFL
- where the facility or equipment will be located, if farm records have **not** been established in a County Office.

Upon request, the applicant **must** furnish information and documentation as STC or COC deems reasonably necessary to support the application, according to subparagraph B.

Submitting CCC-185 does **not** ensure approval nor does it create any liability on behalf of CCC. Borrowers who authorize delivery, site preparation, or construction actions without an approved loan, do so at their own risk and may be determined ineligible for the requested FSFL.

Note: See 1-FSFL, paragraph 11 for provisions when a producer has started actions before FSFL approval.

B Approval Requirements

FSFL approval requirements for new FSFL provisions are the same as for **all** other FSFL's.

Applicants requesting FSFL's are required to submit the following with the loan application:

- \$100 loan application fee per applicant or borrower
- balance sheet prepared within the last 90 calendar days
- income and expense projections for the borrower's farm operation
- cost estimates and building plans
- proof of full coverage automobile insurance, MPCI, NAP coverage, MPP-Dairy or LGM participation before loan disbursement
- exact location and size of the structure for the environmental evaluation
- **except** for FSFL microloan, planting and crop history records if not already available in the County Office.

10 CCC-185's and Approvals (Continued)

B Approval Requirements (Continued)

For CCC-185's **not** supported by existing farm records, the applicant may be required to provide to the County Office all documentation required to be determined an eligible borrower, including but **not** limited to, the following forms:

- AD-1026
- CCC-10
- CCC-902.

C Completing CCC-185's

Effective immediately, County Offices shall:

- provide producers the revised CCC-185 and CCC-185-1, if necessary, dated 4-21-16, for requesting FSFL's
- dispose of all CCC-185's and CCC-185-1's with a previous date
- use CCC-185-D for STC and/or COC use.

See Exhibit 3.

For determining the producer's storage capacity need a worksheet calculator is also available at <http://www.fsa.usda.gov/programs-and-services/price-support/Index>.

Important:

The storage capacity worksheet calculator **must** be attached to CCC-185 when a storage need determination is required.

D Accessing CCC-185's

The CCC-185, CCC-185-D, and CCC-185-1 (dated 4-21-16) are available online at:

- <http://intra3.fsa.usda.gov/dam/ffasforms/forms.html>
- <http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>.

Notes: All previous versions of CCC-185's and CCC-185-1's must be destroyed.

Authorization is provided to approve a CCC-185-D.

10 CCC-185's and Approvals (Continued)

E Entering CCC-185's in DLS

All FSFL requests must be entered in DLS, according to 2-FSFL.

For entry of new eligible commodities, State and County Office employees **must**:

- complete loan entry actions according to 2-FSFL, Part 3
- select "FS-M" as the request type for FSFL microloan

Note: For required recording and tracking purposes, an FSFL microloan must be recorded as FS-M and the structure, equipment and/or storage and handling truck for the FSFL microloan must be selected accordingly in DLS.

- enter all required loan information
- enter the application fee
- enter all related entities
- on the "Facility" tab select the applicable structure type from the drop-down menu
- on the Farm Production Screen, select the applicable farm number(s) and commodity

Note: Not all facility types, such as handling equipment, require production information.

- enter existing capacity
- enter the proposed capacity
- submit the application package.

11 CCC-195's, FSFL Checklists

A Using CCC-195's, CCC-195A's and/or CCC-195B's

CCC-195 is **required** to be completed for **all** FSFL's. In addition to CCC-195, CCC-195A (real estate security) or CCC-195B (no real estate security) will be used after it is determined whether the FSFL requires additional security.

It is **not** the intent of CCC-195, CCC-195A, or CCC-195B to supersede or replace procedure. County Offices are **required** to use CCC-195, CCC-195A, and CCC-195B, as applicable, as reminders of the most frequently found errors when completing FSFL's.

See Exhibit:

- 5 for an example of CCC-195
- 6 for an example of CCC-195A
- 7 for an example of CCC-195B.

B Completing CCC-195, CCC-195A, and CCC-195B

County Offices shall:

- destroy previous versions of CCC-195 and CCC-195A and CCC-195B
- prepare CCC-195 for all CCC-185's
- prepare CCC-195A or CCC-195B for all CCC-185's
- maintain CCC-195 and CCC-195A or CCC-195B in each FSFL folder
- check, initial, and date the appropriate box for each item as it is performed
- for items that are **not** applicable, CHECK (✓) "N/A", initial, and date
- obtain all **required** signatures on CCC-195 and CCC-195A or CCC-195B on or before FSFL disbursement.

FSFL Program Eligible Commodities and Crops

Grains and Oilseeds	Honey	Peanuts, Pulse, and Rice Crops	Hay and Legumes	Biomass and Residues	New Eligible Commodities
Barley	Honey	Chickpeas	Alfalfa	Algae	Aquaculture
Buckwheat		Dry Beans	Brome	Corn Stover	Floriculture
Canola		Dry Peas	Clovers	Feed Grains	Hops
Corn		Lentils	Costal Bermuda	Food Waste	Maple Sap
Crambe		Peanuts	Corn Stubble	Orchard Prunings	Meat and Poultry
Flaxseed		Rice	Fescue Grass	Plants and Trees	Milk
Grain Sorghum			Native Grass	Soybeans	Rye
Mustard Seed			Orchard Grass	Straws and Hulls	Butter
Oats			Peanut Hay	Switch Grass	Eggs
Rapeseed			Rye Grass	Wood residue	Cheese
Rye			Timothy Grass	Wood waste	Yogurt
Safflower			Trefoil	Yard Waste	
Sesame Seeds			Wheat Straw		
Soybeans					
Speltz					
Sunflower Seeds					
Triticale					
Wheat					
Note: Harvested as whole grain or other than whole grain.					
Fruits and Vegetables					
Almonds	Caneberries	Currants	Kohlrabi	Peaches	Rhubarb
Apples	Caneberries (Blackberries)	Dates	Leeks	Peas	Rutabaga
Apricots	Caneberries (Raspberries)	Eggplant	Lemons	Pecans	Saskatoon Berries
Aronia Berries	Cantaloupes	Elderberries	Lettuce	Peppers	Scallions
Artichokes	Carrots	Figs	Limes	Pineapple	Shallots
Asparagus	Cashews	Garlic	Macadamia Nuts	Pistachios	Squash
Avocados	Cauliflower	Ginger	Mangos	Plantain	Strawberries
Bamboo Shoots	Celery	Grapefruit	Mushrooms	Plums	Tangelos
Bananas	Cherries	Grapes	Nectarines	Pomegranates	Tomatoes
Beans	Chestnuts	Green Peanuts	Okra	Potatoes	Turnips
Beets	Chicory/Radicchio	Greens	Olives	Potatoes, Sweet	Walnuts
Blueberries	Coconuts	Hazelnuts	Onions	Prunes	Water Cress
Broccoli	Corn	Herbs	Oranges	Pumpkins	Watermelon
Brussel Sprouts	Cranberries	Honeydew	Papaya	Radishes	Yams
Cabbage	Cucumbers	Kiwifruit	Parsnip	Raisins	

Completing the FSFL Microloan (ML) Disbursement Calculator**A Instructions for Completing the FSFL ML Disbursement Calculator**

Complete the FSFL ML disbursement calculator according to the following instructions.

County Offices **must** enter the following **required** data in the applicable fields:

- applicant's name
- FSFL ML number
- estimated FSFL ML amount
- aggregate outstanding FSFL balances (can be obtained from DLS or producer's loan folder)
- type of disbursement (partial or final)
- eligible receipts for this FSFL ML that include the following:
 - vendor and/or contractor name
 - if vendor and/or contractor was paid in full (yes or no)
 - total amount of bill
 - payment method (check, money order, credit card, or cash)
- other federal grant(s) or loan(s), if applicable.
- comments, if applicable. Ineligible items may be listed in the comments.

County Offices **must** manually enter into the FSFL ML disbursement calculator the funds received from a Federal grant or loan. If funds were received from a Federal grant or loan, the funds should be captured in CCC-197, according to 1-FSFL, paragraph 174.

FSFL Microloan (ML) Disbursement Calculator

The following is an example of the FSFL ML disbursement calculator.

Farm Storage Facility Loan (FSFL) Microloan (ML) Disbursement Calculator				
FSFL Applicant		Curtis Murray		
Part A - FSFL Information				
FSFL ML Number		2016/00003		
Estimated FSFL ML Amount		\$37,000.00		
AGGREGATE OUTSTANDING FSFL BALANCES, if applicable				
1)		\$	4,000.00	
2)		\$	2,500.00	
3)		\$	-	
4)		\$	-	
5)		\$	-	
Total Aggregate Outstanding Loan(s)		\$	6,500.00	
FSFL ML LOAN AMOUNT AVAILABLE		\$	43,500.00	
What type of disbursement?		Partial/Final Final		
Part B - Enter Eligible Receipts for this FSFL ML				
Item #	Vendor/ Contractor	Was the Vendor/ Contractor Paid in Full? enter "Yes/No"	Total Amount of Bill	Payment Method: Check/Money Order/Credit Card/Cash
1)	Kelly's Concrete	Yes	\$19,000.00	Money order
2)	Thomas and Sons Construction	No	\$7,500.00	Check
3)	Electrical	No	\$17,000.00	Money order
4)				
5)				
6)				
7)				
8)				
9)				
10)				
11)				
12)				
13)				
14)				
15)				
16)				
17)				
18)				
19)				
20)				
21)	Other Federal Grant(s) or Loan(s), if applicable		\$0.00	
22)	TOTAL FSFL PROJECT COST		\$43,500.00	
23)	Is producer eligible for FSFL ML?		YES	
24)	Minimum Down Payment Required		\$2,175.00	
25)	MAXIMUM FINAL FSFL ML AMOUNT		\$41,325.00	
IMPORTANT: Item 24 must be reviewed carefully to determine if the required 5% minimum down payment was received of the project cost (item 22).				
If necessary, an increase in the final loan amount may be available after a financial review, if requested by the borrower.				
Part C - Comments				
Important: File this disbursement calculator in the applicant's loan folder.				
*The preparer and reviewer must initial on CCC-195 A or B, Item 8L that the disbursement calculator was prepared before issuing the FSFL.				

Completing CCC-185, Loan Application for Farm Storage Facility Loan Program

A Instructions for Completing CCC-185

Complete CCC-185 according to the following instructions.

Item	Instructions																								
1A	Enter State code.																								
1B	Enter county code.																								
1C	Leave blank until a number is assigned by DLS. Enter DLS-assigned FSFL number that is formatted with FY and FSFL number; for example "2016/00002".																								
2A	Enter the name and complete address including ZIP Code for the loan applicant who will be applying for FSFL.																								
2B	Enter the last 4 digits of the producer or loan applicant's TIN. If applying as an entity, use the entity's ID number.																								
2C	Enter the loan applicant's telephone number including area code.																								
3A	Enter the requested dollar amount.																								
3B	Check "YES or NO" to indicate if the applicant is applying for a " Microloan (ML) " For ML purposes, the applicant must understand the total aggregate FSFL outstanding balance (including the requested amount) cannot exceed \$50,000.																								
3C	Check the box for the requested loan term of the loan. The requested loan term must be consistent with the eligible terms for the requested loan amount in Item 3A according to the following table. <table border="1"> <thead> <tr> <th>Terms</th><th>\$100,000.00 or less</th><th>\$100,000.01 to \$250,000.00</th><th>\$250,000.01 to \$500,000</th></tr> </thead> <tbody> <tr> <td>3</td><td>X</td><td>X</td><td>X</td></tr> <tr> <td>5</td><td>X</td><td>X</td><td>X</td></tr> <tr> <td>7</td><td>X</td><td>X</td><td>X</td></tr> <tr> <td>10</td><td></td><td>X</td><td>X</td></tr> <tr> <td>12</td><td></td><td></td><td>X</td></tr> </tbody> </table> <p>Note: Loan terms 3 or 5 years must be selected for used storage, equipment and/or storage and handling trucks, regardless of loan amount.</p>	Terms	\$100,000.00 or less	\$100,000.01 to \$250,000.00	\$250,000.01 to \$500,000	3	X	X	X	5	X	X	X	7	X	X	X	10		X	X	12			X
Terms	\$100,000.00 or less	\$100,000.01 to \$250,000.00	\$250,000.01 to \$500,000																						
3	X	X	X																						
5	X	X	X																						
7	X	X	X																						
10		X	X																						
12			X																						
3D	Check the applicable box for disbursement type requested.																								
4	Check the applicable commodity(s) type for the FSFL request.																								
5	Check facility and equipment needed for the storage based on the commodity(s) selected.																								
6	Provide a detailed description of the facility or equipment type. (Indicate if facility, equipment and/or storage and handling truck is used and model year of the truck.)																								

Completing CCC-185, Loan Application for Farm Storage Facility Loan Program (Continued)

A Instructions for Completing CCC-185 (Continued)

Item	Instructions
7	Enter legal description of real estate for the site where the facility and/or equipment will be erected or installed.
8	Enter the complete name or names of the owner of the real estate, only if it is different than the producer or loan applicant who is applying for the loan.
9A	List the names of all lienholders on the real estate where the storage will be located.
9B	If there are no lienholders enter "None" and initial and date.
10	Applicant must thoroughly read the applicant's certification and initial and date if information is provided in the other space.
11	Applicant certifies for DCIA compliance by checking (<input type="checkbox"/>) "YES", provide details in Item 14 "Additional Remarks."
12	Enter additional remarks that will assist the CCC official with determining loan eligibility.
13A through 16A	The applicant or co-applicant shall sign.
13B through 16B	Enter percentage of shares owned for each applicant or co-applicant.
13C through 16C	Enter applicant's or co-applicant's title.
13D through 16D	Enter date applicant or co-applicant signed.

Completing CCC-185, Loan Application for Farm Storage Facility Loan Program (Continued)

The following is an example of CCC-185.

This form is available electronically. (See Page 2 for Privacy Act and Paperwork Reduction Act Statements)	
CCC-185 (04-21-16)	U.S. DEPARTMENT OF AGRICULTURE Commodity Credit Corporation
LOAN APPLICATION FOR FARM STORAGE FACILITY LOAN PROGRAM	
FOR COUNTY USE ONLY	
1. LOAN IDENTIFICATION NUMBER A. State Code B. County Code C. Loan No.	
2A. Name and Address of Loan Applicant (Including ZIP Code)	2B. Tax Identification No. (last 4 digits) 2C. Telephone No. (Including Area Code)
3A. Requested Loan Amount \$	3B. Is this a FSFL Microloan Request? <input type="checkbox"/> YES <input type="checkbox"/> NO <i>The aggregate outstanding FSFL balance must not exceed \$50,000.</i>
3C. Requested Loan Term <input type="checkbox"/> 3 years <input type="checkbox"/> 5 years <input type="checkbox"/> 7 years <input type="checkbox"/> 10 years <input type="checkbox"/> 12 years	3D. Disbursement Type <input type="checkbox"/> Partial/Final <input type="checkbox"/> Final
4. COMMODITY TYPE (Check one or more commodity types). Check all that apply: <input type="checkbox"/> Biomass <input type="checkbox"/> Dairy Products (Butter, Yogurt, Cheese) <input type="checkbox"/> Eggs <input type="checkbox"/> Floriculture <input type="checkbox"/> Grain <input type="checkbox"/> Hay <input type="checkbox"/> Honey <input type="checkbox"/> Hops <input type="checkbox"/> Maple Sap <input type="checkbox"/> Meats <input type="checkbox"/> Milk <input type="checkbox"/> Poultry <input type="checkbox"/> Rye <input type="checkbox"/> Other: _____	5. FACILITY OR EQUIPMENT TYPE (Check facility and equipment needed for the storage based on the commodity(s) selected. If the FSFL request is for drying and/or handling equipment only do not complete a storage calculation worksheet.) <input type="checkbox"/> Additions/Modifications to Existing Storage <input type="checkbox"/> Drying Equipment <input type="checkbox"/> Handling Equipment <input type="checkbox"/> Biomass Structure <input type="checkbox"/> Bulk Tank <input type="checkbox"/> Bunker/Silo (High Moisture Grain) <input type="checkbox"/> Bunker/Silo (Silage) <input type="checkbox"/> Cold Storage <input type="checkbox"/> Flat Storage <input type="checkbox"/> Freezer <input type="checkbox"/> Hay Storage <input type="checkbox"/> Storage Bin <input type="checkbox"/> Storage Crib <input type="checkbox"/> Upright Silo <input type="checkbox"/> Storage and Handling Truck <input type="checkbox"/> Other: _____
6. Description of Facility, Equipment Type and/or Storage and Handling Truck. (Indicate if the facility, equipment and/or storage and handling truck is used and model year of the truck.)	
7. Legal Description of Real Estate on which structure and/or equipment will be erected or installed. (Attach additional documentation if needed.)	
8. Name of Owner of Real Estate in Item 9 (If Other than Applicant)	9A. Lien Information (Name of Person Having a Lien or Interest in the Real Estate) 9B. If there are no lienholders enter "None" and initial and date. Initial: Date:

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

Completing CCC-185, Loan Application for Farm Storage Facility Loan Program (Continued)

CCC-185 (04-21-16)

Page 2 of 2

APPLICANT'S CERTIFICATION

The Applicant certifies that the statements made on this application are true, complete and correct to the best of the applicant's knowledge and belief, and made in good faith to obtain a loan. Section 1001 of Title 18, United States Code provides for criminal penalties to those who provide false statements on loan applications. Applicants are aware that credit reports will be requested on all applicants and co-applicants. By signing below, I acknowledge that FSFL requirements must be met before loan disbursement.

10. I certify that I am aware that, in accordance with the above certification:

- All-Peril Structural Insurance shall be in place prior to loan closing and through the loan period
- Multi-Peril Crop Insurance, NAP coverage, MPP-Dairy, or LGM as applicable shall be purchased prior to loan closing and through the loan period
- Provide Additional Security, if required as a condition of approval
- Annually provide proof of real estate tax being paid on secured property and where loan collateral is located.
- Flood insurance, if applicable
- Annually allow FSA access to the farm for spot check purposes
- Cost of Appraisal, if required
- Automobile Insurance (Full Coverage) for Storage and Handling Truck, if required
- Other: _____

(Initial and Date)

11. Are you or any co-applicant delinquent on any Federal non-tax debt? (If "YES", provide details in the remarks)

☐ YES☐ NO

12. Additional Remarks

13A. Signature of Applicant (By)	13B. Shares %	13C. Title/Relationship of the Individual if Signing in a Representative Capacity	13D. Date of Application (MM-DD-YYYY)
14A. Signature of Co-applicant (By)	14B. Shares %	14C. Title/Relationship of the Individual if Signing in a Representative Capacity	14D. Date of Application (MM-DD-YYYY)
15A. Signature of Co-applicant (By)	15B. Shares %	15C. Title/Relationship of the Individual if Signing in a Representative Capacity	15D. Date of Application (MM-DD-YYYY)
16A. Signature of Co-applicant (By)	16B. Shares %	16C. Title/Relationship of the Individual if Signing in a Representative Capacity	16D. Date of Application (MM-DD-YYYY)

NOTE: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a - as amended). The authority for requesting the information identified on this form is 7 CFR Part 1436, the Commodity Credit Corporation Charter Act (15 U.S.C. 714 et seq.), and the Agricultural Act of 2014 (Pub. L. 113-79). The information will be used to determine eligibility to participate in and receive benefits under the Farm Storage Facility Loan Program. The information collected on this form may be disclosed to other Federal, State, Local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in applicable Routine Uses identified in the System of Records Notice for USDA/FSA-14, Applicant/Borrower. Providing the requested information is voluntary. However, failure to furnish the requested information will result in a determination of ineligibility to participate in and receive benefits under the Farm Storage Facility Loan Program.

This information collection is exempted from the Paperwork Reduction Act as specified in the Agricultural Act of 2014 (Pub. L. 113-79, Title I, Subtitle F, Administration). The provisions of criminal and civil fraud, privacy and other statutes may be applicable to the information provided. **RETURN THIS COMPLETED FORM TO YOUR COUNTY FSA OFFICE.**

The following FSFL table is provided to include; loan and facility types, down payment requirement, maximum loan amount, and applicable loan terms, based on new or used equipment.

Loan Type	Facility Type	Condition	Down Payment	Max Loan Amount	Production History Requirement	Terms (years)				
						3	5	7	10	12
Regular	Structure and Equipment	New	15%	\$500k	Based on Commodity	√	√	√	√	√
		Used	15%	\$500k		√	√			
	Truck	New	15%	\$100k		√	√	√		
		Used	15%	\$100k		√	√			
Microloan	Structure, Equipment and Truck	New	5%	\$50k	Self-certification	√	√	√		
		Used	5%	\$50k	Self-certification	√	√			

CCC-195, Farm Storage Facility Loan (FSFL) Processing Checklist

The following is an example of CCC-195.

CCC-195 (04-21-16)		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. 2))	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 lien search needs and who pays fees.							
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 70					
C. Collect application fee of \$100.00 per borrower.		Subparagraph 58A					
D. Obtain copy of Driver's license or state-issued ID Card for any individual we will need to file a UCC, if required by state law		Subparagraph 69B					
E. 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 35C					
F. Obtain copy of contracts, cost breakdown, or estimates for all proposed work.		Subparagraph 69B					
G. Obtain copy of site plans, if available, and building plan for hay and renewable biomass structures.		Subparagraphs 37A and 69B					
H. Obtain copy of any building permits or zoning variances, if applicable.		Paragraph 112					
I. Obtain legal description of parcel facility will be placed on.		Subparagraph 69B					
J. Obtain legal description of parcel(s) of land to be offered as security, such as described on a tax bill, if applicable.		Subparagraph 121D					
K. Obtain proof of crop insurance. If sales period is over, ensure waiver statement for current year is in remarks on CCC-185 and initialed by producer.		Subparagraph 69B and Paragraph 96					
L. Obtain financial statement that is less than 90 days old on FSA-2037, or similar form. For entity, also need financial statement for any members with greatest share.		Subparagraph 69B					
M. Obtain Projected Income and Expense on FSA-2038 or similar form.		Subparagraph 69B					
N. Obtain FSA-2004 from anyone who has not signed the CCC-185 and for whom we will need to order a credit report.		Subparagraphs 69B and 82B					
O. 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.		Subparagraph 69B and Paragraph 141					
P. Entity Documentation providing proof of shares, signature authority and authority to incur debt.		Subparagraph 69B					
Q. FSA-211 or acceptable documentation on file in county office for any individual signing in a representative capacity.		Paragraph 6					
R. Remind applicant that delivery, site preparation and construction cannot begin until after the loan is approved.		Paragraph 11					
S. Inform applicant that any other government funding (including RD grants and loans) must be subtracted from the net loan amount.		Paragraph 62					
T. Schedule a farm visit to complete FSA-850 and, if applicable FSA-851.		Paragraphs 109, 110, 111 & Handbook 1-EQ					

CCC-195, Farm Storage Facility Loan (FSFL) Processing Checklist (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
7. Application Processing:							
A. Immediately record application fee in DLS.	Subparagraph 75B and Paragraph 301 2-FSFL						
B. Prepare an 8-position or similar folder for each CCC-185.	Subparagraph 75A						
C. Enter application into DLS. If partial disbursement is requested, enter partial and final at the same time.	Subparagraph 75D and 2-FSFL Part 3						
D. For applications lacking required information, notify applicant in writing.	Subparagraph 75C						
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 59						
B. Review CCC-185 and verify storage need.	Paragraphs 47, 48, 49, and 50						
C. Verify eligibility of proposed structure and equipment.	Paragraphs 36, 37, 38, 39, 40, and 41						
9. Environmental and Historic Reviews:							
A. Visit the site before site preparation	Paragraphs 109-111 and Handbook 1-EQ						
B. Review applicable flood maps	Paragraphs 98 and 109						
C. Complete FSA-850 (Environmental Evaluation Checklist)	Paragraphs 109-111 and Handbook 2-EQ						
D. Complete FSA-851 (Environmental Risk Survey Form) for loans secured by real estate.							
E. Notify State Historic Preservation Officer according to guidelines in applicable EQ directives. Notify Fish and Wildlife Service of proposed action, if applicable.							
F. Verify HEL and WC compliance with copy of the most current AD-1026 (Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification).							
G. Verify compliance with any zoning ordinances or building permits.	Paragraph 112						
H. Conduct further reviews as required, such as Class II Environmental Assessments.	Paragraphs 109-111 and Handbooks 1-EQ & 2-EQ						
I. Notify applicant if flood insurance will be required.	Paragraph 98						
10. Applicant Eligibility:							
A. Verify DCIA compliance by checking applicant certification on CCC-185 and CCC or FSA Receivable records in NRRS.	Paragraphs 83 and 84						
B. Verify compliance with controlled substance provisions by checking the controlled substance field in the producer's eligibility record.	Subparagraph 35A Handbooks 3-PL, Paragraph 32, & 1-CM, Part 30						
C. Producer of an eligible facility loan commodity.	Paragraph 33						
D. Demonstrates the need for increased storage capacity.	Paragraphs 47-51						
E. Verify proof of crop insurance and/or NAP coverage for applicable commodities.	Paragraph 96						
F. Verify producer does not have a crop insurance violation according to 7 CFR Part 718.	Subparagraph 35A						

CCC-195, Farm Storage Facility Loan (FSFL) Processing Checklist (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
CCC-195 (04-21-16)							
Page 3 of 4							
11. Lien Searches and Filing UCC's:							
A. File UCC financing statement as soon as description of the structure is known and eligibility appears okay.	Paragraph 142						
B. Process request in OLP and NPS to order check for filing fees of Fixture Filing with Register of Deeds	Paragraph 302 & Handbook 1-FI, Parts 3 and 5						
D. Complete the initial real estate lien search office to document fixture filing and existing liens on RE where facility will be located (to determine need for severance agreements). Document on Form FSA-2360.	Paragraph 144						
E. Complete lien search at Secretary of State (assure "through" date is sufficient to document our UCC Filing).							
12. Ability to Repay: Individual with FLP Loan approval authority shall:							
A. Request applicable credit report.	Paragraph 82						
B. Obtain verification of debts and assets, if applicable, using FSA-2015 (Verification of Debts and Assets).	Subparagraph 85F						
C. Review a balance sheet and cash flow plan for the current year showing that enough cash is available to make the required down payment and there are funds available to pay the first installment amount.	Paragraph 85						
D. Determine credit worthiness by requesting and reviewing credit reports.	Paragraph 82						
E. Prepare FBP Credit Action, indicating whether applicant is creditworthy and has ability to make down payment and pay future installments.	Subparagraph 85G						
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.	Paragraph 121						
B. Determine if collateral has resale value. If no resale collateral value, additional security may be required. If the collateral is used, ensure you have documented the method used to determine a reasonable market value.	Subparagraph 122F and Notice FSFL-135						
C. Document the FBP Credit Action the collateral security requirements.	Subparagraph 121B						
D. Determine need for severance agreements and/or subordinations.	Paragraphs 144 and 197						
E. Determine if a CCC-195A or CCC-195B is required for closing the FSFL.	Paragraph 74						
14. Loan Approval:							
A. 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 10B and 153C						
B. Date of Executive Meeting Minutes (date: _____)	Subparagraphs 153B and 154A						
C. Refer application to appropriate approval official.	Subparagraph 10B						
D. Applicant meets all eligibility requirements, including creditworthiness and ability to repay.	Paragraphs 35 & 85 & Subparagraph 153A						
E. Proposed facility or renovation is eligible and needed.	Subparagraph 153A						
F. Yields and acreage used to calculate storage need are reasonable.							
G. Environmental conditions of the site do not place CCC at risk.							
H. Type of collateral security required. Enter on CCC-185, Item 17.	Paragraphs 154 and 156						
I. Enter conditions of approval, (and/or check applicable boxes such as all peril insurance or flood insurance) in CCC-185 remarks section.							

CCC-195, Farm Storage Facility Loan (FSFL) Processing Checklist (Continued)

Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
CCC-195 (04-21-16)							
Page 4 of 4							
14. Loan Approval (Continued):							
J. Approved or denied by signature on reverse of CCC-185. If denied, enter zero in Item 14B.	Paragraphs 154 and 155						
K. Approve FBP Credit Action on the SAME DAY as loan approved.	2-FSFL, Subparagraph 300B						
15. Approval Processing by Office Staff:							
A. Record disposition and if approved, request funding in DLS.	2-FSFL, Paragraphs 301 and 350						
B. Verify loan is obligated in DLS	2-FSFL						
C. Issue approval letter after loan is obligated	Subparagraph 154C						
D. Enter date approval letter is issued, on CCC-185, Item 14E. Distribute CCC-185.	Subparagraph 70G & Paragraph 154						
E. Remind applicant that all peril structural insurance, listing CCC as loss payee, and possibly, flood insurance, on the structure and equipment will be required prior to closing. Remind applicant that insurance for portable facilities and equipment can also be added as a rider on the producer's insurance policy.	Paragraph 96 and Notice FSFL-135						
F. 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.	Paragraph 187						
G. Remind applicant about filing and recording fees and who pays each fee.	Subparagraph 58C						
H. Notify applicant that loans cannot be disbursed until construction is complete , final net cost is determined, and the facility is inspected.	Part 10						
One partial disbursement not to exceed 50% of loan obligation is allowed.	Paragraph 57						
H. If applicable, issue disapproval letter.	Paragraph 155						
I. Verify if form, SF-LLL required for FSFL disbursement. Note: Only applies to loans exceeding \$150,000.	Paragraph 63						
J. 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.	Paragraph 158						
16A. I concur/do not concur the above items have been verified and updated. <input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur							
16B. STC Designee or FLM/CED Signature (Required for all Loans)		16C. Date (MM-DD-YYYY)					
17. Remarks							
18. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.							
<p><i>In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.</i></p> <p><i>Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.</i></p> <p><i>To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.</i></p>							

CCC-195A, Farm Storage Facility Loan (FSFL) Security Checklist

The following is an example of CCC-195A.

This form is available electronically. CCC-195A (04-21-16)		U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Applicant			
FARM STORAGE FACILITY LOAN (FSFL) REAL ESTATE 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)			
NOTE: This checklist is needed for partial or final disbursement.							
Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
8. Pre-Disbursement Document Review, Structure Inspection, and Determining Loan Amount:							
A. Partial <input type="checkbox"/> or Final <input type="checkbox"/>		Paragraph 57					
B. Inspect and verify the amount of construction completed or facility acquisition. Document on CCC-295A (FSFL Program Final Inspection of Facility before Loan Disbursement).		Paragraph 171					
C. Construction completed or total facility acquired. If this is a final disbursement, the project must be entirely completed. If this is a partial disbursement, bills must be commensurate with work completed and not exceeding 50% of the total loan amount.		Paragraph 170					
D. Obtain completed CCC-197 (Final Farm Storage Facility Loan Program Cost Certification) from borrower(s).		Paragraph 174					
E. Obtain evidence of final net cost.		Paragraph 172					
F. Date stamp the Original Evidence of Cost.		Subparagraph 172C					
G. Verify contractor/seller has signed evidence of cost if it is not on the original letterhead.		Subparagraph 172B					
H. Retain copy of original document in the loan folder. Return original evidence to borrower.		Subparagraph 172C					
I. Verify a minimum 15% down payment amount has been paid to suppliers for a regular FSFL, or 5% down payment for an FSFL microloan.		Subparagraph 172A and Notice FSFL-135					
J. Obtain CCC-191, FSFL Program Release of Liability, from all contractors/suppliers submitting bills.		Subparagraph 173					
K. Complete the FSFL disbursement calculator.		Subparagraph 175					
L. Second party review of FSFL disbursement calculator.		Subparagraph 175D					
M. Attach CCC-197 to Disbursement Calculator and file in loan folder.		Subparagraph 175A					
N. Verify whether obligation will need to be increased or decreased.		Paragraph 176					
O. If loan increases more than 10%, complete financial analysis.		Subparagraph 176B					
P. If loan increases, will need to be re-approved by applicable approval official.		Paragraph 10 and Subparagraph 176B					
Q. If loan increases, complete increase in DLS.		2-FSFL, Paragraph 351					
R. If loan decreases, complete decrease in DLS.		2-FSFL, Paragraph 352					
9. Selection of Closing Agent and Obtaining Title Work:							
A. Obtain proof of all peril structural insurance with CCC as loss payee, and other applicable insurance policies for portable facilities and handling trucks.		Subparagraph 185B and Notice FSFL-135					
B. Obtain proof of current real estate taxes.		Subparagraph 185C					
C. Borrower selects attorney or title company.		Subparagraph 187C					
D. Provide borrower with letter to send to title company or attorney.		Subparagraph 187C					
E. Obtain completed CCC-296 (Farm Storage Facility Loan Program Certification of Attorney) from attorney.		Subparagraphs 187D and E					
F. Send transmittal of title information.		Subparagraph 187F					

CCC-195A, Farm Storage Facility Loan (FSFL) Security Checklist (Continued)

CCC-195A (04-21-16)

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Office Staff Actions:	Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
G. Obtain completed CCC-299 (Title Opinion - Farm Storage Facility Loan Program) from attorney.	Subparagraph 187G					
H. Review Title Opinion and update security requirements, if needed.	Subparagraph 187G					
I. If UCC lien searches showed prior UCC filings with equipment/trucks as security, obtain equipment lien waivers on CCC-190, before loan is disbursed.	Subparagraph 144A & Exhibit 56, Notice FSFL-135					
10. Loan Disbursement and Loan Closing:						
A. District Director Review is Required for the first three FSFLs in each COF before disbursement each fiscal year. Document review on CCC-185 and on CCC-195A.	Subparagraph 185F					
B. Order Loan Check in DLS and Certify in NPS.	2-FSFL, Paragraph 400 & 1-FI, Paragraphs 139 and 140					
C. When check(s) received, schedule closing within 21 days after payment requested.	Subparagraph 186D 2-FSFL, Part 6					
D. Issue closing notification to borrower.	Subparagraph 187H					
E. Request Severance Agreements on CCC-297 (Severance Agreement), if necessary.	Paragraph 197					
F. Request Subordination Agreements on CCC-194 (Farm Storage Facility Loan Subordination Agreement (Lien on Real Property)) or other form provided, if necessary.	Subparagraph 144E & Exhibit 57					
G. Obtain Amortization Schedule.	Paragraph 195					
H. Prepare CCC-186 and verify correct interest rate is provided in Item 3.						
I. Second party review of CCC-186.						
J. Prepare Real Estate Mortgage or Deed of Trust for FSFL Program on CCC-193.	Paragraph 143					
K. Issue closing instruction letter with applicable documents and CCC checks to closing agent on day loan will be disbursed/closed.	Subparagraph 187I					
L. Receive and review loan closing statement from closing agent.	Subparagraph 187I					
M. Obtain signature of CCC representative with authority to sign on the CCC-186	Paragraph 195					
N. Verify Severance Agreements and Subordinations have been filed and recorded, if applicable.	Paragraph 197 and Subparagraph 144E					
O. Input loan closing information in DLS.	2-FSFL, Part 6					
P. Enter DLS workflows to track UCCs, mortgages, farm visits, etc.	2-FSFL					
G. File original CCC-186 or Irrevocable Letter of Credit in fire proof safe.	Paragraph 198					
Certification						
11A. I concur/do not concur the above items have been verified and updated.		<input type="checkbox"/> Concur		<input type="checkbox"/> Do Not Concur		
11B. STC Designee or FLM/CED Signature (Required for all Loans)		11C. Date (MM-DD-YYYY)				
12. Remarks						
13. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.						

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.

CCC-195B, Farm Storage Facility Loan (FSFL) No Security Checklist

The following is an example of CCC-195B.

CCC-195B (04-21-16)		U.S. Department of Agriculture Commodity Credit Corporation		1. Name of Applicant			
FARM STORAGE FACILITY LOAN (FSFL) NO REAL ESTATE 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)			
NOTE: This checklist is needed for partial or final disbursement.							
Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
8. Pre-Disbursement Document Review, Structure Inspection, and Determining Loan Amount:							
A. Partial <input type="checkbox"/> or Final <input type="checkbox"/>		Paragraph 57					
B. Inspect and verify the amount of construction completed or facility acquisition. Document on CCC-295A (FSFL Program Final Inspection of Facility before Loan Disbursement).		Paragraph 171 and Notice FSFL-135					
C. Construction completed or total facility acquired. If this is a final disbursement, the project must be entirely completed. If this is a partial disbursement, bills must be commensurate with work completed and not exceeding 50% of the total loan amount.		Paragraph 170					
D. Obtain completed CCC-197 (Final Farm Storage Facility Loan Program Cost Certification) from borrower(s).		Paragraph 174					
E. Obtain evidence of final net cost.		Paragraph 172					
F. Date stamp the Original Evidence of Cost.		Subparagraph 172C					
G. Verify contractor/seller has signed evidence of cost if it is not on the original letterhead.		Subparagraph 172B					
H. Retain copy of original document in the loan folder. Return original evidence to borrower.		Subparagraph 172C					
I. Verify a minimum 15% down payment amount has been paid to suppliers for a regular FSFL, or 5% down payment for an FSFL microloan.		Subparagraph 172A and Notice FSFL-135					
J. Obtain CCC-191, FSFL Program Release of Liability, from all contractors/suppliers submitting bills.		Paragraph 173					
K. Complete the FSFL disbursement calculator.		Paragraph 175					
L. Second party review of FSFL disbursement calculator.		Subparagraph 175D					
M. Attach CCC-197 to Disbursement Calculator and file in loan folder.		Subparagraph 175A					
N. Verify whether obligation will need to be increased or decreased.		Paragraph 176					
O. If loan increases more than 10%, complete financial analysis.		Subparagraph 176B					
P. If loan increases, will need to be re-approved by applicable approval official.		Paragraph 10 and Subparagraph 176B					
Q. If loan increases, complete increase in DLS.		2-FSFL, Paragraph 351					
R. If loan decreases, complete decrease in DLS.		2-FSFL, Paragraph 352					
9. Lien Searches and Additional Documents Needed at Loan Closing:							
A. Obtain proof of all peril structural insurance with CCC as loss payee, and other applicable insurance policies for portable facilities and handling trucks.		Subparagraph 185B and Notice FSFL-135					
B. Obtain proof of current real estate taxes.		Subparagraph 185C					
C. Complete lien search (Document on FSA-2360).		Subparagraph 185D					
D. The County Office must perform the final lien search within 5 workdays before the FSFL check is requested in DLS.		Subparagraph 185D					
E. If UCC Lien searches show prior UCC filings with equipment/trucks as security, obtain equipment lien waivers, on CCC-190, before loan is disbursed.		Subparagraphs 144A and D & Exhibit 56					
F. Request Severance Agreements on CCC-297 (Severance Agreement), if necessary.		Paragraph 197					

CCC-195B, Farm Storage Facility Loan (FSFL) No Security Checklist

Office Staff Actions:		Applicable References (1-FSFL (Rev. 2))	YES	NO	N/A	Initials	Date
H. File Severance Agreements and subordinations of record, if applicable.		Paragraph 197					
10. Loan Disbursement and Loan Closing							
A. District Director Review is Required for the first three FSFLs in each COF before disbursement each fiscal year. Document review on CCC-185 and on CCC-195B.		Subparagraph 185F					
B. Determine if disbursement will be made to borrower only or if checks to borrower and contractors are required.		Subparagraph 186A & 2-FSFL, Part 6					
C. If payment to borrower only: Obtain Amortization Schedule.		Paragraph 195					
Prepare CCC-186. Verify correct interest rate is provided in Item 3.							
Second Party Review of CCC-186 is required.							
Have Borrower(s) execute CCC-186. NOTE: If minor is signing CCC-186, must also be signed by an adult.							
Obtain signature of CCC representative with Authority to sign on the CCC-186.							
Request check request in DLS on day of closing after note is signed. Sign and Certify in NPS.		Subparagraph 186B 2-FSFL, Part 6					
D. If Treasury check(s) required for other Payees: Process check request(s) in DLS. Sign and Certify in NPS.		2-FSFL, Paragraph 400; 1-FI, Paragraphs 139 and 140					
When check(s) are received in COF, schedule closing within 21 days after payment request.		Paragraph 195					
Obtain Amortization Schedule.							
Prepare CCC-186. Verify correct interest rate is provided in Item 3.							
Second Party Review of CCC-186 is required.							
Have Borrower(s) execute CCC-186. NOTE: If minor is signing CCC-186, must also be signed by an adult.							
Obtain signature of CCC representative with Authority to sign on the CCC-186.							
E. Input loan closing information in DLS.		2-FSFL, Part 6					
F. Enter DLS workflows to track UCCs, mortgages, farm visits, etc.		2-FSFL					
G. File original CCC-186 or Irrevocable Letter of Credit in fire proof safe.		Paragraph 198					
Certification							
11A. I concur/do not concur the above items have been verified and updated.		<input type="checkbox"/> Concur <input type="checkbox"/> Do Not Concur					
11B. STC Designee or FLM/CED Signature (Required for all Loans)		11C. Date (MM-DD-YYYY)					
12. Remarks							
13. Important: STC or STC designee shall review the first 3 FSFL's received and before disbursed each FY beginning on October 1.							
<p><i>In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.</i></p> <p><i>Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.</i></p> <p><i>To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov. USDA is an equal opportunity provider, employer, and lender.</i></p>							