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| January 2021 NL Masthead  Having trouble viewing this email? [View it as a Web page](https://content.govdelivery.com/accounts/USFSA/bulletins/2b4e5ac).   * [New to Farming Because of the Pandemic? USDA Can Help](#link_1) * [USDA Offers Secure New Options for Signing and Sharing Documents Online](#link_2) * [Actively Engaged Provisions for Non-Family Joint Operations or Entities](#link_3) * [Quality Loss Assistance Now Available for Eligible Producers Affected by 2018, 2019 Natural Disasters](#link_4) * [Enrollment Begins for Agriculture Risk Coverage and Price Loss Coverage Programs for 2021](#link_5) * [Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security](#link_6)  Arizona FSA Newsletter |
| |  |  | | --- | --- | | Arizona Farm Service Agency 230 N. 1st Avenue, Suite 506 Phoenix, Arizona  85003 Phone:  602-285-6300 Fax:  855-220-1760 [www.fsa.usda.gov/az](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Faz%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917793174%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ZKi%2BskrTSgd3HgjEXBqpEQzFK88KYSB1GwVgCEvqZ%2Bo%3D&reserved=0)  **State Executive Director:** James Mago  **State Committee:** Pamela Griffin Andy Groseta Dave Lamoreaux Stephanie Harvey Chris Dobson  To find contact information for your local office go to: [www.fsa.usda.gov/az](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Faz%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917803139%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=LNJj0%2BXx%2BCqW2eUlpt20pl5v%2FVpuAOAOg6kZytffNLA%3D&reserved=0) | New to Farming Because of the Pandemic? USDA Can Help Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help. ****Get Started with USDA**** First, you want to make sure your farm is registered. If you purchased land, it might already be established with USDA’s Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.  To obtain a farm number, you’ll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter contracts with USDA. ****Access to Capital**** USDA can provide access to capital through its farm loans, which is a great resource when producers aren’t able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool.](https://www.farmers.gov/fund/farm-loan-discovery-tool?utm_medium=email&utm_source=govdelivery) ****Conservation Practices**** We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We’ll help you develop a conservation plan as well as apply for financial assistance that’ll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series.](https://www.farmers.gov/conserve/conservation-at-work?utm_medium=email&utm_source=govdelivery)  If you purchase land, and you don’t want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands. ****Additional Resources**** Depending on your farm, you may want to look at crop insurance. The USDA’s Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.rma.usda.gov%2FTopics%2FBeginning-Farmers%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917813083%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=MpjBpX8%2BIWgjX4FFDassGo43Mq0zDOeglUgJYbskKnk%3D&reserved=0) for a wide variety of production practices, including organic and sustainable agriculture.  Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, contact your local USDA service center. USDA Offers Secure New Options for Signing and Sharing Documents Online Farmers and ranchers working with USDA’s Farm Service Agency or Natural Resources Conservation Service can now sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.  Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.  OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-signed through OneSpan via the producer’s personal email address. Signed documents immediately become available to the appropriate Service Center staff.  Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.  USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit [farmers.gov/service-locator](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery) to find your local office and let Service Center staff know you’re interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.  Visit [farmers.gov/mydocs](https://www.farmers.gov/mydocs?utm_medium=email&utm_source=govdelivery) to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.  To learn more about program flexibilities and Service Center status during the coronavirus pandemic, visit [farmers.gov/coronavirus](http://www.farmers.gov/coronavirus?utm_medium=email&utm_source=govdelivery). | |
| Actively Engaged Provisions for Non-Family Joint Operations or Entities Many Farm Service Agency (FSA) programs require all program participants, either individuals or legal entities, to be “actively engaged in farming.” This means participants provide a significant contribution to the farming operation, whether it is capital, land, equipment, active personal labor and/or management. For entities, each partner, stockholder or member with an ownership interest, must contribute active personal labor and/or management to the operation on a regular basis that is identifiable and documentable as well as separate and distinct from contributions of any other member. Members of joint operations must have a share of the profits or losses from the farming operation commensurate with the member’s contributions to the operation and must make contributions to the farming operation that are at risk for a loss, with the level of risk being commensurate with the member’s claimed share on the farming operation.  Joint operations comprised of non-family members or partners, stockholders or persons with an ownership in the farming operation must meet additional payment eligibility provisions. Joint operations comprised of family members are exempt from these additional requirements. For 2016 and subsequent crop years, non-family joint operations can have one member that may use a significant contribution of active personal management exclusively to meet the requirements to be determined “actively engaged in farming.” The person or member will be defined as the farm manager for the purposes of administering these management provisions.  Non-family joint operations may request to add up to two additional managers for their farming operation based on the size and/or complexity of the operation. If additional farm managers are requested and approved, all members who contribute management are required to complete form CCC-902MR, Management Activity Record. The farm manager should use the form to record management activities including capital, labor and agronomics, which includes crop selection, planting decisions, acquisition of inputs, crop management and marketing decisions. One form should be used for each month and the farm manager should enter the number of hours of time spent for each activity under the date of the month the actions were completed. The farm manager must also document if each management activity was completed on the farm or remotely.  The records and supporting business documentation must be maintained and timely made available for review by the appropriate FSA reviewing authority, if requested.  If the farm manager fails to meet these requirements, their contribution of active personal management to the farming operation for payment eligibility purposes will be disregarded and their payment eligibility status will be re-determined for the applicable program year.  In some instances, additional persons or members of a non-family member joint operation who meet the definition of farm manager may also be allowed to use such a contribution of active personal management to meet the eligibility requirements. However, under no circumstances may the number of farm managers in a non-family joint operation exceed a total of three in any given crop and program year. Quality Loss Assistance Now Available for Eligible Producers Affected by 2018, 2019 Natural Disasters The U.S. Department of Agriculture’s (USDA) Farm Service Agency (FSA) today announced that signup for the Quality Loss Adjustment (QLA) Program will begin Wednesday, Jan. 6, 2021. Funded by the Further Consolidated Appropriations Act of 2020, this new program provides assistance to producers who suffered eligible crop quality losses due to natural disasters occurring in 2018 and 2019. The deadline to apply for QLA is Friday, March 5, 2021.  **Eligible Crops**  Eligible crops include those for which [federal crop insurance](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.rma.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917813083%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=8Mlxw0orOCTXcuiKnuz3iXdd9NoB9J55IxfT6RJ%2F9vA%3D&reserved=0) or [Noninsured Crop Disaster Assistance Program](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fdisaster-assistance-program%2Fnoninsured-crop-disaster-assistance%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917813083%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=TbFC7zRdz2InR%2ByfgCHiBLx%2FfBW7TrljS4o7ND2CDIU%3D&reserved=0) (NAP) coverage is available, except for grazed crops and value loss crops, such as honey, maple sap, aquaculture, floriculture, mushrooms, ginseng root, ornamental nursery, Christmas trees, and turfgrass sod.  Additionally, crops that were sold or fed to livestock or that are in storage may be eligible; however, crops that were destroyed before harvest are not eligible. Crop quality losses occurring after harvest, due to deterioration in storage, or that could have been mitigated, are also not eligible.  Assistance is based on a producer’s harvested affected production of an eligible crop, which must have had at least a 5% quality loss reflected through a quality discount; or for forage crops, a nutrient loss, such as total digestible nutrients.  **Qualifying Disaster Events**  Losses must have been a result of a qualifying disaster event (hurricane, excessive moisture, flood, qualifying drought, tornado, typhoon, volcanic activity, snowstorm, or wildfire) or related condition that occurred in calendar years 2018 and/or 2019.  Assistance is available for eligible producers in counties that received a qualifying Presidential Emergency Disaster Declaration or Secretarial Disaster Designation because of one or more of the qualifying disaster events or related conditions.  Lists of counties with Presidential Emergency Disaster Declarations and Secretarial Disaster Designations for all qualifying disaster events for 2018 and 2019 are available [here](https://www.farmers.gov/recover/whip-plus/eligible-counties?utm_medium=email&utm_source=govdelivery). For drought, producers are eligible for QLA if the loss occurred in an area within a county rated by the [U.S. Drought Monitor](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fdroughtmonitor.unl.edu%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917823040%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=qZ1qAJwDEPg29embx0ejb1uhluVEmzwmXizHZMUt2NM%3D&reserved=0) as having a D3 (extreme drought) or higher intensity level during 2018 or 2019.  Producers in counties that did not receive a qualifying declaration or designation may still apply but must also provide supporting documentation to establish that the crop was directly affected by a qualifying disaster event.  To determine QLA eligibility and payments, FSA considers the total quality loss caused by all qualifying natural disasters in cases where a crop was impacted by multiple events.  **Applying for QLA**  When applying, producers are asked to provide verifiable documentation to support claims of quality loss or nutrient loss in the case of forage crops. For crops that have been sold, grading must have been completed within 30 days of harvest, and for forage crops, a laboratory analysis must have been completed within 30 days of harvest.  Some acceptable forms of documentation include sales receipts from buyers, settlement sheets, truck or warehouse scale tickets, written sales contracts, similar records that represent actual and specific quality loss information, and forage tests for nutritional values.  **Payments Calculations and Limitations**  QLA payments are based on formulas for the type of crop (forage or non-forage) and loss documentation submitted. Based on this documentation FSA is calculating payments based on the producer’s own individual loss or based on the county average loss. More information on payments can be found on [farmers.gov/quality-loss](http://www.farmers.gov/quality-loss?utm_medium=email&utm_source=govdelivery).  FSA will issue payments once the application period ends. If the total amount of calculated QLA payments exceeds available program funding, payments will be prorated.  For each crop year, 2018, 2019 and 2020, the maximum amount that a person or legal entity may receive, directly or indirectly, is $125,000. Payments made to a joint operation (including a general partnership or joint venture) will not exceed $125,000, multiplied by the number of persons and legal entities that comprise the ownership of the joint operation. A person or legal entity is ineligible for QLA payment if the person’s or legal entity’s average Adjusted Gross Income exceeds $900,000, unless at least 75% is derived from farming, ranching or forestry-related activities.  **Future Insurance Coverage Requirements**  All producers receiving QLA Program payments are required to purchase crop insurance or NAP coverage for the next two available crop years at the 60% coverage level or higher. Wildlife and Hurricane Indemnity Program Plus (WHIP+) participants who already met the WHIP+ requirement to purchase crop insurance or NAP coverage are considered to have thereby met the requirement to purchase crop insurance or NAP coverage for QLA. If eligible, QLA participants may meet the insurance purchase requirement by purchasing [Whole-Farm Revenue Protection](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.rma.usda.gov%2Fen%2FPolicy-and-Procedure%2FInsurance-Plans%2FWhole-Farm-Revenue-Protection%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917823040%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=faQa0Sz7K4wnmlfpJC7sXweacJ9JIyCwwMEfSYi9Oqk%3D&reserved=0) coverage offered through USDA’s Risk Management Agency.  **More Information** For more information, visit [farmers.gov/quality-loss](http://www.farmers.gov/quality-loss?utm_medium=email&utm_source=govdelivery), or contact your local [USDA Service Center](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery). Producers can also obtain one-on-one support with applications by calling 877-508-8364. Enrollment Begins for Agriculture Risk Coverage and Price Loss Coverage Programs for 2021 Agricultural producers can now make elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2021 crop year. The signup period opened Tuesday, Oct. 13.  These key U.S. Department of Agriculture (USDA) safety-net programs help producers weather fluctuations in either revenue or price for certain crops, and more than $5 billion in payments are in the process of going out to producers who signed up for the 2019 crop year.  Enrollment for the 2021 crop year closes March 15, 2021.  ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its reference price.  Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.  **2021 Elections and Enrollment**  Producers can elect coverage and enroll in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for the 2021 crop year. Although election changes for 2021 are optional, enrollment (signed contract) is required for each year of the program. If a producer has a multi-year contract on the farm and makes an election change for 2021, it will be necessary to sign a new contract.  If an election is not submitted by the deadline of March 15, 2021, the election defaults to the current election for crops on the farm from the prior crop year.  For crop years 2022 and 2023, producers will have an opportunity to make new elections during those signups. Farm owners cannot enroll in either program unless they have a share interest in the farm.  **2019 Crop Year ARC and PLC Payments**  FSA began processing payments last week for 2019 ARC-County (ARC-CO) and PLC on covered commodities that met payment triggers on farms enrolled for the 2019 crop year. In addition to the $5 billion now in process, FSA anticipates it will issue additional payments by the end of November for 2019 commodities covered under ARC-Individual (ARC-IC) and additional commodities that trigger PLC and ARC-CO payments for which rates have not yet been published  Producers who had 2019 covered commodities enrolled in ARC-CO can visit the [ARC and PLC webpage](https://gcc02.safelinks.protection.outlook.com/?data=04%7C01%7C%7C7927dde7a5a140fd9e4108d87c2778f1%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637395856261304709%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&reserved=0&sdata=QzhBRBCy3GGNER6tzczVmr6v1%2FHLD19Ap2g5qUFN1ZY%3D&url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Farcplc_program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery) for payment rates applicable to their county and each covered commodity. For farms and covered commodities enrolled in 2019 PLC, the following crops met payment triggers: barley, canola, chickpeas (small and large), corn, dry peas, grain sorghum, lentils, long and medium grain rice, peanuts, seed cotton and wheat.  Oats and soybeans did not meet 2019 PLC payment triggers.  2019 PLC payment rates for the following covered commodities have not been determined: crambe, flaxseed, mustard seed, rapeseed, safflower, sesame seed, sunflower seed and temperate Japonica rice. Payment rates for these commodities will be announced at a later date.  **Web-Based Decision Tools**  In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:   * [Gardner-farmdoc Payment Calculator](https://gcc02.safelinks.protection.outlook.com/?data=04%7C01%7C%7C7927dde7a5a140fd9e4108d87c2778f1%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637395856261304709%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&reserved=0&sdata=UuxxjcKvMO4DFsGqxOrxogQBPMAdQr7ZGO0NA0eiVa0%3D&url=https%3A%2F%2Ffarmdocdaily.illinois.edu%2F2019%2F08%2Fintroducing-the-gardner-farmdoc-payment-calculator.html%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC. * [ARC and PLC Decision Tool](https://gcc02.safelinks.protection.outlook.com/?data=04%7C01%7C%7C7927dde7a5a140fd9e4108d87c2778f1%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637395856261314665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&reserved=0&sdata=OcD62mTpEITzyuI8DfbJvrDmeXWtt%2FYzVp9s5ngIyi0%3D&url=https%3A%2F%2Fwww.afpc.tamu.edu%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), the Texas A&M tool allows producers to analyze payment yield updates and expected payments for 2021. Producers who have used the tool in the past should see their username and much of their farm data already available in the system.   **More Information**  For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the [ARC and PLC webpage](https://gcc02.safelinks.protection.outlook.com/?data=04%7C01%7C%7C7927dde7a5a140fd9e4108d87c2778f1%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637395856261314665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&reserved=0&sdata=YXHrSHnQl%2BhEhq%2FzLf6bZeS0ik4gc4k22Knh8GDgbxI%3D&url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Farcplc_program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery).  For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit [farmers.gov/service-locator](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery). Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security Farm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:   * Leases of any kind * Easements of any kind * Subordinations * Partial releases * Sales   Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.  It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFarm-Loan-Programs%2Fpdfs%2Floan-servicing%2Ffarm_loan_compass_9-22-17.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C593ad02602754525571d08d8b42abb6b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637457442917833006%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=UjvZhb2bAiht9dnfC4mRA%2Bn5DzaL0yHQHWs72rqy1Jo%3D&reserved=0).  USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users). |