

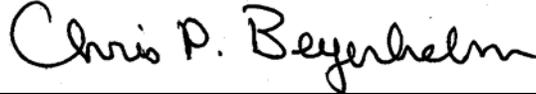
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

**Direct Loan Servicing – Special
and Inventory Property Management
5-FLP**

Amendment 2

Approved by: Acting Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraph 1 C has been amended to include a note about cross-references.

Subparagraphs 67A, 322 D, 346 G, 346 I, 387 B, 401 B, 405 B, 721 A, and 722 B and Exhibits 4 and 10 have been amended to make minor editorial changes.

Subparagraph 229 C has been amended to reference 1-APP for further guidance on mediation.

Subparagraph 231 D has been amended to provide that SED has the authority to deny a debt settlement request.

Subparagraphs 246 B, 247 B, and 248 B have been amended to be consistent with subparagraph 249 B.

Subparagraph 322 A has been amended to include all forms that can be used to offer current market value buyout.

Subparagraph 401 C has been amended to clarify the forms that will be used to notify a borrower in bankruptcy of their servicing rights.

Subparagraph 406 A has been amended to cite RD Instruction 1956-B for debt settlement when required after bankruptcy.

Subparagraph 533 B has been amended to clarify the required reviews before acceleration.

Paragraph 721 has been amended to remove an incorrect reference.

Exhibit 2 has been amended to correct the definition of “beginning farmer”.

Exhibit 39 has been amended to correct the number of calendar days a nonprogram borrower must be past due before acceleration.

Amendment Transmittal (Continued)

Page Control Chart		
TC	Text	Exhibit
	1-1, 1-2 3-3, 3-4 6-37, 6-38 6-41 through 6-64 8-3 9-11 through 9-16 10-5, 10-6 11-1, 11-2 11-7 through 11-10 15-3, 15-4 19-1, 19-2	1, pages 1-4 2, pages 3, 4 4, pages 1, 2 10, page 1 39, page 1 page 2 (remove)

Part 1 Introduction and Purpose

1 Purpose and Sources of Authority

A Handbook Purpose

This handbook is designed to assist FSA in understanding the following:

- regulations governing:
 - direct loan servicing – special
 - inventory property management
- roles and responsibilities in implementing those regulations and other responsibilities in direct loan servicing – special and inventory property management.

B Sources of Authority

The sources of authority for this handbook include the following:

- 7 CFR Parts 766 and 767, and other regulations that may be referenced throughout this handbook
- various laws and statutes passed by Congress, including CONACT.

C Regulation References

Text in this handbook that is published in the CFR is printed in **bold** text. The CFR citation is printed in brackets in front of the text. The references and text:

- are intended to highlight the requirement in the CFR
- may be used to support adverse FSA decisions.

***--Note:** Cross-references printed in bold are citing a CFR section. The handbook paragraph or subparagraph where the cross-referenced CFR text can be found in is printed in nonbold text in parenthesis (within the bold text).

Example: Subparagraph 103 C provides “[**7 CFR 766.105(b)**] (1) **The Agency will attempt to achieve a 110 percent debt service margin for the servicing options listed in paragraphs (a)(2) through (4)** (subparagraph B) of this section.”

Note: The text “**paragraphs (a)(2) through (4) of this section**” refers to 7 CFR 766.105 (a)(2) through (4). The nonbold reference indicates that 7 CFR 766.105(a) is included in subparagraph 103 B.--*

2 Related References

A Related FSA Handbooks

The following FSA handbooks concern FLP.

IF the area of concern is about...	THEN see...
appeals and mediation	1-APP.
civil rights compliance and administration for FSA programs	18-AO.
common management and operating provisions for program management activities, functions, and automated applications, such as forms that cannot be accepted by FAX	1-CM.
direct loan making	3-FLP.
direct loan regular or routine servicing	4-FLP.
employee development and training	6-PM.
environmental requirements	1-EQ.
general and administrative regulations governing FLP	1-FLP.
guaranteed loan making and servicing	2-FLP.
the Emergency Loan Seed Producers Program, Horse Breeder Loan Program, Indian Tribal Land Acquisition Program, Special Apple Loan Program, and servicing of minor loan programs	6-FLP.
personnel management, such as employee conflict of interest	3-PM.
policies and procedures for the acquisition of supplies, equipment, and services	27-AS.
procedures for collecting, maintaining, or disclosing data or information about an individual	3-INFO.
procedures for making records available to the public, other Federal agencies, and Congress	2-INFO.
processing collections and canceling loan checks and payments	3-FI.
State and county organization and administration policies, procedures, principles, and standards, such as work organization	16-AO.
State and county records management	25-AS.

Notes: See FmHA Instruction 1945-A for information on the disaster designation process.

RD Instruction 1940-G must be used along with 1-EQ.

See RD Instructions 1951-C and 1956-B for information on administrative offset and debt settlements, respectively.

B Helpful Links

The Helpful Links web site at <https://indianocean.sc.egov.usda.gov/flp/InformationalLinks?Action=HelpfulLinks&caller=index> provides links to useful web sites.

67 Providing Loan Servicing Notification Package

A Methods of Notification

[7 CFR 766.101(b)] The Agency will notify borrowers of the availability of primary loan servicing programs, conservation contract, current market value buyout, debt settlement programs and homestead protection as follows:

[7 CFR 766.101(b)] (1) A borrower who is financially distressed, or current and requesting servicing will be provided FSA-2512 (Appendix A to this subpart) (appendix only in CFR);

[7 CFR 766.101(b)] (2) A borrower who is 90 days past due will be sent FSA-2510 (Appendix B to this subpart) (appendix only in CFR);

[7 CFR 766.101(b)] (3) A borrower who is in non-monetary or both monetary and non-monetary default will receive FSA-2514 (Appendix C to this subpart) (appendix only in CFR);

The authorized agency official must send the appropriate loan servicing notification within ***--15 calendar days of the determination of distress or default service-triggering event.--*** Notification will be sent by certified mail, return receipt requested for borrowers over 90 calendar days past due or in nonmonetary default. The account will be flagged 51-S, using FSA-2562, until the primary loan servicing process has been completed, the problem resolved, or the account accelerated.

[7 CFR 766.101(b)] (4) A borrower who has only delinquent SA will be notified of available loan servicing;

The borrower will be sent FSA-2547 within 15 calendar days of the missed payment. The borrower must submit the items specified in subparagraphs 81 C through I within 60 calendar days of the date on the notice. If a complete application has not been received within 30 calendar days FSA-2548 will be sent.

[7 CFR 766.101(b)] (5) Notification to a borrower who files bankruptcy will be provided in accordance with subpart G (Part 11) of this part.

--Note:** Part 11 only addresses who would be sent notification. The appropriate form used for notification is established by this subparagraph based on the borrower's status as current, financially distressed, 90 calendar days past due, or nonmonetary default.**--

B Using Web Agcredit

The authorized agency official must track all notification and servicing activity through Web Agcredit and FSA-2580.

67 Providing Loan Servicing Notification Package (Continued)**C Notifying Borrowers When Certified Mail Is Not Accepted**

[7 CFR 766.101(c)] Notices to delinquent borrowers or borrowers in non-monetary default will be sent by certified mail to the last known address of the borrower. If the certified mail is not accepted, the notice will be sent immediately by first class mail to the last known address. The appropriate response time will begin 3 days following the date of the first class mailing. For all other borrowers requesting the notices, the notices will be sent by regular mail or hand delivered.

If the notification package is returned “address unknown”, the authorized agency official will verify the borrower’s current postal address using FSA-137 according to 5-AS, paragraph 77. If no new address can be obtained, the authorized agency official will continue to use the last known address.

Once the address verification process is completed, the authorized agency official will:

- record the date the original package was returned and the date the contents are re-mailed on the original envelope and file the original envelope in position 4 of the case file
- re-send the contents of the loan servicing notification package in a new sealed envelope.

The timeframe for a complete application will be determined according to subparagraph 83 B.

D Requests for Copies of Regulations

A borrower may request copies of regulations at any time. When asked, the authorized agency official must provide a borrower 1 free copy of a regulation within 10 workdays of the request. See 2-INFO for further guidance.

229 State Mediation and Voluntary Meeting of Creditors**A Introduction**

The FSA representative can make no agreement with the borrower that does not comply with FSA regulations or policies. Further, FSA is not obligated by the terms of the mediation agreement if the terms are contrary to Federal statute, regulations, handbooks, notices, or instructions.

[7 CFR 766.114(a)] A borrower who is unable to develop a feasible plan but is otherwise eligible for primary loan servicing may request:

[7 CFR 766.114(a)] (1) State-certified mediation; or

This also applies to USDA certified mediation States.

[7 CFR 766.114(a)] (2) Voluntary meeting of creditors when a State does not have a certified mediation program.

[7 CFR 766.114(b)] Any negotiation of the Agency's appraisal must be completed before State-certified mediation or voluntary meeting of creditors.

Within 15 calendar days of determining that the borrower is ineligible or cannot develop a feasible plan, the authorized agency official will offer the borrower mediation or a voluntary meeting of creditors through FSA-2523 and FSA-2524 or FSA-2521 and FSA-2522, as appropriate.

B States With Certified Mediation Programs

If the borrower requests mediation, FSA will participate regardless of the participation of the other creditors.

FSA participates in mediation under the same terms as other creditors, including payment of mediation fees if required.

SED will designate an Agency representative to represent FSA in the mediation. SED sets the authority limit of the representative and arranges for preparation of the FSA representative.

SED will issue a State supplement detailing State Certified Mediation requirements.

229 State Mediation and Voluntary Meeting of Creditors (Continued)**C States Without Certified Mediation Programs**

--SED will contract with qualified mediators within their State according to 1-APP, Part 6.--

The mediator will schedule the meeting of creditors and encourage the borrower's other creditors to participate.

It is expected the mediator will:

- conduct the meeting according to accepted mediation practices
- advise, counsel, and facilitate the development of an agreement
- demonstrate good human relation skills, ability to resolve problems, and settle disputes
- remain neutral
- review the proposed solution to determine whether it can be effectively implemented
- review the participants' obligations, including but not limited to confidentiality
- promote good faith discussions.

D Documenting Mediation or Voluntary Meeting of Creditors

At the conclusion of mediation or a voluntary meeting of creditors, the mediator will provide SED with a written document signed by the parties in attendance, which specifies the outcome of the meeting and any agreements reached. The mediator provides a copy of this document to the participating creditors and to the borrower. The authorized agency official will file a copy of this document in the borrower's case file.

231 Additional Servicing Information Applicable to Adverse Decisions**A Reconsideration**

Reconsideration is an opportunity for a borrower to request a meeting with FLM or FLO concerning an adverse decision.

The borrower has 30 calendar days from the date of the notice of adverse decision to request reconsideration. The borrower may present additional information at this meeting or explain why they believe the adverse decision is in error.

The borrower will get only 1 reconsideration for each adverse decision.

The authorized agency official will send the borrower a letter stating the results of the reconsideration meeting. If the decision is favorable to the borrower, the authorized agency official will resume processing of the borrower's request for primary loan servicing. If FSA's decision has not changed, the borrower will be provided with new mediation and appeal rights.

B Appeals

The borrower has 30 calendar days from the receipt of the notice of adverse decision to request an appeal.

The borrower may request an appeal of an appraisal after receiving an adverse decision from FSA. The borrower may not appeal if the appraised value was previously negotiated according to subparagraph 230 B.

FSA will handle a borrower's appeal request according to 1-APP.

C Buyout at Current Market Value

FSA will offer a buyout at current market value to eligible borrowers who have not developed a feasible plan through primary loan servicing according to Part 8.

D Debt Settlement

Borrowers may apply for debt settlement at any time during the primary and preservation loan servicing process.

--If SED denies the borrower's debt settlement request, the borrower can appeal the adverse-- decision. See RD Instruction 1956-B for information on debt settlement.

232-245 (Reserved)

Section 3 Closing**246 Closing Consolidated/Rescheduled Loans****A Introduction**

DALR\$ adds the amount of accrued interest and any outstanding protective advances to the principal balance at the time of rescheduling according to Exhibit 17.

B Closing Rescheduled Loans

The authorized agency official will:

- ensure that the payments on FSA-2026's match the final DALR\$ report
- mark the existing promissory note or assumption agreement "rescheduled" and attach it to the new FSA-2026
- file the new FSA-2026 according to 25-AS
- file a copy of the new rescheduled FSA-2026 with the copy of the existing promissory note or assumption agreement in position 2 of the borrower's case file
- provide a copy of the new rescheduled FSA-2026 to the borrower at closing

* * *

- file the original DALR\$ report in position 3.

A 1M ADPS transaction will be processed to record the rescheduled loans.

247 Closing Reamortized Loans

A Introduction to Reamortization

DALR\$ adds the accrued interest and any outstanding protective advances to the principal balance at the time of reamortization according to Exhibit 17.

B Closing Reamortized Loans

The authorized agency official will:

- ensure that the payments on FSA-2026's match the final DALR\$ report.
- mark the existing promissory note or assumption agreement "reamortized" and attach it to the new FSA-2026

* * *

- file the new FSA-2026 according to 25-AS
- file a copy of the new reamortized FSA-2026 with the copy of the existing note or assumption agreement in position 2 of the borrower's case file
- provide a copy of the new reamortized FSA-2026 to the borrower at closing
- file the original DALR\$ report in position 3.

A 1M ADPS transaction will be processed to record the reamortized loans.

SED will issue a State supplement ensuring that existing liens and title insurance or opinions are extended and preserved.

248 Closing Deferred Loans**A Introduction to Deferrals**

FSA will also reschedule or reamortize, as applicable, all loans deferred through primary loan servicing.

FSA may defer all or part of a loan according to DALR\$.

B Closing Deferrals

The authorized agency official will:

- ensure that the payments on FSA-2026's match the final DALR\$ report
- complete the addendum to FSA-2026 addressing repayment of deferred interest according to FSA-2026 instructions
- mark the existing promissory note or assumption agreement "rescheduled/reamortized with full/partial deferral," as appropriate, and attach it to the new FSA-2026

* * *

- file the new deferred FSA-2026 according to 25-AS
- file a copy of the new note with the copy of the existing promissory note or assumption agreement in position 2 of the borrower's case file
- provide a copy of the new deferred FSA-2026 to the borrower at closing
- file the original DALR\$ report in position 3.

A 5W ADPS transaction will be processed to record the deferral, and a 5G, Establish Descriptive Code, ADPS transaction will be processed to record the deferral flag on the account. These transactions will be processed and sequenced with the 1M ADPS transaction.

248 Closing Deferred Loans (Continued)

C Ongoing Servicing of Deferrals

Review the FSC, FLOO quarterly status report to determine borrowers who have deferrals expiring.

Review the borrower's financial progress during the annual analysis according to paragraph 161.

Send the borrower a letter 6 months before the expiration of the deferral stating the amount and due date of the first payment.

322 Processing a Buyout at Current Market Value**A Notifying Borrower of Buyout**

The authorized agency official will notify the borrower of the opportunity to buyout the FSA *--loans at current market value by sending the borrower FSA-2521 and FSA-2522 or FSA-2523 and FSA-2524 by certified mail, return receipt requested.--*

B Timeframe for Borrower to Pay Buyout Amount

[7 CFR 766.113(b)] After the Agency offers current market value buyout of the loan, the borrower has 90 days from the date of Agency notification to pay that amount.

If the borrower exercises the right to an independent appraisal, negotiation of appraisal, reconsideration, mediation, or appeal, the 90-calendar-day time limit will start on the day the borrower receives the final Agency and/or NAD decision.

C Processing Buyout Payment

If the borrower accepts FSA's buyout offer, the borrower must pay the entire buyout amount according to 4-FLP, subparagraph 65 F. The amount of recapture will be established by processing a 3Q transaction in ADPS and submitting the payment as a miscellaneous collection according to 3-FI. The borrower's security instruments will be released according to 4-FLP, subparagraph 65 F. The borrower's original promissory notes will be marked "satisfied at current market value" and returned to the borrower.

D Borrower Nonresponse or Inability to Pay Current Market Value

--If the borrower does not accept FSA's buyout offer and FSA has a lien on the home of the borrower or any person that pledged their home as collateral, homestead protection will-- continue to be processed according to Part 7. If the borrower does not elect or is not eligible for homestead protection or does not pay the FLP account current, FSA will, after conclusion of all appeals, accelerate the borrower's account according to Part 15.

The borrower can also still apply for debt settlement according to RD Instruction 1956-B.

323-340 (Reserved)

346 Amortizing Shared Appreciation (Continued)**D Amortized Loan Interest Rate**

[7 CFR 766.205(a)] The interest rate for Shared Appreciation Payment Agreements is the Agency's SA amortization rate.

E Amortized Loan Security

The Shared Appreciation Payment Agreement must retain the same security position of the original notes identified in the shared appreciation agreement. SED will issue a State supplement on maintaining FSA's lien position. The authorized agency official will take the best obtainable lien on all assets according to subparagraph 211 A. The Shared Appreciation Payment Agreement does not have to be fully secured if the borrower meets all requirements in subparagraph A and the borrower provides the best lien obtainable on all assets.

The authorized agency official will close the Shared Appreciation Payment Agreement at the interest rate in effect at the time of approval and according to the requirements listed in subparagraphs F through I and 3-FLP, Part 11.

F Amortized Loan Processing

The authorized agency official will mark the shared appreciation agreement "Amortized," attach it to the new FSA-2026, and file the original promissory note and its copies according to 25-AS. The copies of the new FSA-2026 and shared appreciation agreement will be filed in position 2 of the borrower case file.

If a Shared Appreciation Payment Agreement becomes due because of a partial sale of security and shared appreciation agreement has not yet matured, the authorized agency official will attach a copy of the shared appreciation agreement to the new FSA-2026.

The authorized agency official will process a 3O ADPS transaction to record the Shared Appreciation Payment Agreement.

346 Amortizing Shared Appreciation (Continued)**G Amortized Loan Approval**

--The authorized agency official will use FSA-2025 to notify the borrower of approval of shared appreciation agreement amortization. FSA-2026, with all covenants relating to graduation, credit elsewhere, restrictions on leasing, and FLP operating requirements removed, will be used as the loan agreement.--

H Amortized Loan Application Denied

If amortization cannot be approved, the authorized agency official will deny the application to amortize the Shared Appreciation amount and servicing will continue according to Part 3 as the borrower is in nonmonetary default.

I Servicing SA

[7 CFR 766.204(b)] If the borrower later becomes delinquent or financially distressed reamortization of the Shared Appreciation Payment Agreement can be considered under subpart C (Part 3) of this part.

If the borrower has other program loans, the Shared Appreciation Payment Agreement will *--be considered as a part of the overall restructure process, but can only be reamortized.

Borrowers who do not have any program loans will be notified according to--* subparagraph 67 A.

Shared Appreciation Payment Agreements cannot be consolidated, deferred, or written down.

347 (Reserved)

386 Notifying Borrower of Unauthorized Assistance**A General Policy**

When FSA has fully documented a borrower's receipt of unauthorized assistance, the borrower will be notified.

B Notifying Borrowers Who Received Unauthorized Assistance Because of Inaccurate Information or FSA Error

The authorized agency official will notify the borrower of the initial unauthorized assistance determination with Exhibit 30. Exhibit 30 will be sent certified mail, return receipt requested. The letter will address the type of unauthorized assistance, and the amount calculated according to paragraph 385 that could be paid to correct the unauthorized assistance.

FSA will consider the borrower notified of unauthorized assistance on the date the borrower signs for the certified mail.

If the certified mail is returned unclaimed, the certified letter should be retained in the case file, the borrowers address should be verified at the Post Office using FSA-137, and the letter resent by first class mail. FSA will then consider the borrower notified of unauthorized assistance 3 workdays after the letter is sent first class.

If the unauthorized assistance meeting cannot be held or corrective action taken within 30 calendar days, the account will be in nonmonetary default and the borrower will be notified according to Part 3.

C Notifying Borrowers Who Received Unauthorized Assistance Identified by an OIG Audit

If the unauthorized assistance is identified by an OIG audit, the authorized agency official will notify the borrower according to 9-AO.

D Notifying Borrowers Who Received Unauthorized Assistance Because of False Information

If the unauthorized assistance is because of false information, the authorized agency official will notify the borrower according to OIG or SED instructions.

387 Recovering Unauthorized Assistance**A Meeting With the Borrower**

At the meeting, the reason for the assistance being unauthorized will be explained to the borrower and options for correcting the unauthorized assistance will be discussed.

The borrower has 15 calendar days to provide evidence that refutes FSA's determination.

B Final Notification

Once all meetings are concluded, the proposed corrective action will be sent to the approval *--official designated in paragraph 381 for consideration. The approval official will make--* any changes necessary to the plan and return it to the authorized agency official. The borrower will be informed of the final outcome with Exhibit 31 sent certified mail, return receipt requested.

FSA will consider the borrower notified of unauthorized assistance on the date the borrower signs for the certified mail.

If the certified mail is returned unclaimed, the certified letter should be retained in the case file, the borrower's address should be verified at the Post Office (if not previously verified under subparagraph 386 B), and the letter resent by first class mail. FSA will then consider the borrower notified of unauthorized assistance 3 days after the letter is sent first class.

The borrower must respond * * * within 30 calendar days of the date of receipt of the letter and be prepared to complete the corrective action within 90 calendar days from the date of receipt * * *. If the unauthorized assistance corrective action is not completed, the account will be in nonmonetary default and the borrower will be notified according to Part 3.

Part 11 Bankruptcy and Civil and Criminal Cases

Section 1 Bankruptcy

401 FSA Actions When Borrower Files for Bankruptcy

A Suspending Loan Servicing

If a borrower files bankruptcy, the authorized agency official will suspend all pending special servicing and collection actions, but will continue to monitor the account and conduct regular servicing to protect the interests of the Government.

B Flagging the Account

--The authorized agency official will flag the account by using FSA-2562 and processing a-- 5G transaction through ADPS. This action flags the account as “Bankruptcy Action Pending” or “BAP.” This flag remains on the account until after the borrower is discharged from bankruptcy and the case has been closed or the bankruptcy is dismissed.

*--**Note:** A “51-S” flag must be removed with a 5H ADPS transaction before a “BAP” flag--* can be established.

C Notifying the Borrower’s Attorney of Loan Servicing Options if Borrower Was Not Previously Notified

[7 CFR 766.301] If a borrower files for bankruptcy, the Agency will provide written notification to the borrower’s attorney with a copy to the borrower as follows:

(a) The Agency will provide notice of all loan servicing options available under Subpart C (Part 3) of this part, if the borrower has not been previously notified of these options.

Within 15 calendar days of receiving a notice of bankruptcy, the authorized agency official *--will send the borrower and the borrower’s attorney Exhibit 34, the appropriate notice according to subparagraph 67 A, and the response form, by certified mail, return receipt requested. If the borrower does **not** have an attorney, the borrower only will receive the FSA forms.--*

401 FSA Actions When Borrower Files for Bankruptcy (Continued)**D Notifying the Borrower's Attorney of Servicing Options if the Borrower Was Previously Notified**

[7 CFR 766.301(b)] If the borrower received notice of all loan servicing options available under Subpart C (Part 3) of this part prior to the time of bankruptcy filing but all loan servicing was not completed, the Agency will provide notice of any remaining loan servicing options available.

If FSA notified the borrower of primary loan servicing before the borrower filed for bankruptcy and some servicing options are still available, the authorized agency official will send Exhibit 34 and the appropriate servicing forms along with any required application forms to the borrower and the borrower's attorney (if the borrower has no attorney, then all notifications and timeframes will apply to the borrower only) explaining what options remain. Servicing and servicing timeframes suspended on the date the borrower files for bankruptcy resume on the date the attorney receives Exhibit 34. If no servicing options remain, Exhibit 34 will be sent without FSA-2510 to inform the borrower and attorney that no primary loan servicing options remain.

If no attorney, then if the borrower or borrower's attorney does not request any remaining servicing options, the authorized agency official will not take any further action to liquidate the account until the stay is lifted and they are notified by the State Office.

E Referring a Bankruptcy to the State Office

SED should issue a State supplement describing what information is to be forwarded to the State Office in the event of a borrower filing bankruptcy. SED may issue additional State supplements as required to comply with State laws and the procedures of the Regional OGC.

The authorized agency official will inform the State Office of any developments in the borrower's bankruptcy case, but will take no action against the security unless directed by SED.

405 FSA Actions When Borrower Defaults on Reorganization Plan or Court Dismisses Bankruptcy While Under Court Jurisdiction**A Borrower Becomes 90 Calendar Days Past Due on a Chapter 11, 12, or 13 Reorganization Plan**

When a borrower becomes 90 calendar days past due on a Chapter 11, 12, or 13 reorganization plan while still under Bankruptcy Court jurisdiction, the authorized agency official will immediately notify the State Office of the facts of the case. The State Office will contact OGC for advice as required.

The authorized agency official will notify the borrower and the borrower's attorney of remaining primary and preservation servicing options not exhausted before filing for bankruptcy or during bankruptcy proceedings using Exhibit 34 and FSA-2510 and FSA-2511 unless either:

- OGC advises that notification is inconsistent with the confirmed reorganization plan and the Bankruptcy Code, 11 U.S.C. §101 et seq.
- FSA has referred the borrower's loan to the Department of Justice
- FSA has previously accelerated the loan.

If all servicing options were exhausted before the bankruptcy filing or during bankruptcy, Exhibit 34 only will be prepared stating that no further servicing options remain.

A borrower operating under a confirmed plan applying and qualifying for loan servicing under Part 3 must comply with the Bankruptcy Code requirements regarding plan modification.

The authorized agency official may request updated information in order to decide on a previous request for loan servicing. The authorized agency official will send a copy of this notice to the Bankruptcy Trustee unless otherwise advised by OGC.

405 FSA Actions When Borrower Defaults on Reorganization Plan or Court Dismisses Bankruptcy While Under Court Jurisdiction (Continued)**B Servicing When the Bankruptcy Is Dismissed Without a Confirmed Plan and the Borrower Is in Default**

--If the Court dismisses a bankruptcy case and the borrower is in default on FLP loans, the-- authorized agency official will notify the borrower of any remaining servicing options unless:

- OGC advises that notification is inconsistent with the Bankruptcy Code, 11 U.S.C. §101 et seq.
- FSA has referred the borrower's loan to the Department of Justice
- FSA has previously accelerated the loan.

If the borrower is in default and all loan servicing options are exhausted, FSA will proceed to liquidate the security according to Part 15.

If FSA previously accelerated the account, all of the borrower's servicing rights are exhausted and FSA liquidates the account.

C Servicing a Borrower When a Bankruptcy Is Dismissed After a Confirmed Plan

If the borrower makes at least 1 full payment to FSA on the confirmed plan before the bankruptcy is dismissed, the authorized agency official will send the borrower a new servicing notification package.

If the borrower does not make at least 1 full payment to FSA, the authorized agency official will send notification of the remaining servicing options based on the previous notification. If the borrower is in default and all loan servicing options are exhausted, FSA will proceed to liquidate the security according to Part 15.

406 Servicing Chapter 11, 12, and 13 Cases After the Bankruptcy Case Is Closed**A Removing the SAA Flag and Writing Off Discharged Debt**

Upon receipt of the discharge order from the Bankruptcy Court, the authorized agency official will review the borrower records to determine whether FSA will cancel any discharged debt.

If all liable parties are discharged and the bankruptcy is closed, the authorized agency official will debt settle the remaining discharged debt according to RD Instruction 1956-B, section 1956.70(b)(3).

The State Office will forward the approved RD 1956-1, with a copy of the discharge, to--* FSC, FLOO for processing the debt cancellation.

FSC, FLOO will remove the SAA flag and processes the necessary transactions to write off any portion of the debt.

If all liable parties were not discharged of the debt, the account cannot be debt settled and SED should be consulted before initiating servicing options.

B Returning to Regular Servicing

After the case is closed, the authorized agency official will service bankruptcy loans according to 4-FLP subject to the reorganization plan.

C Servicing if the Borrower Defaults on the Confirmed Reorganization Plan

If a borrower becomes 90 calendar days past due or is in nonmonetary default after the court issued a discharge order and after the case is closed under Chapter 11, 12, or 13 of the Bankruptcy Code, the authorized agency official will notify the borrower of loan servicing options according to Part 3 unless servicing actions would be inconsistent with the confirmed bankruptcy plan or the Bankruptcy Code or FSA has referred the account to the Department of Justice.

If the account is in nonmonetary default, OGC concurrence will be obtained before acceleration.

407 Liquidation During Bankruptcy**A Automatic Stay Requirements**

FSA must receive relief from the automatic stay from the Court before liquidating the borrower's security. If the Court allows, and all servicing requirements are met, FSA may liquidate the security before the discharge of debt or as otherwise addressed by OGC.

B Chapter 7 Cases After Discharge

In Chapter 7 cases after discharge, FSA will liquidate the account as authorized by OGC if:

- the borrower has not reaffirmed the debt
- an Abandonment Order for the FSA security has been issued by the court or the bankruptcy case is closed.

C Canceling the Debt When All Liable Parties Are Discharged

If all liable parties are discharged and the FSA security is liquidated, FSA may cancel the debt according to RD Instruction 1956-B.

D Notifying Borrower if Servicing Options Are Remaining

If the authorized agency official did not previously notify the borrower's attorney or borrower of any servicing options before or during the course of the bankruptcy proceedings, FSA will send the notices according to subparagraph 401 C before liquidating any security property.

E When FSA Previously Notified the Borrower of Servicing Options

If the authorized agency official previously notified the borrower's attorney or borrower of the remaining servicing options and none remain, FSA will accelerate the account and liquidate according to Part 16 and any instructions from OGC.

Note: The borrower may **not** appeal the acceleration.

533 Acceleration Actions**A Preparation of the Case File**

When the borrower meets the conditions for acceleration, the authorized agency official will prepare the case file for acceleration. A State supplement will be issued to describe the required procedures to accelerate FLP accounts, including “chattel only” accounts.

B Civil Rights and Primary Loan Servicing Reviews

The authorized agency official will ensure that FSA-2580 has been completed and DD will complete FSA-2581, Part A.

***--Note:** Only FSA-2581, Part A is required in cases referred for acceleration/foreclosure because of the borrower’s failure to graduate, and for acceleration of nonprogram loans.

FSA-2580 and FSA-2581 confirm that FSA fully and appropriately considered the borrower for servicing and that there is no evidence of inconsistencies, inequitable treatment, or discrimination complaints. The authorized agency official and DD must complete and submit these forms to SED before completing acceleration. SED will submit files and information to the National Office only if required or because of special circumstances. See 1-FLP, Exhibits 12 and 13 for information on determining discrimination complaint status. Once all reviews and FSA-2581, Parts B and C have been completed indicating--* that foreclosure can continue, the authorized agency official will complete the problem case report.

C Problem Case

FSA-2550 will be completed to document the status and circumstances of the account when there is real estate security.

D Determining Prior Liens

If current lien information is not in the case file, the authorized agency official will obtain a title or lien search on all security property to determine whether there are any prior liens on the property.

E Property Value

The authorized agency official will include either the estimated value or appraised value of the security in the case file. The authorized agency official may estimate the market value of the property, unless there are prior liens other than a current-year tax lien. If there are prior liens, the authorized agency official must obtain an appraisal to determine the “as is” market value of the property according to 1-FLP, Part 6, unless a State supplement allows the use of an estimated value.

533 Acceleration Actions (Continued)**F Narrative and Deficiency Judgment Recommendation**

The authorized agency official will include in the case file a narrative description of the borrower's financial condition and the conclusion of all appeals and mediation.

The authorized agency official will recommend to the DD whether FSA should pursue a deficiency judgment. To make a recommendation, the authorized agency official will determine whether foreclosure will likely satisfy the borrower's FSA debt. The basic formula for this calculation is:

Sale price - sale costs (if considered separate from recoverable costs and expenses) - recoverable costs and expenses to be charged - prior liens = net proceeds.

This calculation is an estimate. It may not be used as the basis for charging or crediting the borrower's account. In using this formula, the authorized agency official must be aware of what costs are charged to the borrower's account and what costs are deducted from the amount credited to the borrower's account.

If the liquidation will not satisfy the borrower's FSA account, FSA will assess the borrower's financial situation to determine whether further recovery on the account is possible through a deficiency judgment. The authorized agency official will include these findings and a recommendation in the borrower's case file.

G Submitting the Problem Case File

The problem case file will be submitted to the DD as soon as the file is complete or within 90 calendar days of when the borrower meets all acceleration criteria, whichever come first.

Part 19 Management of Inventory Real Property**721 Preparing the Inventory Property File****A Documenting the Borrower's File and Creating the Inventory Property File**

When FSA acquires real property, the authorized agency official documents the former borrower's case file to reflect the acquisition according to 25-AS * * *. Once FSA acquires title to the property as evidenced by a recorded deed, the authorized agency official creates an inventory property file.

722 Securing and Repairing Inventory Real Property**A General Policy**

When FSA acquires inventory real property, the authorized agency official secures the property, takes steps to prevent public trespassing, and attempts to preserve the value of the property.

B Determining Necessary Services

When FSA acquires property, the authorized agency official inspects the property to determine whether services are necessary to secure the property, maintain the property's value, and place the property in marketable condition. FSA makes repairs according to the following conditions.

- FSA may repair essential farm service buildings and facilities to make the property marketable. * * *
- FSA may repair inventory properties to remove health and safety hazards if such repairs are in FSA's best interest.
- FSA may make repairs to properties that are listed on or are eligible for listing on the National Register of Historic Places as necessary to protect the properties' historic integrity. FSA consults with the appropriate State Historic Preservation Officer or Tribal Historic Preservation Officer to determine whether repairs are necessary.
- On inventory real property located in a floodplain or other hazardous area, FSA may take steps as necessary to prevent:
 - loss of life
 - imminent damage to the property
 - disruption of utility service.

722 Securing and Repairing Inventory Real Property (Continued)**C Developing Repair Specifications and Completing Repairs**

The authorized agency official submits repair specifications to the State Contracting Officer along with justification for all repairs deemed necessary. FSA may contract with a vendor to prepare repair specifications for larger or more complex repairs.

D Determining Necessity of Management Services

The authorized agency official, with the assistance of DD and State Office program staff as necessary, selects the methods for managing inventory property.

The appropriate management methods and requirements depend on the number of properties involved, density of their location, market conditions, and other applicable factors.

FSA management tools include, but are not limited to:

- individual management contracts to secure an individual property, cut the grass, winterize a dwelling, or provide a similar service for a specific property
- simple management contracts to provide maintenance and other services for a group of properties
- blanket-purchase arrangement contracts to obtain a variety of services for any or all FSA inventory properties.

E Arranging Management Contracts

FSA may contract for services according to the Federal Acquisition Regulations. The authority to obtain management services is addressed in 1-FLP, paragraph 161 and 1-FLP, Exhibit 26. The authorized agency official contacts the State Contracting Officer to arrange for management contracts.

F Charging Expenses to the Inventory Account

FSA charges expenses associated with managing inventory property to the inventory account according to 1-FLP, Part 7.

Reports, Forms, Abbreviations, and Redelegations of Authority

Reports

None.

Forms

This table lists the forms referenced in this handbook.

Number	Title	Display Reference	Reference
AD-1026	Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification		81
FSA-137	Address Information Request		67, 386
FSA-2001	Request for Direct Loan Assistance		81, 344
FSA-2002	Three-Year Financial History		81
FSA-2003	Three-Year Production History		81
FSA-2025	Notice of Approval, Terms and Conditions and Borrower Responsibilities		346
FSA-2026	Promissory Note		Text
FSA-2027	Supplemental Payment Agreement		161
FSA-2029	Mortgage/Deed of Trust		Text
FSA-2037	Farm Business Plan Worksheet Balance Sheet		81
FSA-2038	Farm Business Plan Worksheet Projected/Actual Income and Expenses		81
FSA-2040	Agreement and Record of the Disposition of FSA Security/Release of Proceeds		464, 465, 582
FSA-2060	Application for Partial Release, Subordination, or Consent		462, 463
FSA-2070	Bill of Sale		516, 517, 519
FSA-2080	Release From Personal Liability		84
FSA-2489	Assumption Agreement		Text
FSA-2501	Addendum to the Promissory Note or Assumption Agreement for the Disaster Set-Aside Program		44-46, 48

Reports, Forms, Abbreviations, and Redelegations of Authority (Continued)

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2510	Notice of Availability of Loan Servicing to Borrowers Who Are 90 Days Past Due		3, 67, 83, 85, 401, 405, 702
FSA-2511	Borrower Response to Notice of the Availability of Loan Servicing		81, 405, 702
FSA-2512	Notice of Availability of Loan Servicing to Borrowers Who Are Current, Financially Distressed, or Less Than 90 Days Past Due		3, 67, 85
FSA-2513	Borrower Response to Notice of the Availability of Loan Servicing		81
FSA-2514	Notice of Availability of Loan Servicing to Borrowers Who Are in Non-Monetary Default		3, 67, 83, 85, 444, 702
FSA-2515	Borrower Response to Notice of the Availability of Loan Servicing for Borrowers Who Received Form FSA-2514		81, 444, 702
FSA-2516	30 Day Reminder of the Notice of Availability of Loan Servicing		83
FSA-2517	Offer of Primary Loan Servicing for Borrowers Who Received Form FSA-2510 or FSA-2514 and Applied for Servicing		116
FSA-2518	Acceptance of Primary Loan Servicing for Borrowers Who Received Form FSA-2510 or FSA-2514 and Applied for Servicing		116
FSA-2519	Offer of Primary Loan Servicing for Borrowers Who Received Form FSA-2512 and Applied for Servicing		116
FSA-2520	Acceptance of Primary Loan Servicing for Borrowers Who Received Form FSA-2512 and Applied for Servicing		116
FSA-2521	Denial of Primary Loan Servicing and Intent to Accelerate for Borrowers Who Received Form FSA-2510 or FSA-2514 and Applied for Servicing		116, 229, 322
FSA-2522	Borrower Response to Denial of Primary Loan Servicing and Intent to Accelerate for Borrowers Who Received Form FSA-2510 or FSA-2514 and Applied for Servicing		116, 229, 322

Reports, Forms, Abbreviations, and Delegations of Authority (Continued)

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2523	Denial of Primary Loan Servicing for Borrowers Who Received Form FSA-2512 and Applied for Servicing		116, 229, 322
FSA-2524	Borrower Response to Denial of Primary Loan Servicing for Borrowers Who Received Form FSA-2512 and Applied for Servicing		116, 229, 322
FSA-2525	Intent to Accelerate for Borrowers Who Received Form FSA-2510 or FSA-2514 and Did Not Apply for Servicing or Did Not Accept Servicing		85
FSA-2526	Borrower Response to and Intent to Accelerate for Borrowers Who Received Form FSA-2510 or FSA-2514 and Did Not Apply for Servicing or Did Not Accept Servicing		85
FSA-2529	Negotiated Appraisal Agreement		230
FSA-2535	Conservation Contract		Text
FSA-2537	Notification of Consideration for Homestead Protection		281
FSA-2538	Response to Notification of Consideration for Homestead Protection for Borrowers Who Received FSA-2537		281
FSA-2539	Homestead Protection Program Agreement		283, 284
FSA-2540	Notice of the Availability of Homestead Protection – Post Acquisition		281, 568
FSA-2543	Shared Appreciation Agreement		Text
FSA-2544	Shared Appreciation Agreement Recapture Appraisal Notice		343, 344
FSA-2545	Borrower Notification of Shared Appreciation		344
FSA-2547	Shared Appreciation Agreement Recapture Reamortization		67
FSA-2548	Shared Appreciation Agreement Recapture Reamortization 2nd Notice		67
FSA-2550	Report of Problem Case		421, 533
FSA-2551	Evidence of Conversion, Fraud, or Waste		421
FSA-2560	Request for Statement of Account		536

Reports, Forms, Abbreviations, and Redelegations of Authority (Continued)

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2561	Statement of Account		536
FSA-2562	Borrower Account Description Flag		67, 401, 534, 567
FSA-2570	Offer to Convey Security		284, 496, 497, 499, 500, 516, 517
FSA-2571	Agreement for Voluntary Liquidation of Chattel Security		464, 465, 516, 518, 581
FSA-2572	Agreement of Secured Parties to Sale of Security Property		581
FSA-2574	Confirmation Reorganization Plan Worksheet		404
FSA-2576	Notice of Judgment		567, 568, 582, 604
FSA-2580	Primary and Preservation Loan Servicing Checklist		67, 533
FSA-2581	Inequitable Treatment Review Data		533
FSA-2585	Acquisition or Abandonment of Secured Property		708, Ex. 66
FSA-2587	Advice of Property Acquired		568, 743
FSA-2588	Acquired Property Maintenance		568
FSA-2591	Lease of Real Property		281, 284, 568, 743
FSA-2592	Invitation, Bid and Acceptance Sale of Real Property by the United States		776, 778, 782
FSA-2593	Standard Sales Contract Sale of Real Property by the United States		778
FSA-2594	Advice of Inventory Property Sold		778
FSA-2595	Quitclaim		778
FSA-2596	Bill of Sale "A" (Sale of Government Property)		780
FSA-2597	Farm Programs Noncash Credit for Purchase of Easement		197
NRCS-CPA-026	Highly Erodible Land and Wetland Conservation Determination		81
RD 1956-1	Application for Settlement of Indebtedness		82, 406, 496, 497, 516, 517, 581

Definitions of Terms Used in This Handbook (Continued)**Bankruptcy Trustee**

A Bankruptcy Trustee is a court-appointed person who oversees execution of the confirmed bankruptcy plan. A Trustee is less frequently used in Chapter 7 and Chapter 11 bankruptcies than in Chapter 12 and 13 bankruptcies.

Basic Security

Basic security is all farm machinery, equipment, vehicles, foundation and breeding livestock herds and flocks, including replacements, and real estate that serves as security for a loan made or guaranteed by the Agency.

Beginning Farmer

Beginning farmer is an individual or entity who:

- (1) Meets the loan eligibility requirements for a direct or guaranteed OL or FO loan, as applicable;
- (2) Has not operated a farm for more than 10 years. This requirement applies to all members of an entity;
- (3) Will materially and substantially participate in the operation of the farm:
 - (i) In the case of a loan made to an individual, individually or with the family members, material and substantial participation requires that the individual provide substantial day-to-day labor and management of the farm, consistent with the practices in the county or State where the farm is located.
 - (ii) In the case of a loan made to an entity, all members must materially and substantially participate in the operation of the farm. Material and substantial participation requires that the member provide some amount of the management, or labor and management necessary for day-to-day activities, such that if the individual did not provide these inputs, operation of the farm would be seriously impaired;
- (4) Agrees to participate in any loan assessment and borrower training required by Agency regulations;

Definitions of Terms Used in This Handbook (Continued)

Beginning Farmer (Continued)

- (5) Except for an OL applicant, does not own real farm property or who, directly or through interests in family farm entities owns real farm property, the aggregate acreage of which does not exceed 30 percent of the median acreage of the farms in the county where the property is located. If the farm is located in more than one county, the median farm acreage of the county where the applicant's residence is located will be used in the calculation. If the applicant's residence is not located on the farm or if the applicant is an entity, the median farm acreage of the county where the major portion of the farm is located will be used. The median county farm acreage will be determined from the most recent Census of Agriculture;
- (6) Demonstrates that the available resources of the applicant and spouse (if any) are not sufficient to enable the applicant to enter or continue farming on a viable scale; and
- (7) In the case of an entity:
- (i) All the members are related by blood or marriage; and
 - (ii) All the members are beginning farmers.

Borrower (or Debtor)

Borrower (or debtor) is an individual or entity that has an outstanding obligation to the Agency or to a lender under any direct or guaranteed FLP loan, without regard to whether the loan has been accelerated. The term "borrower" includes all parties liable for such obligation, including collection-only borrowers, except for debtors whose total loans and accounts have been voluntarily or involuntarily foreclosed, sold, or conveyed, or who have been discharged of all such obligations owed to the Agency or guaranteed lender.

Cancellation

Cancellation is the final discharge of, and release of liability for, a financial obligation to the Agency on which no settlement amount has been paid.

Ceases to Farm

Ceases to farm refers to a borrower who is considered to have "ceased farming" if the borrower is no longer receiving income produced by the farm, if the borrower is no longer operating the farm, and/or if the borrower has leased the farm for more than 3 years or the lease has an option to purchase.

State Supplements

The following table lists required State supplements.

Subparagraph	Required State Supplement
3 C	Guidance on Notary Acknowledgement
3 D	Guidance on Signature Requirements
3 F	Using State-Specific and State-Created Forms
104 A	Obtaining PLS Appraisals
196 B	Filing of Conservation Contracts
229 B	State-Certified Mediation Requirements
247 B	Closing Reamortized Loans
302 A	Homestead Protection According to State Laws
343 B	Real Estate Appraisals for Determination of SAA Recapture
345 C	Satisfying Shared Appreciation Agreements (SAA) According to State Laws
346 E	Maintaining Lien Position When Amortizing SAA Recapture
401 E	State Policies and Procedures for Bankruptcy
402 F	Reaffirmation of Debt
421 D	State Policies and Procedures for Civil and Criminal Actions
443 C	Managing the Liquidation Process
462 B	Title Searches
464 B	Lien Searches
498 A	Convergence of Rights With Real Property
531 A	Loan Acceleration
533 A	Case File Preparation for Acceleration
533 E	Determination of Property Value Prior to Acceleration
534 E	Notification of Prior Lienholders After Acceleration
535 C	Partial Payments After Acceleration
551 A	General Involuntary Liquidation
566 D	Real Property Foreclosures
567 C	Bidding at Foreclosure Sales
568 A	Acquisition of Inventory Property
568 E	Addressing Outstanding Loan Balances After Real Estate Foreclosure
582 D	Addressing Outstanding Loan Balances After Chattel Foreclosure
601 A	Third-Party Foreclosures
601 C	Contract Forfeiture
602 A	Prior Lienholder Liquidation
604 E	Redemption Rights

State Supplements (Continued)

Subparagraph	Required State Supplement
705 C	Custodial Property
707 F	Removal of Abandoned Vehicles From Inventory Property
724 A	Taxes on Inventory Real Property
***	***
776 D	Advertisement of Inventory Property for Sale
776 F	Contracting With Real Estate Brokers to Sell Inventory Property
778 E	Sale of Inventory Property
Instructions for Using DALR\$, Section B, subparagraph B	Publishing Periodic Rates and Constants for DALR\$

Notification of the Availability of the Disaster Set-Aside Program

*--

This Exhibit may only be revised by SED.

(Use Agency Letterhead format with local return address.)

**NOTIFICATION OF THE AVAILABILITY OF THE
DISASTER SET-ASIDE PROGRAM**

Dear

The Disaster Set-Aside (DSA) program could be available to you if your operation has suffered losses as a result of a natural disaster and you cannot pay all of your expenses, debts to other creditors and FSA farm loan payments.

Under the DSA program, you may be eligible to delay any or all of your FSA farm loan payments due this year or next (but not both). This payment will be moved to the end of your loan to be paid on or before the final due date. Loans with less than 2 years remaining are not eligible. DSA will only be approved if all farm loan payments will be up-to-date after the payments are set aside.

To apply for DSA, you must provide this office with a letter, signed by all parties liable for the debt, requesting DSA and your actual production, income and expense records for the last three years. FSA might request additional information later if it is needed to make an eligibility decision. Complete applications must be submitted to FSA before your account becomes 90 days past due and prior to the end of the disaster designation.

Note: FSA will take a lien on all your assets (with few exceptions) if your account is past due when the DSA is closed.

Current Disaster Designations

Date Declared	Code	Disaster Description	Final Date to Apply
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For more information, please contact this office.

Sincerely

--*

30-Day Reminder of Non-Program Delinquency

*--

This Exhibit may only be revised by SED.

(Use Agency Letterhead format with local return address.)

30-DAY REMINDER OF NON-PROGRAM DELINQUENCY

Dear

This is a notification that you are over 30 days delinquent on your payment to the Farm Service Agency (FSA):

Loan	Due Date	Amount Past Due
------	----------	-----------------

The security for these loans is: _____.
As these loans are classified as Non-Program by the FSA, payment must be made within 60 days of the due date of your loan or FSA will begin the process of accelerating your account and liquidating the security for the loan. FSA will accelerate your account and begin offsetting Government payments you receive if the loans become 90 days past due.

If you are unable to make the required payment, you may submit a plan to the FSA to sell the security and pay the proceeds on your debt. It is important that you take these actions as soon as possible because FSA cannot delay acceleration or offset of Government payments.

This is your second notice that your loans are past due and is **the last reminder you will receive**. If you need any further information or need a copy of the original notice, please do not hesitate to call your local office at the number below.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. USDA regulations prohibit discrimination in USDA programs because of your race, color, religion, sex, age, national origin, marital status, familial status, sexual orientation, disability; because all or part of your income is derived from any public assistance program; or because you have filed a program complaint, participated in any program complaint proceeding, or opposed a prohibited practice.

If you believe that you have been discriminated against for any of the reasons stated above, you may file a complaint with the Director, Office of Civil Rights, United States Department of Agriculture, Room 326-W, Whitten Building, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410.

For more information, please contact this office.

 Title
 Office Address
 Telephone number

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