



**We specialize in:**

Loans for  
beginning farmers,  
disaster recovery,  
operational financing,  
and farm ownership

Farm planning and  
counseling

Supervised credit and  
assistance through  
the life of your loan

Sustained financial  
planning services

# Why should USDA's Farm Service Agency be your lender of first opportunity?

The farming industry has undergone many changes in recent years, resulting in new types of small farming and ranching enterprises. These include value-added farming operations, organic farming, immigrant farming, and growing crops for local retailers or direct sale to consumers.

New federal programs have been enacted to stimulate beginning and younger farmers to establish new, or retain ownership of existing, small family farms. These exciting new trends in rural America present the USDA's Farm Service Agency (FSA) Farm Loan Programs (FLP) with opportunities for increased lending activity in the farming community.

So, why should USDA's Farm Loan Programs (FLP) be your lender of first opportunity?

**We are your advocates.**

Farm Loan Programs staff are predisposed to award loans, therefore putting the staff on the customer's side. FLP staff wants to see you succeed. This is evident in our consultative approach, offering low rates and identifying other resources to our clients in an advisory fashion throughout the life of the loan.

**We think outside the box.**

FLP staff keeps up with the industry trends and constantly look for emerging and non-traditional farm business models. Our commitment to doing things better in the industry provides you with fresh perspectives, alternatives, and creative ways of growing your business.

**We offer solutions.**

Our loan staff can refer customers to other public and commercial financial aid sources that can serve as a blend with the Farm Loan Programs loan. This results in structuring more comprehensive resources and a tailored financial solution that works for unique lending situations.



Kansas Farm Service Agency  
Farm Loan Programs Division  
3600 Anderson Avenue  
Manhattan, KS 66503  
Voice: 785-539-3531 Fax: 785-776-3107  
[www.fsa.usda.gov/ks](http://www.fsa.usda.gov/ks)



We'll go above and beyond to be the lender of first opportunity for agricultural producers in our community

USDA is an equal opportunity employer, provider and lender.

Our Farm Loan Programs staff is committed to our customers, their goals, and our communities. Our service extends beyond the typical loan, offering our customers ongoing consultation, advice, and creative ways to make their farm businesses thrive. At the Farm Service Agency, we are the lender of first opportunity because we provide agriculture producers who need assistance with an entry into agriculture production.

## Our Services

### Loan Choices

USDA Farm Loan Programs provides a variety of loan types for every need. These include operating, ownership, disaster, youth, and loans for beginning farmers.

### Farm Planning

Whether it's a new, young, socially disadvantaged, or an emerging farm business, Farm Loan Programs can help customers get on the right track with its farm planning services. The success of our customers is the cornerstone of our business.

### Financial Counseling

Loan staff is well-trained in both lending and farm operations, giving customers a sounding board and source of counsel.

### Sustained Service

Farm Loan Programs staff provides supervised credit throughout the life of the loan, staying with the customer long after the loan is awarded.

## Our Standards

### Guaranteed Loans

Commercial and Farm Credit lenders' portfolios are strengthened by Farm Loan Programs guaranteed loans.

### Rewards for a Job Well Done

With our supervised credit program, the government's interest in repayment is balanced with the benefit of taking measured risk with customers. Thriving business performance will pay off—literally.

### Your Success is Our Success

We want to see customers succeed, as their success feeds our success.

### Providing Customers with Low Rates

Farm Loan Programs offers low rates for Direct Loan customers, and we can assist customers in buying down a guaranteed loan rate.

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