



# Farm Loan Information

<b>Program</b>	<b>Maximum Loan Amount</b>	<b>Rates and Terms</b>	<b>Use of Proceeds</b>
Direct Farm Ownership	\$200,000	<ul style="list-style-type: none"> <li>■ Up to 40 years</li> <li>■ Rates based on Agency borrowing costs</li> <li>■ Temporary limited resource interest rates are available for those unable to repay at regular rates</li> <li>■ Interest rate 5% if 50% of loan amt. provided by other lender</li> </ul>	<ul style="list-style-type: none"> <li>■ Purchase land</li> <li>■ Construct buildings or other improvements</li> <li>■ Soil and water conservation</li> </ul>
Beginning Farmer Down Payment Farm Ownership	Lesser of: 40% purchase price or appraised value	<ul style="list-style-type: none"> <li>■ Term: 15 years</li> <li>■ Interest rate: 4%</li> </ul>	<ul style="list-style-type: none"> <li>■ Purchase farm or ranch</li> </ul>
Direct Operating	\$200,000	<ul style="list-style-type: none"> <li>■ From 1 to 7 years</li> <li>■ Rates based on Agency borrowing cost</li> <li>■ Temporary limited resource interest rates are available for those unable to repay at regular rates</li> </ul>	<ul style="list-style-type: none"> <li>■ Purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies</li> <li>■ Soil and water conservation</li> <li>■ Refinancing indebtedness with certain limitations</li> </ul>

**Fact Sheet**  
Farm Loan Information

<b>Program</b>	<b>Maximum Loan Amount</b>	<b>Rates and Terms</b>	<b>Use of Proceeds</b>
Direct Emergency	100% actual or physical losses  \$500,000 maximum program indebtedness	<ul style="list-style-type: none"> <li>■ From 1 to 7 years for non-real estate purposes</li> <li>■ Up to 40 years for physical losses on real estate</li> <li>■ Interest rate: 3.75%</li> </ul>	<ul style="list-style-type: none"> <li>■ Restore or replace essential property</li> <li>■ Pay all or part of production costs associated with the disaster year</li> <li>■ Pay essential family living expenses</li> <li>■ Reorganize the farming operation</li> <li>■ Refinancing indebtedness with certain limitations</li> </ul>
Guaranteed Operating	\$813,000 (Amount adjusted annually for inflation)	<ul style="list-style-type: none"> <li>■ From 1 to 7 years</li> <li>■ Rates not to exceed those charged lenders' average farm customers</li> <li>■ Interest rate reduction of 4% available for those unable to repay at regular rates (with certain limitations)</li> </ul>	<ul style="list-style-type: none"> <li>■ Same as Direct Operating except loan may be used to refinance debts</li> </ul>
Guaranteed Farm Ownership	\$813,000 (Amount adjusted annually for inflation)	<ul style="list-style-type: none"> <li>■ Up to 40 years</li> <li>■ Rates not to exceed those charged lenders' average farm customers</li> </ul>	<ul style="list-style-type: none"> <li>■ Same as Direct Farm Ownership except loan may be used to refinance debts</li> </ul>

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