## Farm Loan Information

### Program	| Maximum Loan Amount	| Rates and Terms	| Use of Proceeds  
---|---|---|---
**Direct Farm Ownership**
$200,000	| ● Up to 40 years  
● Rates based on Agency borrowing costs  
● Temporary limited resource interest rates are available for those unable to repay at regular rates  
● Interest rate 5% if 50% of loan amount provided by other lender	| ● Purchase land  
● Construct buildings or other improvements  
● Soil and water conservation  

**Beginning Farmer Down Payment Farm Ownership**
Lesser of 40% purchase price or appraised value	| ● Term: 15 years  
● Interest rate: 4%	| ● Purchase farm or ranch  

**Direct Operating**
$200,000	| ● From 1 to 7 years  
● Rates based on Agency borrowing cost  
● Temporary limited resource interest rates are available for those unable to repay at regular rates	| ● Purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies  
● Soil and water conservation  
● Refinancing indebtedness with certain limitations
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| Direct Emergency     | 100% actual or physical losses $500,000 maximum program indebtedness | ■ From 1 to 7 years for non-real estate purposes  
■ Up to 40 years for physical losses on real estate  
■ Interest rate: 3.75% | ■ Restore or replace essential property  
■ Pay all or part of production costs associated with the disaster year  
■ Pay essential family living expenses  
■ Reorganize the farming operation  
■ Refinancing indebtedness with certain limitations |
| Guaranteed Operating | $949,000                                                  | ■ From 1 to 7 years  
■ Rates not to exceed those charged lenders’ average farm customers  
■ Interest rate reduction of 4% available for those unable to repay at regular rates (with certain limitations) | ■ Same as Direct Operating except loan may be used to refinance debts |
| Guaranteed Farm Ownership | $949,000  
(Amount adjusted annually for inflation) | ■ Up to 40 years  
■ Rates not to exceed those charged lenders’ average farm customers | ■ Same as Direct Farm Ownership except loan may be used to refinance debts |

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