

7 CFR Part 1951 Subpart F
Analyzing Credit Needs and Graduation Review
OMB Control No. 0575-0093

Non-Form Burden accounted for under this collection

Non-Forms accounted for under this collection

- Balance Sheet
- Income Statement

The information is collected by the Agency which will be used in the Agency's efforts to graduate direct loan borrowers to private credit, with or without the Agency loan guarantees. The Agency will conduct a thorough review of the borrower's financial information to determine whether they are able to graduate to other credit. At minimum, the financial information must include a balance sheet and an income statement. RHS uses this information to evaluate the borrower's financial condition for direct loan graduation purposes and which assists the Agency with the review of the borrower's financial strength and repayment ability. This review will eliminate borrowers who are unable to meet the lending criteria and policies of the area lenders.