## **PUBLIC SUBMISSION**

**As of:** 5/24/22 9:30 AM **Received:** June 29, 2021

Status: Posted

Posted: July 19, 2021 Tracking No. kqi-lfad-heb3

Comments Due: August 30, 2021

Submission Type: Web

**Docket:** FSA-2021-0009

Farm Loan Programs; Direct Loan Servicing - Special

Comment On: FSA-2021-0009-0001

Agency Information Collection Activities; Proposals, Submissions, and Approvals: Direct Loan

Servicing-Special

**Document:** FSA-2021-0009-0002 Comment on FR Doc # 2021-13874

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## **General Comment**

IT IS TIME TO SHUT DOWN THIS USDA LOAN PROGRAM AND LET BANKS MAKE LOANS. THEY MAKE SURE THEY GET THE MONEY BACK. THIS PROGRAM ACTS AS A WELFARE IN DISGUISE, CALLING IT LOANS AND LETTING IT BE A GIVEAWAY PROGRAM. THIS PROGRAM REQUIRES SHUT DOWN TO PROTECT AMERICAN TAXPAYERS. IT HAS NO BUSNIESS BEING IN OPERATION AT ALL.