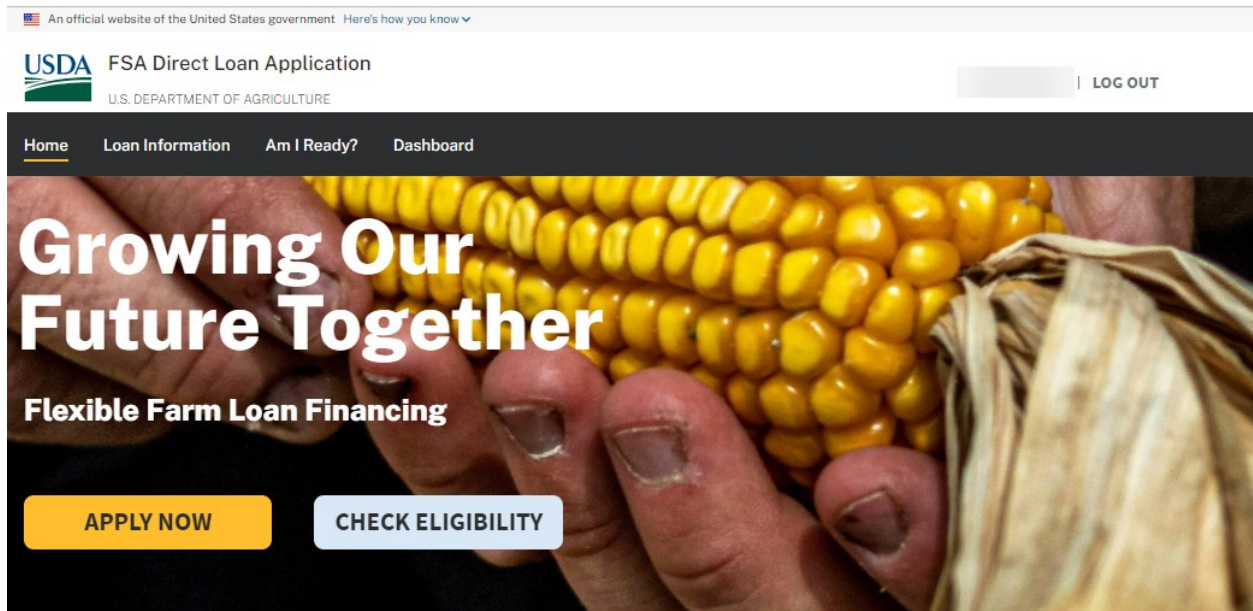




ONLINE LOAN APPLICATION PROCESS FLOW

Paperwork Reduction Act Review Package

Prepared: September 21, 2023

Note: Label on all screenshots shown as "FSA Direct Loan Application". However, this has been changed to "FSA Online Loan Application".

DASHBOARD

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Friday, June 2 2023

Welcome to the Online FSA Direct Farm Loan Application!

If you have an online application already in progress, you can resume by selecting from the "Active Applications" section below.

If you do not have an application already in progress, you can begin a new application by selecting "Start". We encourage you to have any supporting documents ready for upload prior to starting your application.

Loan Application

Start a new loan application.

Start

Active Applications

Application Number	Applicant	Status	Actions
--------------------	-----------	--------	---------

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OPERATOR CERTIFICATION

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Operator Certification

The loan application must be submitted in the name of the actual operator of the farm or ranch. An individual who operates as a legal entity, or two or more applicants operating and applying jointly, are considered an entity applicant.

Married persons are considered joint operations if the day-to-day management and operation responsibilities of the farm enterprise are shared. Married couples who wish to apply together and have not formed an operating entity such as a partnership, LLC, trust or corporation, are to apply as an informal joint operation. Married couples who have formed a legal entity as part of the farm or ranch should complete this application as an entity applicant.

Entity Applicants are required to provide supporting documentation such as, and not necessarily limited to, Articles of Incorporation; Articles of Organization; Certificate of Limited Partnership; Formal Partnership Agreement; By-Laws and Operational Authorities of all shareholders, members and owners to verify the legal status of the entity, the authority of the shareholders, members or owners, and the composition of the entity structure(s).

☒ I certify that I am the actual operator of the farm.

Save

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Applicant Type

How are you operating?

Individual

Marital Status

- Select -

- Select -

Divorced

Married, applying as an individual

Separated

Unmarried

Save

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Applicant Profile

Please review your information carefully. To update any information in your profile, please contact your local USDA Service Center.

Exact Full Legal Name: DOE, JOHN	Email Address:
Date of Birth: 	Contact Telephone Numbers:
Mailing Address: 	Physical Address:
Citizenship Status: 	Social Security Number:
Marital Status: 	Veteran Status:
Race: 	Ethnicity:
Gender: 	

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Operation Profile

Where will the majority of your operation's production activities occur?

State

- Select -

County

- Select -

What is your primary enterprise?

Enterprise

- Select -

Type of Operation

- Select -

Type

- Select -

Save

CERTIFICATION (Minimized)

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Certification

1. Are you currently or have you ever, and in the case of an entity, any member, conducted business under any other name?

2. Are you, or in the case of an entity any member of the entity, involved in any pending litigation?

3. Are you, or in the case of an entity any member of the entity, an FSA employee or related to or closely associated with an FSA employee?

CERTIFICATION (Expanded)

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- Authorizations and E-Signature ☐
- Credit Report Fee ☐

Certification

1. Are you currently or have you ever, and in the case of an entity, any member, conducted business under any other name?

Provide further explanation:

2. Are you, or in the case of an entity any member of the entity, involved in any pending litigation?

Provide further explanation:

3. Are you, or in the case of an entity any member of the entity, an FSA employee or related to or closely associated with an FSA employee?

Provide further explanation:

LOAN PURPOSE & AMOUNT



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Loan Purpose & Amount

Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed,
livestock, etc.
(Operating)



Land purchase or
construction project
(Ownership)

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LOAN PURPOSE & AMOUNT (Operating Type Loans)

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Loan Purpose & Amount

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What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed, livestock, etc.
(Operating)



Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

- Select -

- Select -

Pay for annual inputs

Pay for minor real estate repairs

Purchase a farm vehicle

Purchase breeding livestock

Purchase farm machinery and/or equipment

Purchase feeder livestock

Refinance existing farm operating debts with another creditor

Other

Save

LOAN PURPOSE & AMOUNT (Operating Type Loans – Annual Inputs)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed, livestock, etc.
(Operating)



Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Pay for annual inputs

Amount

\$

+ Add Entry

Reset Fields

LOAN PURPOSE & AMOUNT (Operating Type Loans – Minor real estate repairs or “Other”)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:


Equipment, seed, livestock, etc.
(Operating)


Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Pay for minor real estate repairs

Description

Enter Description

Amount

\$

+ Add Entry

↺ Reset Fields

Save

LOAN PURPOSE & AMOUNT (Operating Type Loans – Purchase a farm vehicle, Purchase farm machinery and/or equipment)

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Loan Purpose & Amount

Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:


Equipment, seed, livestock, etc.
(Operating)


Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Purchase a farm vehicle

Type

Enter Type

Amount

\$

+ Add Entry

Reset Fields

Save

LOAN PURPOSE & AMOUNT (Operating Type Loans - Purchase breeding livestock, Purchase feeder livestock)

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Sections Complete

Operator Certification	●
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Loan Purpose & Amount

Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed, livestock, etc.
(Operating)



Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Purchase breeding livestock

Type

Enter Type

Number of Head

Units

Amount

\$

+ Add Entry

Reset Fields

LOAN PURPOSE & AMOUNT (Operating Type Loans – Refinance existing farm operating debts with another creditor)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed, livestock, etc.
(Operating)



Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Refinance existing farm operating debts with another creditor

Which creditor(s) do you want to refinance?

Enter Creditor(s)

Amount

\$

+ Add Entry

Reset Fields

Save

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LOAN PURPOSE & AMOUNT (Ownership Loans)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:


Equipment, seed, livestock, etc.
(Operating)


Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

- Select -

- Select -

Pay for capital improvements, construction, development

Purchase farm real estate

Other

Add Entry

Reset Fields

Save

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LOAN PURPOSE & AMOUNT (Ownership Loans – Pay for capital improvements, construction, development & Other)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:


Equipment, seed, livestock, etc.
(Operating)


Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Pay for capital improvements, construction, development

Description	Amount
Enter Description	\$
<button>+ Add Entry</button>	<button>Reset Fields</button>

Save

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LOAN PURPOSE & AMOUNT (Ownership Loans – Purchase farm real estate)

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Note: Submission of FSA Emergency Loan, Streamlined Loan, and Youth Loan applications is currently not available through the FSA Online Application Portal. You may still apply for these type of loan programs through FSA's traditional paper application methods.

What are you looking to fund? You can add both Operating and Ownership loan types:



Equipment, seed, livestock, etc.
(Operating)



Land purchase or construction project
(Ownership)

Please select the purpose of your loan. Select all that apply:

Loan Purpose

Purchase farm real estate

Amount

\$

Document Upload

A complete application for this type of request requires submission of a real estate purchase contract / sales agreement and legal description for the property being purchased.

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

Save Entry Reset Fields

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Eligibility (Credit Elsewhere)

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Credit Elsewhere

The applicant, and all entity members in the case of an entity, must be unable to obtain sufficient credit elsewhere to finance actual needs at reasonable rates and terms.

The applicant certifies that the needed credit, with or without a loan guarantee, cannot be obtained by (1) the individual applicant; (2) in the case of an entity, considering all assets owned by the entity and all of the individual members.

After evaluation of your application, if FSA determines there is a reasonable possibility that credit elsewhere is available, FSA may request applicants obtain credit denial letters from lenders or may pursue market placement.

1. Have you attempted to obtain your desired credit needs through a commercial lender?

Yes

No

2. Do you have a credit denial letter you would like to upload?

Yes

No

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

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ELIGIBILITY - CREDIT HISTORY

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Credit History

The applicant, and all entity members in the case of an entity, must have acceptable credit history demonstrated by debt repayment. A history of failures to repay past debts as they came due when the ability to repay was within the applicant's control will demonstrate unacceptable credit history.

1. Have you ever, or in the case of an entity, any member of the entity, obtained a direct or guaranteed farm loan from FSA or Farmers Home Administration?

Yes

No

2. Have you, or in the case of an entity, any member of the entity, ever been in receivership, discharged in bankruptcy, or filed a petition for reorganization in bankruptcy?

Yes

No

3. Are you, or in the case of an entity, any member of the entity, currently delinquent on any Federal debt?

Yes

No

4. Do you, or in the case of an entity, any member of the entity, currently have any outstanding Federal Judgments?

Yes

No

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ELIGIBILITY – CREDIT HISTORY – Question 1 & 1a - Expanded



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Credit History

The applicant, and all entity members in the case of an entity, must have acceptable credit history demonstrated by debt repayment. A history of failures to repay past debts as they came due when the ability to repay was within the applicant's control will demonstrate unacceptable credit history.

1. Have you ever, or in the case of an entity, any member of the entity, obtained a direct or guaranteed farm loan from FSA or Farmers Home Administration?

Yes

No

Provide further explanation:

a. Did you receive any debt forgiveness through write-down, write-off, compromise, adjustment, reduction, charge-off, paying a loss on a guarantee, or bankruptcy?

Yes

No

Provide further explanation:

ELIGIBILITY – CREDIT HISTORY – Question 2 - Expanded

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Credit History

The applicant, and all entity members in the case of an entity, must have acceptable credit history demonstrated by debt repayment. A history of failures to repay past debts as they came due when the ability to repay was within the applicant's control will demonstrate unacceptable credit history.

1. Have you ever, or in the case of an entity, any member of the entity, obtained a direct or guaranteed farm loan from FSA or Farmers Home Administration?

Yes

No

2. Have you, or in the case of an entity, any member of the entity, ever been in receivership, discharged in bankruptcy, or filed a petition for reorganization in bankruptcy?

Yes

No

Please select the chapter(s) filed and filing year(s):

Chapter Filed

Filing Year

- Select -

- Select -

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ELIGIBILITY - TRAINING, EDUCATION, & EXPERIENCE (Wireframe - Expanded)

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Training, Education, and Experience

The applicant must have sufficient managerial ability to assure reasonable prospects of loan repayment, as determined by the Agency.

For an entity to meet the requirements, either the individual holding the majority interest in the entity or the individual responsible for the day-to-day operations of the entity must demonstrate sufficient managerial ability.

Information obtained in this section will be used to evaluate your eligibility across multiple loan types.

Agricultural Training

1. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

☐ I have participated in 4-H, FFA, Tribal Youth, or similar organizations

☐ I have successfully completed farm workshop programs

☐ I have successfully completed other comprehensive agricultural programs

☐ I have completed or am in process of completing a farm mentorship or internship program with an emphasis on farm management

☐ I have participated in an urban or community-supported agriculture program

☐ I have completed or am in process of completing an apprenticeship program

☐ I have an established relationship with a counselor in the Service Corps of Retired Executives (SCORE) program who has experience in farming or ranching, or with an Agency-approved local individual or organization that is committed to providing mentorship in farming or ranching

☒ None of the above

ELIGIBILITY - TRAINING, EDUCATION, & EXPERIENCE (Wireframe - Expanded)

Agricultural Education

2. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

- ☐ I have an Associate's Degree (2-year) in an agriculture related field
- ☐ I have a Bachelor's Degree (4-year) in an agriculture related field
- ☐ I have successfully completed a farm management curriculum
- ☐ I have other agricultural related education
- ☒ None of the above

Farming Experience

3. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

- ☐ I have operated my own farm
- ☐ I have managed a farm for someone else
- ☐ I was born and raised on a family farm with significant responsibility for the day-to-day decisions
- ☐ I am or have been employed as farm labor with management responsibilities
- ☒ None of the above

Non-farm Experience

4. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

- ☐ I have non-farm business management experience
- ☐ I was honorably discharged from the United States armed forces
- ☒ None of the above

ELIGIBILITY – TRAINING, EDUCATION, & EXPERIENCE (Expanded – “I have operating my own farm” subsequent question)

Farming Experience

3. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

☒ I have operated my own farm

What year did you start farming?

- Select -

▼

☒ I have managed a farm for someone else

Provide further explanation:

ELIGIBILITY - TRAINING, EDUCATION, & EXPERIENCE (Expanded - All other selections except for "I have operating my own farm" provide same explanation box)

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Agricultural Education

2. Select all applicable items that will assist in determining your managerial ability. Provide an explanation if prompted.

☒ I have an Associate's Degree(2-year) in an agriculture related field

Provide further explanation:

☐ I have a Bachelor's Degree(4-year) in an agriculture related field

☐ I have successfully completed a farm management curriculum

☐ I have other agriculture related education

☐ None of the above

ELIGIBILITY - TRAINING, EDUCATION, & EXPERIENCE (Supporting Documents upload)

Supporting Documents

5. Do you have any documents to upload to support the selections made above? [?](#)

Yes

No

Select an existing document from your profile

Document Category

- Select -



Document Type

- Select -



Available Documents

- Select -



Or upload a new file



Upload File

Save

ELIGIBILITY – CITIZENSHIP

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- Notifications and Disclosures ●

Citizenship

The applicant and anyone who will sign the promissory note must be a citizen of the United States, United States non-citizen national, or a qualified alien under applicable Federal immigration laws.

Please select from the following options:

- ☐ I am a United States Citizen
- ☐ I am a United States Non-Citizen National
- ☐ I am a Resident Alien
- ☐ I am a Refugee or Other

Save

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ELIGIBILITY – CITIZENSHIP

If anything besides United States Citizen is selected, the applicant will be provided ability to upload supporting documents:

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Citizenship

The applicant and anyone who will sign the promissory note must be a citizen of the United States, United States non-citizen national, or a qualified alien under applicable Federal immigration laws.

Please select from the following options:

☐ I am a United States Citizen

☒ I am a United States Non-Citizen National

☐ I am a Resident Alien

☐ I am a Refugee or Other

Immigration Status

Based on your selected status, you will be asked to provide I-551 and / or other proper documentation of immigration status as found under PRWORA (8 U.S.C. 1641).

Do you have any documents available for upload to support your immigration status?

Yes

No

Provide a digital copy of your documents.

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

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CURRENT BALANCE SHEET - Question 1 - Answered "Yes" - Fully Expanded

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Current Balance Sheet

We will now obtain personal financial information from you.

You will have an option to upload a current (less than 90 days old) balance sheet, or you may opt to answer questions that will allow us to prepare a balance sheet for you.

1. Do you have a current balance sheet you desire to upload?

Yes

No

Only one current balance sheet can be uploaded.

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

Balance Sheet as of

mm/dd/yyyy

a. Do you have any liabilities listed on your balance sheet greater than \$5,000?

Yes

No

b. For any liability listed on your uploaded balance sheet greater than \$5,000, FSA is required to obtain verification of these debts.

Do you have your most recent billing statement or other written documentation available for upload?

Yes

No

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CURRENT BALANCE SHEET – Question 1 – Answered “No”



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Current Balance Sheet

We will now obtain personal financial information from you.

You will have an option to upload a current (less than 90 days old) balance sheet, or you may opt to answer questions that will allow us to prepare a balance sheet for you.

1. Do you have a current balance sheet you desire to upload?

Yes

No

1

Balance Sheet

X

You will now be asked questions in order to build a balance sheet as of today's date - 08/04/2023. The questions presented will determine what you own (assets) and what you owe (liabilities).

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CURRENT BALANCE SHEET - Wireframe - Assets - Question 1

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- Farm Operating Plan ▶ ⚠
- Application Review ✓
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- Authorizations and E-Signa... ✓
- Credit Report Fee ✓

Assets

1. Do you have any cash on hand or money in a bank account?

Select the bank account type(s) and enter amount(s):

Type	Account	Market Value	
Personal ▼	Checking ▼	\$ 1,000	
Personal ▼	Checking ▼	\$ 1,000	
+ Add another			

CURRENT BALANCE SHEET – Assets - Question 2



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2. Does anyone owe you money for farm goods and/or services provided?

Yes

No

Please provide the following for completion:

Description	Market Value	
Enter Description	\$	

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CURRENT BALANCE SHEET – Assets - Question 3

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3. Do you have any harvested crops on hand?

Yes

No

Complete the fields below for all your crop inventory.

Description

- Select -

Type

- Select -

Unit of Measure

- Select -

Number of Units

Units

Value Per Unit

\$

Market Value

\$

+ Add Entry

Reset Fields

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CURRENT BALANCE SHEET – Assets - Question 4

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4. Do you have any growing crops?

Yes

No

Complete the fields below for all your growing crops.

Description

- Select -

Type

- Select -

Unit of Measure

- Select -

Number of Units

Units

Value Per Unit

\$

Market Value

\$

+ Add Entry

↺ Reset Fields

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CURRENT BALANCE SHEET – Assets - Question 5

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5. Do you own any livestock and/or poultry that will be marketed?

Yes

No

Complete the fields below for all livestock and/or poultry that will be marketed.

Description

- Select -

Type

- Select -

Breed (Optional)

Enter Breed

Unit of Measure

- Select -

Number of Head

Units

Value Per Unit

\$

Market Value

\$

+ Add Entry

Reset Fields

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6. Do you have any livestock products on hand?

Yes

No

Complete the fields below for all your livestock products inventory.

Description

- Select -

Type (Optional)

Enter Type

Unit of Measure

- Select -

Number of Units

Units

Value Per Unit

\$

Market Value

\$

+ Add Entry

Reset Fields

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7. Do you have any expenses and/or supplies on hand that have already been paid for?

Yes

No

Please provide the following for completion:

Description	Market Value	
Enter Description	\$	

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8. Do you own any farm machinery or equipment?

Yes

No

Please provide the following for completion. You can add multiple entries:

Description

Enter Description

Manufacturer

Enter Manufacturer

Model

Enter Model

Year

- Select -

Market Value

\$

Add Entry

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9. Do you own any farm vehicles?

Yes

No

Please provide the following for completion. You can add multiple entries:

Description

Enter Description

Manufacturer

Enter Manufacturer

Model

Enter Model

Year

- Select -

Market Value

\$

+ Add Entry

Reset Fields

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CURRENT BALANCE SHEET – Assets - Question 10

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10. Do you own any personal vehicles or recreational vehicles?

Yes

No

Please provide the following for completion. You can add multiple entries:

Description

Enter Description

Manufacturer

Enter Manufacturer

Model

Enter Model

Year

- Select -

Market Value

\$

+ Add Entry

Reset Fields

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CURRENT BALANCE SHEET – Assets - Question 11

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11. Do you own any breeding livestock?

Yes

No

Complete the fields below for all your breeding livestock.

Description

- Select -

Type

- Select -

Breed (Optional)

Enter Breed

Unit of Measure

- Select -

Number of Head

Units

Value Per Unit

\$

Market Value

\$

+ Add Entry

Reset Fields

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12. Do you own any farm real estate?

Please provide the following for completion. You can add multiple entries:

Description	% Owned
Enter Description	Enter % Owned
State	County
- Select -	- Select -
Total Acres	Crop Acres
Enter Total Acres	Enter Crop Acres
Improved or Vacant	Market Value
- Select -	\$
+ Add Entry Reset Fields	

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Assets

13. Do you own any non-farm real estate?

Please provide the following for completion. You can add multiple entries:

Description	% Owned
Enter Description	Enter % Owned
State	County
- Select -	- Select -
Total Acres	Crop Acres
Enter Total Acres	Enter Crop Acres
Improved or Vacant	Market Value
- Select -	\$
+ Add Entry Reset Fields	

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14. Do you own any stocks & bonds?

Yes

No

Please provide the following for completion:

Description	Market Value	
Enter Description	\$	

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15. Do you have a retirement account?

Yes

No

Please provide the following for completion:

Description

Market Value

Enter Description

\$

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16. Do you own or partially own a non-farm business?

Yes

No

Please provide the following for completion:

Description	Market Value	
Enter Description	\$	

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17. Do you own any farm or non-farm assets that do not fall into one of the previously defined categories?

Yes

No

Please provide the following for completion. You can add multiple entries:

Description	Market Value
Enter Description	\$
Farm or Non-Farm	Asset Type ?
- Select -	- Select -
+ Add Entry	↻ Reset Fields

This completes the assets portion of your balance sheet. We will now ask questions to determine any debts or liabilities you owe.

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CURRENT BALANCE SHEET - Liabilities - Question 18

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18. Do you currently have any farm related accounts that are due and payable (supplier accounts, feed bills, repair bills, etc)?

Yes

No

Please provide the following for completion.

Description	Amount Owed
Enter Description	\$
+ Add Entry	↻ Reset Fields

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CURRENT BALANCE SHEET - Liabilities - Question 19

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19. Do you have any income taxes that are currently due and payable?

Yes

No

Please provide the following for completion:

Description	Type	Amount Owed
Enter Description	- Select -	\$

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20. Do you have any farm real estate taxes that are currently due and payable?

Yes

No

Please provide the following for completion:

Description	Amount Owed	
Enter Description	\$	

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Liabilities

21. Do you have any farm related notes payable within the next 12 months?

☒ Yes ☐ No

Please provide the following for completion.

Creditor	Purpose
Enter Creditor	Enter Purpose
Principal Balance	Interest Rate (Optional)
\$	%
+ Add Entry	Reset Fields

CURRENT BALANCE SHEET - Liabilities - Question 22

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Liabilities

22. Do you owe any farm-related intermediate liabilities (between 1 and 7 years)?

Yes

No

Please provide the following for completion.

Creditor

Enter Creditor

Purpose

Enter Purpose

Principal Balance

\$

Interest Rate (Optional)

%

Payment Amount

\$

Payments per Year

Enter Payments per Year

+ Add Entry

Reset Fields

Save

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Liabilities

23. Do you owe any farm related long term liabilities (over 7 years)?

Yes

No

Please provide the following for completion.

Creditor	Purpose
Enter Creditor	Enter Purpose
Principal Balance	Interest Rate (Optional)
\$	
Payment Amount	# Payments per Year
\$	Enter Payments per Year
+ Add Entry	Reset Fields

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Liabilities

24. Do you have any credit cards?

Yes

No

Please provide the following for completion.

Creditor	Monthly Payment Amount
Enter Creditor	\$
Current Balance	
\$	
+ Add Entry	↺ Reset Fields

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Liabilities

25. Do you have any personal notes payable (12 months or less)?

Please provide the following for completion.

Creditor	Purpose
Enter Creditor	Enter Purpose
Principal Balance	Interest Rate (Optional)
\$	%
Payment Amount	# Payments per Year
\$	Enter Payments per Year

CURRENT BALANCE SHEET - Liabilities - Question 26

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Liabilities

26. Do you have any personal term debts payable (over 12 months)?

Yes

No

Please provide the following for completion.

Creditor

Enter Creditor

Purpose

Enter Purpose

Principal Balance

\$

Interest Rate (Optional)

%

Payment Amount

\$

Payments per Year

Enter Payments per Year

+ Add Entry

Reset Fields

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Actual Financial Records

For a complete application, applicants must provide financial records for the last 3 years, including tax returns, unless the applicant has been farming less than 3 years.

1. Do you have financial records for the last 3 years to upload?

Yes

No

If the total outstanding principal balance of your FSA loans (new & existing) will be \$50,000 or less (per loan type) at closing, only financial records for the most recent production cycle are required.

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

Save

ACTUAL PRODUCTION RECORDS



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Select an existing document from your profile

Document Category

- Select -

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- Select -

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- Select -

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FARM OPERATING PLAN - Wireframe

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Farm Operating Plan

For an application to be considered complete, applicants must submit a farm operating plan, including the projected cash flow budget reflecting production, income, expenses, and loan repayment plan.

1. Please select an option for providing your Farm Operating Plan.

☐ Upload a prepared farm operating plan

☐ Build a farm operating plan

☐ Request FSA farm loan staff assistance

Save

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Credit Report Fee

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

✓

Farm Operating Plan

For an application to be considered complete, applicants must submit a farm operating plan, including the projected cash flow budget reflecting production, income, expenses, and loan repayment plan.

1. Please select an option for providing your Farm Operating Plan.

☒ Upload a prepared farm operating plan

Select an existing document from your profile

PDF Permanent Resident Card...
Last used on 5/13/2023

Add another

Or upload a new file

Upload File

☐ Build a farm operating plan

☐ Request PSA farm loan staff assistance

2. For the commodities you intend on producing, do you have any forward pricing contracts, integrator contracts, or other written price agreements to upload?

Yes

No

3. Do you have any projected non-farm income?

Yes

No

Please provide the following for completion.

Type

\$ Total (Annual)

- Select -

\$

Document Upload (Optional)

If you have any supporting documents you can upload them here.

Select an existing document from your profile

Document Category

- Select -

Document Type

- Select -

Available Documents

- Select -

Or upload a new file

Upload File

Add Entry

Reset Fields

FARM OPERATING PLAN - Wireframe - When the applicant chooses to build a farm operating plan

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Credit Report Fee ✓

Farm Operating Plan

For an application to be considered complete, applicants must submit a farm operating plan, including the projected cash flow budget reflecting production, income, expenses, and loan repayment plan.

1. Please select an option for providing your Farm Operating Plan.

☐ Upload a prepared farm operating plan

☒ Build a farm operating plan

Please provide the production cycle start date and end date:

Start Date

End Date





 On the next page you will be asked questions in order to build a projected cash flow. Please enter all applicable information regarding projected income and expenses for your operation.



☐ Request FSA farm loan staff assistance

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FARM OPERATING PLAN – Wireframe – When the applicant chooses to build a farm operating plan – Farm Income Question #1

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- Credit Report Fee ☒

Farm Income

1. Do you have any projected crop production?

Please provide the following for completion.

Description		
- Select -		
Type		
- Select -		
Unit/Measure	Production Measurement	
- Select -	- Select -	
Number of Acres	Projected Yield	Farm Use
Enter	Enter	Enter
% Share	\$ per Unit	\$ Total
%	\$	\$
+ Add Entry		Reset Fields

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Farm Income Question #2

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Farm Income

2. Do you have any projected livestock and poultry production?

Yes

No

Please provide the following for completion.

Raised / Purchased

- Select -

Description

- Select -

Type

- Select -

Breed (Optional)

Enter Breed

Number of Units

Enter Units

Sales Weight

Enter Weight

Calculating Basis

- Select -

\$ per Lb/Unit

\$

\$ Total

\$

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Farm Income Question #3

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Eligibility ▶ ✓

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Credit Report Fee ✓

Farm Income

3. Do you have any projected dairy livestock production?

Please provide the following for completion.

Raised / Purchased

Description

Type

Breed (Optional)

Number of Units

Purchase Weight

Calculating Basis

Purchase Price per Unit

Sales Weight

\$ per Lb/Unit

\$ Total

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Farm Income

4. Do you have any projected milk production?

Yes

No

Please provide the following for completion.

Description

- Select -

Type (Optional)

Enter Type

Breed (Optional)

Enter Breed

Number of Head in Production

Enter

Production per Head (Lbs)

Enter Lbs

\$ per CWT

\$

\$ Total

\$

Add Entry

Reset Fields

Save

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Farm Income Question #5

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Farm Income

5. Do you have any projected livestock product sales?

Yes

No

Please provide the following for completion.

Description

- Select -

Type

- Select -

Unit/Measure

- Select -

Number of Units Sold

Enter

\$ per Unit

\$

\$ Total

\$

Add Entry

Reset Fields

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Farm Income Question #6

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- Credit Report Fee ✓

Farm Income

6. For the commodities you intend on producing, do you have any forward pricing contracts, integrator contracts, or other written price agreements to upload?

Select an existing document from your profile

Document Category
- Select -

Document Type
- Select -

Available Documents
- Select -

Or upload a new file

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Farm Income

7. Do you have any projected custom hire income?

Yes

No

Please provide the following for completion.

Description	\$ Total
Enter Description	\$
+ Add Entry	↻ Reset Fields

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Farm Income Question #8

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Farm Income

8. Do you have any other sources of farm income to project?

Please provide the following for completion.

Description	\$ Total
Enter Description	\$
+ Add Entry	↻ Reset Fields

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Non-Farm Income

1. Do you have any projected non-farm income?

Please provide the following for completion.

Type	\$ Total (Annual)
- Select -	\$

Document Upload (Optional)

If you have any supporting documents you can upload them here.

Select an existing document from your profile

Document Category

Document Type

Available Documents

Or upload a new file

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Projected Expenses

Please enter your Farm Operating Expenses in the fields below.

Type	Amount
Car & Truck	\$0
Chemicals	\$0
Conservation	\$0
Custom Hire	\$0
Feed - Supplement	\$0
Feed - Grain & Roughage	\$0
Fertilizer & Lime	\$0
Freight & Trucking	\$0
Gas / Fuel / Oil	\$0
Insurance	\$0
Labor Hired	\$0
Rent - Machine / Equip / Vehicle	\$0
Rent - Land / Animals	\$0
Rent & Repairs	\$0
Seeds & Plants	\$0
Storage & Warehousing	\$0
Supplies	\$0
Taxes - Real Estate	\$0
Utilities	\$0
Vet / Breeding / Medicine	\$0
Other Expenses	\$0
Other Expenses - Irrigation	\$0

Save

FARM OPERATING PLAN - Wireframe - When the applicant chooses to build a farm operating plan



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Projected Expenses

1. Do you have household living expenses (utilities, phone, entertainment, groceries, etc)?

Yes

No

Please enter a total annual amount.

Amount

\$ 1,000

Save

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FARM OPERATING PLAN - Wireframe - When the applicant chooses to build a farm operating plan

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Loan Application **Section 16 - Farm Operating Plan**

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Sections Complete

- Operator Certification** 
- Applicant Type 
- Applicant Profile 
- Operation Profile 
- Certifications 
- Loan Purpose 
- Eligibility 
- Current Balance Sheet 
- Actual Financial Records 
- Actual Production Recor... 
- Farm Operating Plan 
- Application Review 
- Notifications and Disclosur... 

Projected Expenses

2. Will you have capital expenditures?

Please provide the following for completion.

Type	Amount
- Select -	\$
Description (Optional) Enter Description	
+ Add Entry ↺ Reset Fields	

FARM OPERATING PLAN - Wireframe - When the applicant requests FSA farm loan staff assistance

USDA

FSA Direct Loan Application

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Loan ApplicationSection 11 - Farm Operating Plan

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Authorizations and E-Signa...

Credit Report Fee

Farm Operating Plan

For an application to be considered complete, applicants must submit a farm operating plan, including the projected cash flow budget reflecting production, income, expenses, and loan repayment plan.

1. Please select an option for providing your Farm Operating Plan.

☐ Upload a prepared farm operating plan

☐ Build a farm operating plan

☒ Request FSA farm loan staff assistance

You have requested FSA farm loan staff assistance in preparing your farm operating plan. You may continue with your online loan application and submit to FSA to processing. FSA farm loan staff will contact you to discuss this part of a complete application.

To prepare FSA farm loan staff to have this discussion, please answer the following questions and upload any supporting documents you may have.

2. For the commodities you intend on producing, do you have any forward pricing contracts, integrator contracts, or other written price agreements to upload?

Yes

No

3. Do you have any projected non-farm income?

Yes

No

Please provide the following for completion.

Type

\$ Total (Annual)

- Select -

\$

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APPLICATION REVIEW

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Section 12 - Application Review

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Citizenship

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Application Review

You may review your application responses prior to submission.

If you choose to review, you will be redirected to the first page of the application. Once you are satisfied with your responses, you may select Next and proceed to authorize and e-sign your application.

Start Review

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NOTIFICATION & DISCLOSURES - Minimized

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Section 13 - Notifications and Disclosures

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Citizenship

Current Balance Sheet

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Cash & Equivalents

Notifications and Disclosures

The following applies to all applicants and any co-applicants (joint operators, individual entity members).

Please review and acknowledge the [Pre-Signature Disclosures](#) ▾

☐ I certify that I have read the Pre-Signature Disclosures

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Growing Crops

Market Livestock & Poultry

Livestock Products

Prepaid Expenses & Supplies

Farm Machinery & Equipment

Farm Vehicles

Personal & Recreational Vehicles

Breeding Livestock

Farm Real Estate

Non-Farm Real Estate

Stocks & Bonds

Retirement Accounts

Non-Farm Business

Other Assets

Liabilities

Farm Accounts Payable

Income Taxes Payable

Real Estate Taxes Payable

Farm Notes Payable

Farm Intermediate Debts

Farm Long-Term Debts

Notifications and Disclosures

The following applies to all applicants and any co-applicants (joint operators, individual entity members).

Please review and acknowledge the [Pre-Signature Disclosures](#).

Pre-Signature Disclosures

SPECIAL PROGRAM INFORMATION

Certain FSA programs are, by law, designed to reach targeted applicants. If you are interested in any of the programs described here or have questions about these programs and whether you may qualify for a specific program, the FSA office processing your application will help you.

A. SOCIALLY DISADVANTAGED APPLICANTS

A portion of FSA farm ownership, operating, and conservation loan funds are, by law, targeted to applicants who have been subjected to racial, ethnic or gender prejudice because of their identity as a member of a group, without regard to individual qualities. Under the applicable law, groups meeting this condition are: American Indians/Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians/Other Pacific Islanders, Hispanics and women. In addition, FSA has a down payment program, which receives special funding.

B. BEGINNING FARMER ASSISTANCE

FSA has the authority to assist beginning farmers through the farm ownership, operating, and conservation loan programs. A portion of FSA farm ownership, operating, and conservation loan funds are, by law, targeted to beginning farmers. In addition, FSA has a down payment program, which receives special funding. In some States, FSA has agreements with State beginning farmer programs to help meet the credit needs of beginning farmers.

C. LIMITED RESOURCE LOANS

Limited resource farm ownership and operating loans are available to qualified applicants. This program provides loans at reduced interest rates to low-income farmers whose operations and resources are so limited that they cannot pay the regular rates for FSA loans. The program is also intended to provide beginning farmers the opportunity to start a successful farming operation.

RESTRICTIONS AND DISCLOSURE OF LOBBYING ACTIVITIES

☐ I certify that I have read the Pre-Signature Disclosures

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AUTHORIZATIONS AND E-SIGNATURE

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Section 14 - Authorizations and E-Signature

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Prepaid Expenses & Supplies

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Personal & Recreational Vehicles

Breeding Livestock

Farm Real Estate

Non-Farm Real Estate

Stocks & Bonds

Retirement Accounts

Non-Farm Business

Other Assets

Liabilities

Farm Annuities & Pensions

Authorizations and E-Signature

You are almost ready to e-sign your application. Please carefully read the information below.

By acknowledging below:

1) I AUTHORIZE FSA TO ORDER A CREDIT REPORT AND VERIFY ANY OTHER CREDIT INFORMATION. I ALSO UNDERSTAND THAT FINANCIAL RECORDS INVOLVING THE LOAN AND LOAN APPLICATION WILL BE AVAILABLE TO FSA WITHOUT FURTHER NOTICE OR AUTHORIZATION, BUT WILL NOT BE DISCLOSED OR RELEASED BY FSA TO ANOTHER GOVERNMENT AGENCY OR DEPARTMENT OR USED FOR ANOTHER PURPOSE WITHOUT MY CONSENT EXCEPT AS REQUIRED OR PERMITTED BY LAW.

2) I GIVE FSA PERMISSION TO FILE A FINANCING STATEMENT PRIOR TO THE EXECUTION OF THE SECURITY AGREEMENT AS WELL AS TO FILE AMENDMENTS AND CONTINUATIONS OF THE FINANCING STATEMENT THEREAFTER.

Under the Uniform Commercial Code, you do not have to sign the financing statement which allows FSA to obtain a security interest in your property. If the loan is approved and funded, FSA will file a financing statement at the earliest possible date, before you enter into a Security Agreement.

3) I CERTIFY THAT THE INFORMATION PROVIDED IS TRUE, COMPLETE, AND CORRECT TO THE BEST OF MY KNOWLEDGE AND IS PROVIDED IN GOOD FAITH TO OBTAIN A LOAN.

(WARNING: Section 1001 of Title 18, United States Code, provides for criminal penalties to those who provide false statements to the Government. If any information is found to be false or incomplete, such finding may be grounds for denial of the requested action).

Full Name

John Doe

By clicking the box below, you are signing the FSA online loan application.

☒ I certify that I have read the Authorizations and E-Signature Disclosures

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CREDIT REPORT FEE & SUBMISSION

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Credit Report Fee

Before an application is considered complete, applicants must submit payment for the required credit report fee. The credit fee is based on applicant type and the number of co-applicants.

Based on your application information, your calculated credit report fee is \$16.00.

Choose your payment method

PAY BY CHECK OR MONEY ORDER

PAY ONLINE

By clicking Submit, your application will be submitted to FSA for processing.

Submit

Payment of Credit Report Fee Online

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USDA National Receipts and Receivables System
U.S. DEPARTMENT OF AGRICULTURE

John Doe

Make a Payment

Bill ID 27371107 | CREDIT REPORT FEE | Current Amount Due \$16.00

Payment Amount Details

Total Current Amount Due: \$16.00

Payment Methods

- ☒ Pay with Bank Account
- ☐ Pay with Debit Card

Cancel

Continue

Payment of Credit Report Fee Online (continued - ACH Bank Account option)

[Cancel](#)

National Receipts & Receivables System



United States
Department of
Agriculture

Please provide the payment information below. Required fields are marked with an *

Agency Tracking ID

503091

Payment Amount

\$16.00

* Account Holder Name

* Account Type



routing and
bank # checking
account # check #



check # routing and
bank # checking
account #

* Routing Number

* Account Number

* Confirm Account Number

Continue

[Cancel](#)

Payment of Credit Report Fee Online (continued – Debt Card option)




Please provide the payment information below. Required fields are marked with an *

Agency Tracking ID
503092

Payment Amount
\$16.00

* Cardholder Name

* Cardholder Billing Address

Billing Address 2

City

* Country

State/Province

ZIP/Postal Code

* Card Number



* Expiration Date

* Security Code

[What's this?](#)

[Cancel](#)

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