

**SUPPORTING STATEMENT - PART A for**

**OMB Control Number 0560-0237:**

**Farm Loan Programs - Direct Loan Making**

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### **A1. Circumstances that make the collection of information necessary.**

**Identify any legal or administrative requirements that necessitate the collection. Attach a copy of the appropriate section of each statute and regulation mandating or authorizing the collection of information.**

The Farm Service Agency is requesting a revision of a currently approved information collection. Farm Loan Programs (FLP) provides loans to family farmers to purchase real estate and equipment and finance agricultural production. The regulation covered by this information collection package describes the policies and procedures the agency uses to provide supervised credit to FLP applicants requesting direct loan assistance in accordance with the provisions of the Consolidated Farm and Rural Development Act (CONACT) (7 U.S.C. 1921 et seq and Pub. L. 87-128), as amended. Direct loan making information collection requirements include financial and production records of the operation, as well as information necessary to obtain liens on collateral, provide evidence of the indebtedness, and ensure repayment of the loan. Also, the Farm Storage Facility Loan Program was exempted, and those numbers are shown in column 12 of the FSA-85-1- Reporting and Recordkeeping Requirements, under Exempt.

The affected public is Private Sector – Businesses – Farms.

## **A2. Purpose and Use of the Information.**

**Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate how the agency has actually used the information received from the current collection.**

Information is submitted by applicants to the local agency office serving the county in which their business is headquartered. The information is necessary to thoroughly evaluate the applicant's request for a direct loan and is used by agency officials to:

- Ensure that cash flow projections used in determining loan repayment are based on the actual production history of the operation.
- Ensure that a loan is adequately secured.
- Ensure the applicant meets the statutorily established program eligibility requirements.
- Obtain perfected liens and/or assignments on income or sales proceeds, when appropriate, to ensure timely repayment of the loan.

The general nature of a loan from the agency is very similar to that of any commercial creditor. However, agency applicants tend to pose a higher economic risk of loss than those operations financed by commercial creditors as applicants must document that no other source of credit is available at the time of application. Legislation requires the agency to actively supervise these applicants and provide credit counseling, management advice, and financial guidance. Thus, the monitoring, reporting, evaluation, and consent requirements of this supervision increase the information collection burden on agency applicants above those imposed by commercial creditors.

The information collection requirements established in 7 CFR 764 are described below and on the attached Reporting and Recordkeeping Requirements spreadsheet.

### **Forms**

FSA-2001 – Request for Direct Loan Assistance

7 CFR 764.51(b)(1); 7 CFR 765.205(a) (1); 7 CFR 765.403(a)(1); 7 CFR 766.102(a)(2); 7 CFR 766.204(a)(2); and 767.151(b)

FSA uses FSA-2001 as its application form for both direct loan making and direct loan servicing requests. Information collected on FSA-2001 includes name, address, type of operation, marital status, race and ethnicity, citizenship, name and address of employer, as well as certifications pertaining to delinquent Federal debt, prior convictions for controlled substances,

disqualification due to Federal crop insurance fraud, restrictions and disclosure of lobbying activities, and previous debt forgiveness by the agency. The information is used to:

- Ensure applicants requesting loan assistance or servicing meet statutory eligibility requirements.
- Determine if the applicant qualifies for funds targeted to socially disadvantaged applicants according to the CONACT's provisions.
- Determine the State where the agency must file the financing statements according to the Uniform Commercial Code requirements.

FSA-2001 requires all entity members to provide information about percent of ownership in the entity, citizenship, marital status, ethnicity, race, sex, name and address of employer, as well as read the certifications provided above and sign the form.

Further, applicants must provide description of the operation on the application form instead of providing it separately. All applicants complete Part A of the new form. After that, the parts of the application to be completed depend on how the applicant operates their farm(s). Individuals complete Parts B, E, F, G, H, I, J & L of FSA-2001. Informal entities, including married respondents, complete items B, D, E, F, G, H, I, J and L. Entity members will complete Parts C, D, E, F, G, H, I, J, and L. Therefore, the agency estimates it will take between two and three hours for individuals to complete the form and slightly over three hours for entities, as all entity members are required to provide information applicable to individuals and certify and acknowledge that they have read the certifications included on the form. The FSA-2001 will be used for direct loan making and negates the need use several of the other listed forms; other Farm Loan Programs uses, for example loan servicing will still use other forms in this collection, in addition to the FSA-2001.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Total burden hours
Request for loan making assistance/LM - Individuals and married applicants	FSA-2001	36,120	0.751	27,126	2.667	72,336
Request for Direct Loan Assistance/LM - Entity	FSA-2001	8,471	0.333	2,821	3.167	8,933
Request for Direct Loan Assistance/transfer & assumption	FSA-2001	1,051	0.751	789	2.667	2,105

(ind.)						
Request for Direct Loan Assistance/transfer & assumption (ent)	FSA-2001	264	0.333	88	3.167	279
Request for Direct Loan Assistance/PLS - individuals & married	FSA-2001	4,955	0.751	3,721	0.500	1,861
Request for Direct Loan Assistance/PLS - entity	FSA-2001	1,164	0.333	388	1.000	388
Request for Direct Loan Assistance/SA individuals & married app.	FSA-2001	93	0.751	70	0.500	35
Request for Direct Loan Assistance/SA - entity	FSA-2001	20	0.333	7	1.000	7

FSA-2002 – Three-Year Financial History – NO LONGER REQUIRED FOR DIRECT LOAN MAKING.

7 CFR 764.51(b)(4); 7 CFR 766.102(a)(3); and 7 CFR 1436.4

FSA uses FSA-2002 to provide applicants and borrowers a standardized option for submitting the required financial history to the agency. FSA requires applicants to submit the last three years income and expense records as part of a complete application. This information is necessary to ensure that the projected cash flow used to determine loan repayment is based on the actual financial history of the operation. For new loan requests, this information is provided on the FSA-2001, but certain loan servicing requests still utilize this form as noted below.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Three-Year Financial History – Existing	FSA-2002	5,575	1.000	5,575	0.500		2,788

Applicants							
Three-Year Financial History - FSFL	FSA-2002	325	1.000	325	0.500	162	0
Three-Year Financial History - PLS	FSA-2002	1,428	1.000	1,428	0.500		714

#### FSA-2003 – Three-Year Production History

7 CFR 761.104(c)(3); 7 CFR 764.51(b)(5); 7 CFR 766.102(a)(4); and 7 CFR 1436.4

FSA uses FSA-2003 to provide applicants and borrowers a standardized option for submitting the required production history to the agency. FSA requires applicants to submit the last three years of production records as part of a complete application for loan making requests. The production records are used to ensure that the projected cash flow used to determine loan repayment is based on the actual production history of the operation. For new loan requests, this information is provided on the FSA-2001, but certain loan servicing requests still utilize this form as noted below.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Three-Year Production History - existing applicants	FSA-2003	5,755	1.000	5,575	0.500		2,788
Three-Year Production History - FSFL	FSA-2003	285	1.000	285	0.500	142	0
Three-Year Production History - PLS	FSA-2003	1,414	1.000	1,414	0.500		707

#### FSA-2004 – Authorization to Release Information

7 CFR 764.51(b)(8); 7 CFR 764.51(b)(12); 7 CFR 765.205(a)(6); 7 CFR 765.404(b)(1); 7 CFR 766.102(a)(6) & (8); 7 CFR 766.204(a)(2); 7 CFR 1436.4; and 7 CFR 1956.56

Applicants and borrowers must provide the agency access to employment and non-farm income information as well as allow the agency to verify debts with other creditors. FSA uses FSA-2004 for applicants and borrowers authorizing the agency to obtain the information needed. For new loan requests, this information is provided on the FSA-2001, but certain loan servicing requests still utilize this form as noted below.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Authorization to Release Information - subordination	FSA-2004	9,854	1.000	9,854	0.167		1,642
Authorization to Release Information - transfer & assumption	FSA-2004	892	1.000	892	0.167		149
Authorization to Release Information - debt settlement	FSA-2004	3,020	1.000	3,020	0.167		503
Authorization to Release Information - FSFL	FSA-2004	1,708	1.000	1,708	0.167	285	0
Authorization to Release Information - PLS	FSA-2004	4,054	1.000	4,054	0.167		676
Authorization to Release Information - Homestead protection	FSA-2004	25	1.000	25	0.167		4
Authorization to Release Information - SA amortization	FSA-2004	77	1.000	77	0.167		13

#### FSA-2005 – Creditor List

7 CFR 764.51(b)(12); 7 CFR 764.51(d)(2); 7 CFR 764.101(d); 7 CFR 765.205(a)(6); 7 CFR 765.404(b)(1); 7 CFR 766.102(a); 7 CFR 766.151(a)(3); and 7 CFR 766.204(a)(2)

FSA uses FSA-2005 in which applicants and borrowers provide a complete list of their creditors. The agency will use the information provided to complete, in part, the form on which creditors

will verify the applicants and borrowers' debt and assets. For new loan requests, this information is provided on the FSA-2001, but certain loan servicing requests still utilize this form as noted below.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Creditor List - subordination	FSA-2005	9,853	1.000	9,853	0.333		3,284
Creditor List - transfer & assumption - ineligible	FSA-2005	803	1.000	803	0.333		268
Creditor List - PLS	FSA-2005	4,038	1.000	4,038	0.333		1,346
Creditor List - homestead protection	FSA-2005	25	1.000	25	0.333		8
Creditor List - SA amortization	FSA-2005	77	1.000	77	0.333		26

#### FSA-2006 – Property Owned and Leased

7 CFR 764.51(b)(9); 7 CFR 764.402(c); 7 CFR 765.205(a)(5); 7 CFR 766.102(a)(7); and 7 CFR 766.204(a)

Applicants must provide information on all land owned, to be owned or leased as well as a list of equipment and livestock to be purchased, is currently leased, or is planned to be leased. Borrowers requesting a subordination of the agency's lien as well as borrowers applying for primary loan servicing have to provide that information also. Information collected on FSA-2006 includes the name of the owner of record, brief description of the land and the acreage of the land under lease, the county the land is located in, as well as the terms of the lease. The information is used to determine if FSA-2028 reflects accurately the property the applicant or borrower owns and leases. For new loan requests, this information is provided on the FSA-2001, but certain loan servicing requests still utilize this form as noted below.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Property Owned and Leased - subordination	FSA-2006	9,806	1.000	9,860	0.500		4,930
Property Owned and	FSA-2006	4,038	1.000	4,038	0.500		2,019



Leased - PLS							
Property Owned and Leased - SA amortization	FSA-2006	84	1.000	84	0.500		42

#### FSA-2007- Cosigner Application and Agreement

##### 7 CFR 764.402 (a)(4)

If the applicant cannot meet the repayment requirements for the loan requested, or the security offered by the applicant does not meet the FSA's requirements, FSA may accept a cosigner to ensure timely loan repayment, or a pledge of security by a third party to meet the security requirements. The cosigner only completes the FSA-2007-Cosigner Application and Agreement.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Cosigner Application and Agreement	FSA-2007	1,048	1.000	1,048	0.250		262

#### FSA-2014 – Verification of Income

7 CFR 764.51(b)(8); 7 CFR 765.205(a)(4); 7 CFR 765.404(b)(1); 7 CFR 766.102(a)(6); 7 CFR 766.152; and 7 CFR 766.204(a)(2)

Applicants requesting a direct loan and borrowers requesting subordination, primary loan servicing, homestead protection, or shared appreciation amortization, must provide FSA-2004 (or similar certification on FSA-2001) authorizing the agency to obtain verification of their non-farm income and other benefits the applicant or borrower may be receiving or entitled to receive, based on state law. The applicant or borrower provides employer information or other benefit provider on FSA-2001. The agency partially completes FSA-2014 and sends it to the employer or appropriate agency to verify the applicant or borrower's non-farm income. FSA uses the non-farm income information to determine the applicant or borrower's repayment ability or other sources of income when considering the request.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Verification of Income - loan making	FSA-2014	22,308	1.000	22,308	0.250		5,577

Verification of Income - subordination	FSA-2014	7,657	1.000	7,657	0.250		1,914
Verification of Income - transfer & assumption - Ineligible	FSA-2014	187	1.000	187	0.250		47
Verification of Income - PLS	FSA-2014	3,142	1.000	3,142	0.250		785
Verification of Income - Homestead protection	FSA-2014	22	1.000	22	0.250		5
Verification of Income - SA amortization	FSA-2014	58	1.000	58	0.250		15

#### FSA-2015 - Verification of Debts and Assets

7 CFR 764.51(b)(12); 7 CFR 764.51(d)(2); 7 CFR 765.205(a)(6); 7 CFR 765.404(b)(1); 7 CFR 766.102(a)(8); 7 CFR 766.204(a)(2); 7 CFR 1436(a)(1); and 7 CFR 1956.56

As part of a complete application for a direct loan, subordination request, transfer and assumption request, primary loan servicing, shared appreciation amortization, voluntary conveyance, debt settlement, or storage facility loan, applicants must authorize FSA to verify the applicants' assets and debts, as well as the collateral securing such debts. Applicants and borrowers complete FSA-2004 (or similar certification on FSA-2001) that authorizes FSA to request financial information about the applicant from creditors and financial institutions. Further, applicants provide a list of creditors on FSA-2005 or FSA-2001. FSA completes FSA-2015 partially and provides it to creditors and financial institutions, along with a copy of FSA-2004 (or similar certification from FSA-2001).

Information collected from creditors on FSA-2015 is essential in evaluating the applicant or borrower's repayment ability by ensuring that all debt repayment has been accurately reflected on the farm operating plan. Further, it provides information about the applicant or borrower's assets invested with financial institutions. Information collected on FSA-2015 includes details regarding the security held by the creditor as well as the unpaid debt, installment amount, and repayment history. Use of the form for debt verification is not necessary when all needed information can be obtained from a credit report; however, credit reports do not provide information regarding the type and amount of security taken by the creditor. Lastly, if the applicant or borrower does not have assets invested with financial institutions and the debts can be verified through other means, the form is not completed.

	Forms/ Non-format	Respondents	No of responses	Total responses	Hours per	Exempt	Total burden
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			per Respondents		response		hours
Verification of Debts and Assets - debt settlement	FSA-2015	4,811	3.000	14,434	0.333		4,811
Verification of Debts and Assets - FSFL	FSA-2015	3,189	3.000	9,566	0.333	3,189	0
Verification of Debts and Assets - loan making - OL & EM	FSA-2015	39,289	3.000	117,867	0.333		39,289
Verification of Debts and Assets - loan making - FO	FSA-2015	4,933	3.000	14,800	0.333		4,933
Verification of Debts and Assets - youth loans	FSA-2015	495	3.000	1,486	0.333		495
Verification of Debts and Assets - subordination	FSA-2015	15,827	3.000	47,480	0.333		15,827
Verification of Debts and Assets - transfer & assumption	FSA-2015	339	3.000	1,018	0.333		339
Verification of Debts and Assets - PLS	FSA-2015	6,098	3.000	18,294	0.333		6,098
Verification of Debts and Assets - SA amortization	FSA-2015	122	3.000	366	0.333		122
Verification of Debts and Assets - voluntary conveyance	FSA-2015	34	3.000	102	0.333		34

#### FSA-2026 – Promissory Note

7 CFR 764.402(a)(1),(a)(2),(a)(4); 7 CFR 766.106; 7 CFR 766.155(c); and 7 CFR 766.204

When the agency approves a new loan or the restructuring of an existing loan, the applicant or borrower must sign FSA-2026, which serves as evidence of the indebtedness. FSA-2026 is used to establish the amount, term, interest rate charged on the loan, and repayment schedule. In addition, FSA-2026 contains loan terms and conditions such as the statutorily mandated requirement that the borrower graduate to commercial credit when reasonable rates and terms are available. Further, based on state law, FSA-2026 may contain additional state applicable provisions. Lastly, when FSA restructures a loan and a deferral is part of restructuring, the borrower signs an addendum to the promissory note acknowledging that interest accrued on the deferred principal will be paid in equal installments after the deferral term. Under all circumstances, FSA completes FSA-2026 and the applicant or borrower reviews the terms and conditions and signs it. In the case of an individual applicant, only one signature is required; however, in the case of an entity, the entity's officers as well as all entity members have to sign FSA-2026. When the applicant does not have adequate repayment ability, a third party may agree to incur liability for the debt. When this occurs, the cosigner is also required to sign FSA-2026.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Promissory Note - Individual	FSA-2026	26,422	1.000	26,442	0.333		8,807
Promissory Note - Entity Members	FSA-2026	7,346	1.000	7,346	0.333		2,449
Promissory Note - PLS - individual	FSA-2026	2,978	1.000	2,978	0.333		993
Promissory Note - PLS - entity members	FSA-2026	951	1.000	951	0.333		317
Promissory Note - cosigner	FSA-2026	253	1.000	253	0.333		84

#### FSA-2027 – Supplemental Payment Agreement

7 CFR 764.254(b) and 7 CFR 766.109 (c)(1)

Applicants who receive Farm Loan Program assistance may be required to agree to make supplemental payments on their loans when income is projected to be available. Further, borrowers receiving a deferral under 7 CFR 766, whose repayment ability increases during the deferral period, are required to make supplemental payments on their loans. FSA completes FSA-2027 based on information provided by the applicant or borrower during the loan making or servicing process. The applicant or borrower reviews the form before it is executed.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Supplemental Payment Agreement	FSA-2027	747	1.000	747	0.250		187

#### FSA-2028 - Security Agreement

7 CFR 764.103(b)(1); 7 CFR 764.103(c); 7 CFR 764.103(e); 7 CFR 764.255(b)(1); 7 CFR 764.305; 7 CFR 764.402(a)(5); 7 CFR 765.303; 7 CFR 766.56; 7 CFR 766.112(a); 7 CFR 766.204(a)(5)

When a loan will be secured by a lien on personal property or loan servicing is requested on loans with personal property security, the applicant or borrower must execute FSA-2028. The applicant or borrower is only required to read and sign FSA-2028, as FSA completes it from information provided during the loan making or servicing process.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Security Agreement - youth (lien on products financed)	FSA-2028	4,543	1.000	4,543	0.333		1,514
Security Agreement - pledge of third party	FSA-2028	470	1.000	470	0.333		157
Security Agreement - 150 percent requirement	FSA-2028	1,377	1.000	1,377	0.333		459
Security Agreement - lien on non-essential assets	FSA-2028	184	1.000	184	0.333		61
Security Agreement - OL lien on property financed	FSA-2028	17,452	1.000	17,452	0.333		5,817
Security Agreement - add livestock when crops to be fed	FSA-2028	2,707	1.000	2,707	0.333		902
Security Agreement - lien on new property in exchange	FSA-2028	5,046	1.000	5,046	0.333		1,682

Security Agreement - Delinquent DSA lien on all assets	FSA-2028	151	1.000	151	0.333		50
Security Agreement - PLS lien on all assets	FSA-2028	391	1.000	391	0.333		130
Security Agreement - SA amortization lien on all assets	FSA-2028	76	1.000	76	0.333		25

#### FSA-2029D – Deed of Trust and FSA-2029M – Mortgage

7 CFR 764.103; 7 CFR 764.104; 7 CFR 764.155; 7 CFR 764.205; 7 CFR 764.353; 7 CFR 764.402; 7 CFR 765.205(a)(12); 7 CFR 766.106

FSA uses FSA-2029D, FSA-2029M, or state specific FSA-2029 to obtain a security interest in real estate it is financing with agency funds. Both forms contain uniform covenants that address borrower responsibilities such as payments towards the loan, application of payments received, taxes, assignment of proceeds from the real estate, insurance requirements, advances the agency makes on behalf of the borrower, protection of lien, hazardous substances, graduation requirements, forfeiture provisions, false statements, highly erodible land and wetland provisions, and successors and assigns, among others. Further, both forms contain non-uniform covenants such as default, death, incompetence and bankruptcy, foreclosure, and assignment of leases and rents.

Lastly, based on state law, FSA-2029D or FSA-2029M may contain additional state applicable provisions.

FSA requires that FSA-2029D or FSA-2029M, as appropriate under State law, be executed to establish the FSA's lien against the property when a loan will be secured by real estate. When FSA makes an operating loan and the applicant does not have personal property security of up to 150 percent of the loan amount, FSA will obtain a lien on real estate. In addition, when the applicant does not have the required amount of security for the proposed loan, the agency accepts real estate pledged by a third party as security for the loan.

Borrowers requesting subordination or a partial release and will use proceeds to acquire, develop, or enlarge real estate that the agency does not have a lien on, must also execute FSA-2029D or FSA-2029M. Further, when FSA provides disaster set aside or restructures delinquent borrowers' loans under 7 CFR 766, the borrowers are required to provide the agency with a lien on all their assets; therefore, FSA-2029D or FSA-2029M will be required under those conditions. Lastly, in loan servicing under 7 CFR 766, FSA may have to complete and require the borrower to execute a mortgage modification agreement based on specific state law requirements.

A lien on the real estate security is necessary to ensure that FSA can collect the debt from the sale of the security property should the applicant default on the loan. FSA completes FSA-2029D or FSA-2029M to provide the terms and conditions on which the loan was made; applicants, borrowers, and third parties are only required to review and sign.

In most cases, the applicant or borrower is the owner of the property. In limited cases, the property may be jointly owned by the applicant and another party, in which case both the applicant and the third party are required to execute FSA-2029D or FSA-2029M for FSA to obtain a valid lien on the property.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
RE mortgage/deed of trust - pledge from 3rd party	FSA-2029M, FSA-2029D	236	1.000	236	0.500		118
RE mortgage/deed of trust - 150% requirement	FSA-2029M, FSA-2029D	8,782	1.000	8,782	0.500		4,391
RE mortgage/deed of trust - lien on nonessential assets	FSA-2029M, FSA-2029D	678	1.000	678	0.500		339
RE mortgage/deed of trust - RE financed w/ FO funds	FSA-2029M, FSA-2029D	3,468	1.000	3,468	0.500		1,734
RE mortgage/deed of trust - RE financed w/ BFDP funds	FSA-2029M, FSA-2029D	178	1.000	178	0.500		89
RE mortgage/deed of trust - EM physical loss	FSA-2029M, FSA-2029D	175	1.000	175	0.500		88
RE mortgage/deed of trust - subordination w/ purchase	FSA-2029M, FSA-2029D	255	1.000	255	0.500		128
RE mortgage/deed of trust - proceeds	FSA-2029M, FSA-2029D	93	1.000	93	0.500		47

used to develop							
RE mortgage/deed of trust - delinquent DSA lien on assets	FSA-2029M, FSA-2029D	61	1.000	61	0.500		31
RE mortgage/deed of trust - PLS lien on all assets	FSA-2029M, FSA-2029D	831	1.000	831	0.500		416
RE mortgage/deed of trust - SA amortization lien on all assets	FSA-2029M, FSA-2029D	82	1.000	82	0.500		41

FSA-2041 – Assignment of Proceeds from the Sale of Products and FSA-2042 – Consent to Payment of Proceeds from Sale of Products  
7 CFR 764.402; 7 CFR 765.303; and 7 CFR 766.106(a) & (b)

At, or before loan closing or closing the servicing action requested, the agency requires all necessary signatures to obtain the required security interest in the collateral. In addition to executing a financing statement or real estate mortgage/deed of trust, as appropriate, the agency may require an assignment or consent to payment from proceeds to ensure that proceeds from the sale of security or products is submitted to the agency.

FSA-2041 is executed by applicants or borrowers to provide an assignment of proceeds from the sale of products to the agency when the agency does not have a lien on the products. FSA-2041 enables the purchaser of the products to directly submit sale proceeds to the agency. FSA-2042 is executed by applicants or borrowers to provide consent to payment of proceeds from the sale of products to the agency when the agency has a perfected lien on the products.

Information collected on both FSA-2041 and FSA-2042 includes the applicant's name and address, the purchaser's name and address and provides a written record of the agreement reached between the parties for the disposition of the proceeds. The agency uses the information provided on both forms to ensure the applicant has adequate repayment ability for the loan or servicing request.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Assignment of proceeds & consent to payment - applicant	FSA-2041, FSA-2042	8,042	1.000	8,042	0.333		2,681



FSA-2043 – Assignment of Proceeds from the Sale of Dairy Products and Release of Security Interest

7 CFR 764.402; 7 CFR 765.303; and 7 CFR 766.106(a) & (b)

Applicants may assign to the agency the proceeds from the sale of dairy products when the agency has a security interest in the products under the Uniform Commercial Code. Further, borrowers requesting regular as well as primary loan servicing, may be required to provide a revised assignment to the agency to close the servicing request. Information collected on FSA-2043 includes the products' purchaser name and address, the applicant's name and address as well as the agreement reached regarding the distribution of payments for dairy products sold. FSA requires this information to ensure that the applicant will be able to repay the requested loan or be able to meet the terms for the restructured loan.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Assignment of proceeds & consent to payment - purchaser	FSA-2041, FSA-2043	2,666	3.000	7,998	0.333		2,666
Assignment of dairy proceeds - applicant	FSA-2043	3,809	1.000	3,809	0.333		1,270

FSA-2044 – Assignment of Income from Real Estate Security

7 CFR 764.402; 7 CFR 765.252

Applicants and borrowers may assign to the agency income derived from a lease of real estate security when all or part of the proceeds will be collected over a period of time. FSA uses FSA-2044 to set forth the terms and conditions applicable to the assignment.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Assignment of dairy proceeds - purchaser	FSA-2044	1,258	3.000	3,775	0.333		1,258
Assignment of income (includes mineral leases)	FSA-2044	2,272	1.000	2,272	0.333		757

FSA-2301 – Request for Youth Loan  
7 CFR 764.302(d) and (e)

Section 311(b)(1) of the CONACT Act provides authority to make loans to rural youths “to operate an enterprise in connection with their participation in 4-H Club, Future Farmers of America, and similar organizations.” Information provided on FSA-2301 includes the applicant’s name, address, marital status, race and ethnicity, citizenship, as well as certifications pertaining to delinquent Federal debt, prior convictions for controlled substances, and previous debt forgiveness by the agency. A complete application for a youth loan includes a recommendation and plan of supervision by a project advisor associated with the organization in which the youth participates. This information is needed to ensure that the youth is receiving guidance during the loan term. Lastly, the youth applicant’s parent or guardian must acknowledge the understanding of the full liability being incurred by the youth loan applicant.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Request for youth loan - applicant	FSA-2301	5,022	1.000	5,022	0.500		2,511
Request for youth loan - advisor	FSA-2301	3,020	1.620	4,892	0.167		815
Request for youth loan - parent/guardian	FSA-2301	4,605	1.000	4,605	0.167		768

FSA-2309 - Certification of Disaster Losses  
7 CFR 764.51(b)(14)

As part of a complete application for emergency loans, applicants must complete FSA-2309. The information collected provides details regarding the losses suffered by the applicant and is used to calculate whether or not the applicant suffered a qualifying loss necessary to meet the statutorily-mandated emergency loan eligibility requirements.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Certification of disaster losses	FSA-2309	1,550	1.000	1,550	1.500		2,325

FSA-2310 –Lender’s Verification of Loan Application  
7 CFR 764.352(e)

Individual applicants, as well as entity members, requesting an emergency loan must document whether they can obtain needed credit from commercial lenders. Applicants partially complete

FSA-2310 to allow the lenders to whom they have applied for a loan to provide information to FSA pertaining to their request. In turn, lenders complete the remaining parts of FSA-2310, which consist of debts owed by the applicant, the lender's willingness to continue extending credit to the applicant, and the amount, interest rate, terms, purpose and security offered by the applicant for the proposed loan. Lastly, lenders indicate if they would be willing to provide the needed credit to the applicant through an agency guaranteed loan.

	Forms/ Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Lender's verification of loan application - individual	FSA-2310	1,403	1.000	1,403	0.083		117
Lender's verification of loan application - entity members	FSA-2310	432	1.000	432	0.083		36
Lender's verification of loan application - lender	FSA-2310	999	2.000	1,997	0.500		999

#### FSA-2313 – Notification of Loan Approval and Borrower Responsibilities 7 CFR 764.401(a)

When FSA approves a loan request, the applicant must read and agree to the loan approval conditions by executing FSA-2313. Information contained on FSA-2313 includes the amount of the loan, loan term, interest rate and any other conditions required for loan approval.

	Forms/ Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Notification of loan approval and conditions	FSA-2313	30,007	1.000	30,007	0.333		10,002

#### FSA-2314 Request for Streamlined OL Assistance

This form will be used by the applicant to apply for OL assistance using the Streamlined OL application process. Each applicant will provide one application form. Information collected on FSA-2314 includes name, address, types of operation, marital status, race and ethnicity, citizenship, as well as certifications pertaining to delinquent Federal debt, prior convictions for controlled substances, disqualification due to Federal crop insurance fraud, restrictions and

disclosure of lobbying activities, and previous debt forgiveness by the agency. The information is used to:

- Ensure applicants requesting direct loan assistance or servicing meet statutory eligibility requirements.
- Determine if the applicant qualifies for funds targeted to socially disadvantaged applicants and beginning farmer applicants according to the CONACT's provisions.
- Determine the State where the agency must file the financing statements according to the Uniform Commercial Code requirements.

The application form requires all entity members to provide information about percent of ownership in the entity, citizenship, marital status, ethnicity, race, sex, as well as read the certifications provided above and sign the form.

Further, this form consolidates information gathering that is normally gathered on several other forms as part of our regular OL application process. Additionally, this reduces the overall net volume of pages in the entire application process.

Applicants must provide authorization to FSA to order a Credit Bureau Report (CBR), instead of signing for this authorization separately on the FSA 2004 (Authorization to Release Information).

	Forms/ Non- format	Respondent s	No of responses per Respondent s	Total responses	Hours per response	Exempt	Total burden hours
Request for Streamlined loan making assistance/LM - Individual	FSA-2314	5,694	0.756	4,305	0.500		2,152
Request for Streamlined loan making assistance - LM-Entity	FSA-2314	16	0.333	5	1.000		5

FSA-2317 – Consent and Subordination  
7 CFR 764.255(b)

When FSA makes an operating loan for items that will become fixtures on real estate the agency does not have a lien on, it requires the lender with the lien on the real estate to consent to the agency making the loan. FSA partially completes FSA-2317 and the applicant and lender are

required to review and execute the form.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Consent and subordination - applicant	FSA-2317	219	1.000	219	0.250		55
Consent and subordination - lender	FSA-2317	221	1.000	221	0.250		55

FSA-2318 – Agreement for the Disposition of Jointly Owned Property  
7 CFR 764.402(c)

When FSA makes a loan to purchase or refinance debt against interests in jointly-owned property, all the property owners must execute FSA-2318 to agree on the conditions under which the loan will be made. Further, the applicant, as well as all owners, provides their respective lienholder's information and percent of undivided interest on FSA-2318. Before the jointly-owned property can be sold under an involuntary sale, all lienholders have to provide consent.

FSA estimates that less than 10 lienholders per year will have to provide consent to sell jointly-owned property.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Agreement for disposition of jointly-owned property	FSA-2318	134	1.000	134	0.167		22

FSA-2319 – Agreement with Prior Lienholder  
7 CFR 764.104(a)(2)

When FSA approves a real estate loan subject to an existing prior lien, FSA requires the prior lienholder to execute FSA-2319, if state law does not require the lienholder to provide notice of foreclosure to junior lienholders. FSA-2319 provides the prior lienholder is required to notify the agency if the borrower defaults on the prior lienholder's loan, so the agency can protect its financial interest. The agency completes FSA-2319 and the prior lienholder reviews and executes it.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Agreement with prior lienholder	FSA-2319	1,748	1.000	1,748	0.167		291

FSA-2320 – Property Insurance Mortgage Clause  
7 CFR 764.108

When real estate is security for an agency loan, the applicant has to obtain insurance as provided by the agency. FSA-2320 is used when the insurance is written by a company other than a contract company; is attached to the property insurance policy; and provides the distribution conditions for any loss or damage payments. After the loan for which FSA-2320 was provided has been paid in full, FSA uses it to release its security interest in the real estate.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Agreement with prior lienholder - FSFL	FSA-2320	911	1.000	911	0.167	152	0
Property Insurance mortgage clause	FSA-2320	14	1.000	14	0.167		2

FSA-2340 – Selection of Attorney/Title Agent  
FSA-2341 – Certification of Attorney  
FSA-2342 – Certification of Title Insurance Company  
7 CFR 764.402(d)(3) and 7 CFR 765.205(b)(13)

Applicants select the closing agent to perform loan closing and other legal services to ensure they obtain good and marketable title to the security. FSA developed FSA-2340 to document that applicants selected the agent, and that the applicant understands that the agency does not assume any liability or responsibility for the closing agent's fees. FSA estimates that all applicants for farm ownership loans as well as for emergency loans secured by real estate and borrowers requesting subordination of real estate security will complete FSA-2340.

Closing agents for agency loans have to be licensed in the state where the loan will be closed; must not be debarred or suspended from participation in Federal programs; must maintain liability insurance as well as fidelity bond to cover employees with access to loan funds; have knowledge of the requirements of state law to close the loan; provide title clearance; and act promptly to provide the required services. FSA estimates that one third of applicants will use the same closing agent to perform loan closing; therefore, the closing agents will complete FSA-

2341 or FSA-2342, as appropriate, and it will take 20 minutes per response.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Selection of attorney/title agent	FSA-2340	5,504	1.000	5,504	0.167		917
Certification of attorney/title company	FSA-2341, FSA-2342	3,246	1.000	3,246	0.333		1,082

FSA-2344– Preliminary Title Opinion  
7 CFR 764.402(b) and 7 CFR 765.205(b)(13)

FSA will not close a loan secured by real estate or approve a subordination of a real estate lien until it is certain that good and marketable title can be vested in the applicant, subject only to encumbrances, exceptions, and reservations authorized by FSA in writing, and ensure FSA can obtain a valid lien on the security. The applicant-selected closing agent prepares FSA-2344 after examination of real estate records to determine if the requested action can be closed and provide the agency with a valid lien and the applicant with good and marketable title. Information contained in FSA-2344 is used by the agency to prepare the loan closing instructions.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Preliminary title opinion	FSA-2344	3,103	1.490	4,624	1.500		6,936

FSA-2350 – Loan Closing Instructions  
7 CFR 764.402(e)

When a loan will be secured by real estate, or a subordination of real estate security is approved, FSA uses FSA-2350 to provide loan closing instructions to the closing agent. The closing agent must review the instructions, and after closing the loan, sign and return FSA-2350 certifying the loan was closed according to the instructions provided.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
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Loan closing instructions	FSA-2350	2,796	1.490	4,166	0.500		2,083
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FSA-2351 – Certification of Improvement of Property  
7 CFR 764.402(d), and 7 CFR 765.205(b)(13)

At loan closing or subordination, the seller of the property must execute FSA-2351, providing that no work or improvements have been completed within a specified time period, or that if work was completed, all contractors have been paid. The specified time period is established based on state laws pertaining to the filing of mechanics liens. The certification is necessary to ensure that mechanics liens cannot be filed after the agency loan or the subordination has been closed as mechanics liens take priority, and would, thereby, adversely impact the agency's interest in the security property.

	Forms/ Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Certification of improvement of property	FSA-2351	559	1.000	559	0.167		93

FSA-2352– Final Title Opinion  
7 CFR 764.402(d) and 7 CFR 765.205(b)(13)

FSA will not close a loan secured by real estate or approve a subordination of a real estate lien until the closing agent can issue a policy of title or final title opinion showing title vested as required, the agency lien and security position and any exceptions. This information is necessary to ensure the agency can obtain the desired lien position and that there are no flaws or encumbrances on the title that would adversely impact the agency's financial interest in the security property. FSA-2352 is prepared by the closing agent to provide the final title opinion.

	Forms/Non-format	Respondents	No of responses per Respondent s	Total responses	Hours per response	Exempt	Total burden hours
Final title opinion	FSA-2352	2,784	1.490	4,149	0.500		2,074

FSA-2360 – Report of Lien Search  
7 CFR 764.402(c)

For loans that will be secured by personal property, the agency requires that a lien search be completed to ensure the agency will obtain the required lien priority. In most cases, FSA employees complete the lien search; however, attorneys may be used to conduct the lien search.



	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Report of lien search	FSA-2360	691	1.000	691	0.500		346
Report of lien search - FSFL	FSA-2360	1,708	1.000	1,708	0.500	854	0

FSA-2361 – Subordination to the Government  
7 CFR 764.255(b)

FSA requires a first lien on all property or products acquired or produced with OL loan funds. If another creditor holds the first lien position, FSA may require the creditor to subordinate its security position to the agency to close the loan.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Subordination to the Government	FSA-2361	621	1.000	621	0.500		310

FSA-2370 – Request for Waiver of Borrower Training  
7 CFR 764.453

The applicant must submit evidence of successful completion of financial or production courses, or evidence which demonstrates to the agency's satisfaction the applicant's experience and training necessary for a successful and efficient operation to request waiver of borrower training requirements. FSA requires borrower training at the time of the initial loan; when supervision as provided under 7 CFR 761 indicates need for training; or, when the applicant is requesting a loan for a new enterprise. Applicants requesting a waiver of borrower training, from the agency, complete FSA-2370 and provide appropriate documentation needed for the agency to determine training needs.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Request for Waiver of Borrower Training	FSA-2370	10,617	1.000	10,617	0.500		5,308

Requirements							
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FSA-2371 – Agreement to Complete Borrower Training  
7 CFR 764.452(b), (c), and (d); 7 CFR 764.454

When FSA determines, based on the evaluation of the applicant's documentation of training and experience, the applicant will benefit by attending borrower training, the agency requires applicants to execute FSA-2371 agreeing to complete financial management training. Further, FSA may require applicants for a loan to add a new enterprise to attend borrower training, even if the training requirement had been waived or completed under previous loan requests. Lastly, if agency supervision indicates the applicant needs to attend borrower training, FSA will require the applicant to complete the appropriate courses. All applicants executing FSA-2371 must complete the training within 2 years.

	Forms/ Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Agreement to Complete Training	FSA-2371	9,459	1.000	9,459	0.250		2,365

FSA-2375 - Agreement To Conduct Financial Management Training for Farm Service Agency  
Borrowers  
7 CFR 764.458(a)

After FSA approves a vendor's request to become approved borrower training source for FSA's applicants, the vendor and FSA executes FSA-2375. The agreement to conduct borrower training is valid for three years and outlines the terms agreed to by the vendor and the agency, based on the documentation provided on the vendor's application.

	Forms/Non- format	Respondent s	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Agreement To Conduct Financial Management Training for Farm Service Agency Borrowers	FSA-2375	165	1.000	165	0.167		28

FSA-2376 – Borrower Training Course Evaluation  
7 CFR 764.454(d)

Upon completion of a required borrower training course, the borrower completes an evaluation of the course using FSA-2376. The borrower submits the completed form to the vendor for submission to the agency. This evaluation is used by the agency to ensure that the training course is meeting the planned objective and that the vendor is fulfilling the requirements established in their agreement with FSA.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Borrower training course evaluation - borrower	FSA-2376	4,523	1.000	4,523	0.250		1,131
Borrower training course evaluation - vendor	FSA-2376	405	10.390	4,212	0.500		2,106

#### Non-Forms

##### 7 CFR 764.51(b)(6) – Documentation that Other Credit is Not Available

A statutory eligibility requirement that must be met by applicants is that other credit at reasonable rates and terms, including a loan guaranteed by the agency, is not available. Applicants, including individual entity members, must submit documentation that other credit is not available. To obtain this documentation, the applicant must contact local agricultural lenders.

	Forms/Non-format	Respondents	No of responses per Respondents	Total response	Hours per responses	Total burden hours
Documentation other credit is not available - lender	Non-form	6,771	3.140	21,262	1.000	21,262

##### 7 CFR 764.51(b)(10) – Copy of Legal Description of Property to be Purchased, Leases, or Other Agreements

As part of a complete application, the applicant must submit a copy of the legal description of the property to be purchased, leases for rented land or other agreements that are needed to effectively evaluate the loan request. For example, a copy of the lease is needed if the applicant is requesting a loan to finance improvements to leased land to ensure the term of the lease exceeds the proposed loan term. The legal description of the property to be purchased is needed for the

agency to obtain the appraisal and file the security instrument.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Copy of legal description of RE to purchase, leases, agreements	Non-form	15,442	1.000	15,442	0.250		3,860

#### 7 CFR 764.51(b)(13) – Additional Information Needed to Evaluate Loan Application

FSA may request any additional information needed to effectively evaluate the loan application, as it is impossible to list all potential information that would be needed from each and every applicant. In most cases, this will be limited to providing FSA with a copy of documents already in the applicant's possession, such as a divorce decree, information pertaining to child support or alimony paid or received, or copy of driver's license or other documents that may be required under State law.

Collection of information under this requirement will be limited to only those items that potentially impact the applicant's cash flow projections or are needed to ensure the agency obtains a legally enforceable lien on the proposed loan security. Several states have developed their own forms to ensure an enforceable lien on loan security required by State law. Colorado has developed form FSA-2300-2 CO, Transfer and Assignment of Waterstock, for obtaining the required information. Kansas has developed form FSA-2300-8 KS, Authorization to Amend an Existing Financing Statement, for obtaining the required information. Minnesota has developed form FSA-2000-1 MN, Affidavit of Ownership, for obtaining the required information. Oregon has developed form FSA-2300-3 OR, Contract Modification, for obtaining the required information. Wisconsin has developed form FSA-2300-1 WI, Agreement by Holder of Seller's Interest under Land Contract, for obtaining the required information. Wisconsin has developed form FSA-2300-4 WI, Mortgage for Wisconsin by a Third Party, for obtaining the required information. Wisconsin has developed form FSA-2300-5 WI, Security Agreement by a Third Party, for obtaining the required information. The respondents who complete the respective state forms are not required to provide any other additional information for this purpose.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Information needed to evaluate loan application	Non-form	1,429	1.000	1,429	0.250		357

7 CFR 764.53(e) – Request to Keep Loan Application Active

When loan funds are exhausted, the agency will keep an approved loan application on file until funding becomes available. FSA, however, will contact the applicant at least annually to determine if the application should be retained or withdrawn.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Request to keep application active (funds not available)	Non-form	32	1.000	32	0.167		5

7 CFR 764.101(c) – Citizenship Status Documentation

Applicants certify as to their citizenship status on FSA-2001, or FSA-2301 for youth loan applicants. Sections 302, 311, and 321 of the CONACT provide that applicants for agency loans must be United States citizens. Further, provisions of the Personal Responsibility and Work Opportunity Act of 1996 (8 U.S.C. 1611) require that recipients of Federal benefits be U.S. citizens, U.S. non-citizen nationals, or qualified aliens. Applicants who identify themselves as non-citizen nationals or qualified aliens must submit copies of supporting documentation to establish their eligibility.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Citizenship status documentation	Non-form	25	1.000	25	0.250		6

7 CFR 764.104(b)(2) – Contract for sale – agreement to use insurance proceeds

If the real estate offered as security is held under a recorded purchase contract, the applicant and the purchase contract holder must agree in writing that any insurance proceeds received for real estate losses will be used only for one or more of the following purposes: to replace or repair the damaged real estate improvements which are essential to the farming operation; to make other essential real estate improvements; or to pay any prior real estate lien, including the purchase contract. Applicants do not normally enter into contract for sale; therefore, the agency estimates that 19 applicants and sellers will enter into contract for sale.

	Forms/Non-format	Respondents	No of responses	Total responses	Hours per	Exempt	Total burden
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			per Respondents		response		hours
Contract for sale - agreement to use insurance proceeds	Non-form	22	1.000	22	0.250		5

#### 764.104(b)(5) – Purchase contract holder agreement

The purchase contract holder must agree in writing to not sell or voluntarily transfer their interest without prior written consent of the agency; not encumber or cause any liens to be levied against the property; not take any action to accelerate, forfeit, or foreclose the applicant's interest in the security property; consent to the agency making the loan and taking a security interest in the applicant's interest under the purchase contract; not take any action to foreclose or forfeit the interest of the applicant under the purchase contract because the agency has acquired the applicant's interest by foreclosure or voluntary conveyance, or because the agency has subsequently sold or assigned the applicant's interest to a third party who will assume the applicant's obligations under the purchase contract; notify the agency in writing of any breach by the applicant; and give the agency the option to rectify the conditions that amount to a breach.

	Forms/Non-format	Respondents	No of responses per Respondent s	Total responses	Hours per response	Exempt	Total burden hours
Purchase contract holder agreement	Non-form	22	1.000	22	0.250		5

#### 764.104(c) – Request to BIA for title status report

When real estate offered as security for an agency loan is on Indian Trust lands, the applicant must request BIA to furnish Title Status Reports to the agency and approve the lien before the agency may close the loan.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Request to BIA to provide title status report	Non-form	14	1.000	14	0.500		7

7 CFR 764.108(a), (b), (c), and (d) – Copy of Property or Hazard Insurance, Flood Insurance, or Crop Insurance Policies

Prior to loan closing, the applicant must provide copies of property or hazard insurance, flood insurance, or crop insurance policies, as appropriate, covering loan security, as loss or damage to the security property would jeopardize repayment of the loan and adversely impact the agency's financial interest. Copy of the applicable insurance policy is necessary to ensure the agency is listed as loss payee or beneficiary on the insurance policy.

Note: FSA estimates that applicants may have to provide copies of one, two, or all three types of insurance, based on the loan requested and the security offered.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Evidence of hazard insurance	Non-form	14,182	1.000	14,182	0.250		3,546
Evidence of flood insurance	Non-form	13,096	1.000	13,096	0.250		3,274
Evidence of crop insurance	Non-form	17,253	1.000	17,253	0.250		4,313

7 CFR 764.108(d) – Waiver of Eligibility for Emergency Crop Loss Assistance

Section 371 of the CONACT act provides that as a condition for obtaining a direct OL loan, the applicant must obtain crop insurance, if available. Further, Section 193 of the Federal Agriculture Improvement and Reform Act of 1996 provides, in part, to be eligible for assistance under section 371 of the CONACT, the applicant must obtain crop insurance or waive any eligibility for crop loss assistance.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Waiver of eligibility for emergency crop loss assistance	Non-form	621	1.000	621	0.250		155

7 CFR 764.151(e) – Evidence applicable to refinance bridge FO loan

One eligible use of FO loan funds is to refinance a bridge loan made by a commercial or cooperative lender, after the agency approved the FO loan for the applicant but agency funding

was not available to consummate the transaction.

	Forms/ Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Evidence to refinance bridge FO loan	Non-form	118	1.000	118	0.250		30

#### 7 CFR 764.255 Security Requirements for OL loans

Under applicable state law, FSA may have to obtain and maintain branded livestock and feeder cattle agreements, as well as obtain liens on motor vehicles. Applicants will be required to provide the branded livestock and feeder cattle agreements and the applicants will be required to provide a lien on motor vehicles for the agency to close the operating loan requested. Colorado has developed form FSA-2000-1 CO, Motor Vehicle Security Agreement, for obtaining the required information. Colorado has developed form FSA-2000-2 CO, Feeder Cattle Agreement, for obtaining the required information. Kansas has developed form FSA-2300-9 KS, Feeder Cattle Agreement, for obtaining the required information. Kansas has developed form FSA-2300-11 KS, Acknowledgement of Purchase Money Security Interest of Farm Service Agency (FSA), for obtaining the required information. Oregon has developed form FSA-2300-2 OR, Severance Agreement, for obtaining the required information. The respondents who complete the respective state forms are not required to provide any other additional information for this purpose.

	Forms/Non- format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Obtaining branded livestock and feeder cattle agreement	Non-form	395	1.000	395	0.250		99
Lien on motor vehicles	Non-form	79	1.000	79	0.250		20

#### 7 CFR 764.352(c) – Copy of Lease and Notification of Termination of Lease during the Loan Term

EM loan funds may be used to repair or replace property damaged or destroyed as a result of a disaster, provided that at the time of the disaster the applicant is the owner and operator of the farm, or the operator of the farm with a lease term that exceeds the term of the loan requested. Applicants leasing the farm they operate must provide a copy of the lease to the agency to determine that the lease exceeds the proposed loan's term. Further, the applicant is required to



provide prior notification to the agency if the lease is proposed to terminate during the term of the loan. This notification is necessary to ensure that the agency's financial interests are protected.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
EM RE purposes - lease exceeds loan term	Non-form	14	1.000	14	0.250		3
EM RE purposes - notification of lease's expiration	Non-form	11	1.000	11	0.250		3

#### 7 CFR 764.352(e) – Written Declination of Credit for Emergency Loan Applicants

Provisions of the CONACT mandate that an applicant for an EM loan be unable to obtain the necessary credit from other sources. Applicants requesting a loan in excess of \$300,000 must provide two written declinations; applicants requesting a loan less than \$300,000 must submit one written declination; and, in the case of applicants requesting a loan less than \$100,000, the agency may waive the requirement if it determines that it poses undue burden on the applicant. It is estimated that 83 percent of EM loan requests are for less than \$100,000; therefore, the applicants will provide either one or none written declination.

In addition to the burden imposed on applicants, the commercial lender denying the applicant's EM loan request must provide the written declination.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Written declination of credit - EM applicants	Non-form	333	2.000	665	0.250		166
Written declination of credit - EM - lender	Non-form	216	3.080	666	0.500		333

7 CFR 764.353(d)(3) and 764.356(a) – Documentation of Inventory for Livestock Physical Losses

The provisions of the CONACT act require that an applicant suffer a 30 percent loss to be eligible for an EM loan; therefore, when an EM loan is requested for physical losses to livestock, the applicant must provide written documentation of the inventory on hand immediately preceding the loss, and records of livestock product sales sufficient for FSA to determine the level of loss. The information is necessary to ensure the applicant suffered a qualifying loss as well as establish the value of the livestock and livestock products just prior to the loss.

	Forms/ Non-format	Respondent s	No of responses per Respondent s	Total responses	Hours per response	Exempt	Total burden hours
Documentation of losses of livestock/livestock products	Non-form	196	1.000	196	0.250		49

7 CFR 764.355(c) – Documentation to Approve an EM Loan Based on Repayment Ability When Adequate Security is Not Available Because of the Disaster

Under the provisions of the CONACT Act, FSA may approve an EM loan when adequate security is not available because of the disaster, provided there is reasonable assurance that the applicant has the ability to repay the loan and certain other conditions are met. One of the conditions requires that the applicant has had a positive net cash farm income in at least 3 of the past 5 years. All loan making applications require 3 years of production, income and expense records; therefore, this condition only imposes the collection of the additional two years of records over all other loan requests. While the general requirement has been reduced to three years of records for most applicants, the additional two years of documentation is necessary when a loan is being made without adequate security.

	Forms/Non-format	Respondents	No of responses per Respondent s	Total responses	Hours per response	Exempt	Total burden hours
EM - repayment ability when security not available	Non-form	14	1.000	14	0.250		3

7 CFR 764.355(3) – Certificate of Title for EM Loans

Under most circumstances, FSA requires title clearance when a loan will be secured by real

estate. Title clearance ensures that a valid lien can be obtained and that there are no encumbrances that would adversely impact the agency's financial interest. An exception to the title clearance requirement is made for EM (Emergency Loan) loans of \$25,000 or less. For these loans, the applicant may provide a certification of ownership in the form of an affidavit signed by the applicant. The relatively low loan amount limits potential losses to the agency.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Certificate of title for EM	Non-form	71	1.000	71	0.250		18

#### 7 CFR 764.454(a)(2) – Documentation of circumstances beyond the borrower's control for not completing training within timeframe

When borrowers are unable to complete the required borrower training within 2 years due to circumstances beyond their control, such as when the scheduled course was cancelled or a training vendor was not approved in the borrower's area, borrowers have to provide appropriate documentation to the agency. Documentation may include copy of the course's cancellation notice and return of training fees.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Circumstances beyond borrower's control for not completing BT	Non-form	444	1.000	444	0.250		111

#### 7 CFR 764.456 – Vendor Application for Approval to Provide Borrower Training

Vendors who desire agency approval to provide financial management training to agency borrowers must submit a written request and supporting documentation, which must include:

- Sample course materials and a description of the training methods;
- Specific training objectives for each session of the course;
- A detailed course agenda;
- A list of instructors and their qualifications;
- The proposed locations where training will take place;
- Cost per participant and minimum and maximum class size;
- A description of the vendor's experience providing training to farmers;

- A description of how the needs of borrowers with physical or mental disabilities, or with limited English speaking proficiency will be met.

This information is necessary to ensure that the vendor is capable of providing the training, which is mandated by the CONACT, designed to assist the borrower in becoming a successful farm operator.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Vendor application for approval to provide borrower training	Non-form	47	1.000	47	16.500		770

#### 7 CFR 764.458(a)(3) – Request to Change Curriculum, Instructor, or Cost

FSA-approved vendors are required to have prior approval from FSA to change the curriculum, instructor, or cost for an approved course. This requirement ensures that training is provided in the manner outlined in the vendor's request for approval.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Vendor request to change curriculum, instructor or cost	Non-form	18	1.000	18	0.500		9

#### 7 CFR 764.458(a)(4) – Vendor Revocation of Agreement to Provide Borrower Training

Vendors may revoke the agreement to provide borrower training by providing FSA with a 30-day written notice.

	Forms/Non-format	Respondents	No of responses per Respondent	Total responses	Hours per response	Exempt	Total burden hours
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Vendor revocation of agreement to provide borrower training	Non-form	13	1.000	13	0.250		3

#### 7 CFR 764.458(b) – Renewal of Vendor Approval to Provide Borrower Training

Vendors receive approval to provide borrower training for a period of 3 years. To maintain their status, the vendor must provide a written request to renew the agreement along with any changes in course curriculum, instructor or cost. This information is necessary to ensure that continued approval of the vendor and the courses provided will meet the objectives of the statutorily mandated borrower training requirements.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Renewal of vendor approval to provide borrower training	Non-form	151	1.000	151	6.500		984

#### 7 CFR 764.459 – Vendor Evaluation of Borrower Progress

Vendors are required to provide the agency with a periodic progress report for each borrower enrolled in training. The reports indicate whether the borrower is attending sessions, completing the training program, and demonstrating an understanding of the material. This evaluation is necessary to ensure the training provides the intended benefit to the borrower.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Vendor evaluation of borrower progress	Non-form	451	6.720	3,030	0.500		1,515

#### 7 CFR 765.205 and 7 CFR 766.106 RE Mortgage and Modification Agreement

The respondents will complete mortgage modification agreements based on state law

requirements, when FSA completes servicing requests under 7 CFR 765.205 and 7 CFR 766.106.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Total burden hours
RE mortgage/modification agreement	Non-form	1,108	1.000	1,108	0.500	554

#### 7 CFR 764.51(b)(15) - Conservation Plan

Producers or landowners can develop a written plan with USDA's Natural Resource Conservation Service (NRCS). The purpose of this voluntary and confidential plan is to provide a blueprint for the future of the operation's resources by recording management decisions and the conservation practices planned for use on and maintenance of a farm. A conservation plan includes producer or landowner-determined objectives and goals, aerial photographs or diagrams of the fields, descriptions of treatment decisions, and other items.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Conservation Plan	Non-form	1,836	1.000	1,836	0.250		459

#### 7 CFR 764.51(b)(16) – Transition to Organic/Sustainable

The Natural Resources Conservation Service (NRCS) provides financial and technical assistance for the development of a "Conservation Plan Supporting Organic Transition." The conservation activity plan documents decisions by producers and growers who agree to implement a system of conservation practices which assist the producer to transition from conventional farming or ranching systems to organic production systems. Once certified, organic producers and processors can label their products as organic as long as they continue to follow the organic regulations.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Total burden hours
Transition to Organic/sustainable	Non-form	10	1.000	10	0.250	3

#### 7 CFR 764.51(b)(2) – Entity Information with Direct Loan Application

Entities applying for agency loans must provide copy of the entity’s charter, articles of incorporation and bylaws, evidence of current registration and a resolution adopted by the Board of Directors or entity members authorizing the entity to apply for and obtain the loan. Only new entities that have not obtained a loan from the agency are required to provide this information. Iowa has developed form FSA-2300-1 IA, Notice Agreement, for obtaining the required information. Oregon has developed form FSA-2000-1 OR, Addendum for Additional Signatories, for obtaining the required information. The respondents who complete the respective state forms are not required to provide any other additional information for this purpose.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Entity information - loan application	Non-form	765	1.000	765	0.250		191

#### 7 CFR 764.51(b)(6) – Documentation that Other Credit is Not Available

A statutory eligibility requirement that must be met by applicants is that other credit at reasonable rates and terms, including a loan guaranteed by the agency, is not available. Applicants, including individual entity members, must submit documentation that other credit is not available. It is estimated that applicants will spend one hour gathering and submitting this documentation.

	Forms/Non-format	Respondents	No of responses per Respondents	Total responses	Hours per response	Exempt	Total burden hours
Documentation other credit is not available - applicant	Non-form	21,762	1.000	21,762	1.000		21,762

Collections contained in 7 CFR 764 that will be approved under OMB Control Numbers for other CFR parts or OMB Control Numbers

The following table summarizes the information collections included in 7 CFR 764, for which approval has been obtained or requested under the OMB Control Number for another CFR part that requires the same collection of information for a different purpose.

CFR citation	Description	Approved under
764.51	Copies of tax returns	0560-0238
764.51	Evidence that environmental requirements have been met to process loan request	0575-0094
764.402	Use of supervised bank account to deposit loan funds when other options are not available	0560-0238

### **A3. Use of information technology and burden reduction.**

**Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also describe any consideration of using information technology to reduce burden.**

FSA makes every effort to comply with the E-Government Act, 2002 (E-Gov) and to provide for alternative submission of information collections. Information collections obtained using FSA forms may be submitted electronically provided the applicant has obtained and activated a USDA account with Level 2 access that allows for electronic submissions. All forms that the applicant has to complete in their entirety, or review and execute, are posted on the e-Form website at <http://www.sc.egov.usda.gov>. For forms the applicant is required to complete in their entirety, the fillable version of the form, as well as detailed instructions on completing the form, are also included. If the forms prepared by FSA, that the public simply reviews and signs it. However, in lieu of detailed instructions for completing those forms, the instructions simply state that the forms are provided on the website for information purposes only.

Non-form information collections require providing copies of documents in the applicant's possession or providing written replies to agency requests or offers. Non-form collections, as well as all agency forms, may be submitted in person at the local agency office, by mail, or by facsimile. Further, applicants with established Level 2 accounts may provide non-form information collections as any kind of non-executable attachments, such as PDF, doc, xls, or text formats.

### **A4. Efforts to identify duplication.**

**Describe efforts to identify duplication. Show specifically why any similar information**



**already available cannot be used or modified for use for the purposes described in Question 2.**

The burden established in this regulation is required under the provisions of the CONACT, which mandates specific actions be taken when making loans to FLP applicants.

FSA/FLP personnel with expertise in making loans have reviewed the information collections required under this CFR part to eliminate any duplicative or unnecessary collections of information. The information contained in this collection is made part of the case file and, when reasonably current, may be used in lieu of re-submission by the applicant. However, financial information that is collected at another time may be dated and not useful for the specific action being considered. Various program areas within the agency share data; however, information collections established in this regulation would typically not be available from another agency. Therefore, the potential to share data with other USDA agencies is limited.

**A5. Impacts on small businesses or other small entities.**

**If the collection of information impacts small businesses or other small entities (Item 5 of OMB Form 83-I), describe any methods used to minimize burden.**

FSA has made every effort to minimize burden on small businesses and small entities. FSA only requires collection of information when necessary to act on an applicant or borrower's request for assistance. The information required by this regulation is financial in nature and similar to that required to complete Federal tax returns, make business decisions or to obtain a loan from any commercial lender. Thus, it places no additional burden on small businesses above that required in the normal course of business. There are about 167,559 small businesses or entities.

**A6. Consequences of collecting the information less frequently.**

**Describe the consequence to Federal program or policy activities if the collection is not conducted, or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.**

It is mandatory for FSA to collect information both when applicants apply for FSA farm loan assistance (one time) and during regular or special servicing actions (ongoing). Since FSA is mandated to provide supervised credit, failure to collect the information, or collecting it less frequently, could result in the failure of the farm operation or loss of FSA security property. The collection of information is required as a result of an applicant's specific request, is obtained on an as-needed basis, and is used to document the applicant's eligibility for the requested loan. Accurate decisions when making a loan depend on current financial information and actual history and potential of the farming operation in order to carry out the program as intended. There is no regular reporting schedule related to the information collection requirements in this CFR part. If the information were not collected, or collected less frequently, FSA would be unable to meet the congressionally mandated mission of the loan programs.

#### **A7. Special circumstances relating to the Guidelines of 5 CFR 1320.5.**

**Explain any special circumstances that would cause an information collection to be conducted in a manner:**

- **Requiring respondents to report information to the agency more often than quarterly;**
  - There are no information collection requirements that require information more frequently than quarterly.
- **Requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;**
  - There are no information collection requirements that require written responses in less than 30 days.
- **Requiring respondents to submit more than an original and two copies of any document;**
  - There are no information collection requirements that require more than an original or single copy of a document.
- **Requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years;**
  - There are no special circumstances for FSA to conduct the collection of information.
- **In connection with a statistical survey, that is not designed to produce valid and reliable results that can be generalized to the universe of study;**
  - There are no special circumstances for FSA to conduct the collection of information.
- **Requiring the use of a statistical data classification that has not been reviewed and approved by OMB;**
  - There are no special circumstances for FSA to conduct the collection of information.
- **That includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or**
- **Requiring respondents to submit proprietary trade secret, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.**
  - There are no special circumstances for FSA to conduct the collection of information

#### **A8. Comments to the Federal Register Notice and efforts for consultation.**

**If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the agency's notice, required by 5 CFR 1320.8 (d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden.**

**Describe efforts to consult with persons outside the agency to obtain their views on the**

**availability of data, frequency of collection, the clarity of instructions and recordkeeping, disclosure, or reporting format (if any), and on the data elements to be recorded, disclosed, or reported.**

**Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years even if the collection of information activity is the same as in prior years. There may be circumstances that may preclude consultation in a specific situation. These circumstances should be explained.**

The Federal Register notice for 60-day comment period was published on August 19, 2025 (90 FR 40323). No action was taken in response to the one comment received, as it did not identify a specific issue requiring follow-up but instead expressed a general dissatisfaction with the program.

FSA maintains close contact with borrowers through FSA's general field representatives (GFR) and a headquarters' staff. GFR's have direct personal contact with the applicants in connection with the fulfillment of FSA requirements. GFR's pass on any substantive comments to the headquarters staff. Staff is readily available to assist/help the Agency's customers. FSA works closely with lending institutions and a nationwide network of lending institutions as part of the Farm Credit System, which provides supplemental loan funds to borrowers.

The following individuals were consulted regarding this information collection, and there were no comments on the forms and the collection process.

Amy B. 507-720-4734

Brandyn O. 507-525-2111

Cody K. 507-276-5790

**A9. Explain any decisions to provide any payment or gift to respondents.**

**Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.**

There are no payments or gifts provided to respondents.

**A10. Assurances of confidentiality provided to respondents.**

**Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.**

FSA forms that serve as collection instruments contain a Privacy Act statement identifying circumstances under which the information collected may be released. This statement is based on the Privacy Act, the Freedom of Information Act and the Agency's System of Records that has been published in the Federal Register. Agency policies, as well as a copy of the System of Records, are published in FSA handbooks 2-INFO and 3-INFO. No further assurance of confidentiality is provided to applicants or borrowers.

This package was reviewed and cleared by FPAC Assistant Privacy Officer, Samantha Jones, on August 8, 2025.

**A11. Justification for any questions of a sensitive nature.**

**Provide additional justification for any questions of a sensitive nature, such as sexual behavior or attitudes, religious beliefs, and other matters that are commonly considered private. This justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.**

The information collected is of a financial nature. As a condition for the receipt of program benefits, respondents must provide total disclosure of income data and a history of their business dealings that is often considered sensitive. Regardless, the information is required to properly document FSA's decision pertaining to loan making and servicing actions.

**A12. Estimates of the hour burden of the collection of information.**

**Provide estimates of the hour burden of the collection of information. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated.**

**A. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. If this request for approval covers more than one form, provide separate hour burden estimates for each form and aggregate the hour burdens in Item 13 of OMB Form 83-I.**

The estimate of hour burden of the information collections is as follows (Private Sector – Business – Farms):

Total Number of Unduplicated Respondents.....202,013.

Reports Filed Per Person.....3.45.

Total Annual Responses.....696,203.

Average Time Per Respondent.....0.484.

Total Annual Burden Hours..... 336,908.

The estimate of annual cost for the information collections is as follows:

Respondent's Cost per Hour -	Farmers	\$61.75
	- Business	\$56.35.

Total Annual Respondent Cost – Farmers/business.....	336,908 burden hours X \$118.10.
- Total.....	39,788,835

Respondent cost per hour was derived by using U.S. Bureau of Labor Statistics Occupational Employment and Wages, May 2024. Table 11-9013-Farmers and Ranchers, and Other Agricultural Managers. The U.S. mean hourly wage for this group is \$46.75 hourly and \$97,240 annually, as measured by the Bureau of Labor.

Respondent cost per hour was derived by using U.S. Bureau of Labor Statistics Occupational Employment and Wages, May 2024, Table 13-2072-Loan Officers. The U.S. mean for loan officer's income, as measured by the Bureau of Labor is \$86,020 annually or \$41.35.

Also, a total employer compensation costs (fringe benefits) for all workers averaged \$15.00 per hour worked from Bureau of Labor Statistics website, specifically in the document EMPLOYER COSTS FOR EMPLOYEE COMPENSATION, June 2025.

#### **A13. Estimates of other total annual cost burden.**

**Provide estimates of the total annual cost burden to respondents or recordkeepers resulting from the collection of information, (do not include the cost of any hour burden shown in questions 12 and 14). The cost estimates should be split into two components: (a) a total capital and start-up cost component annualized over its expected useful life; and (b) a total operation and maintenance and purchase of services component.**

The regulation and associated information collections place no burden costs on respondents for capital, start-up, operation, maintenance, or the purchase of services.

#### **A14. Provide estimates of annualized cost to the Federal government.**

**Provide estimates of annualized cost to the Federal government. Provide a description of the method used to estimate cost and any other expense that would not have been incurred without this collection of information.**

Averaging the GS-9 through GS-12 (2025 RUS-Salary Table) salaries indicate an average

employee salary of \$ 62,140 per year. Standard adjustments recommended by FSA's Budget Division of 33.3% are added for benefits and miscellaneous expenses (\$20,693) for a total average cost for a Farm Loan Program employee salary of \$82,832 per year, which divided by 2087 hours equals an hourly salary of \$39.69.

Therefore, the estimated annual cost to the Federal Government is:

336,908 burden hours X \$39.69 = \$13,371,879

**A15. Explanation of program changes or adjustments.**

**Explain the reasons for any program changes or adjustments reported in Items 13 or 14 of the OMB Form 83-I.**

The current burden inventory is 177,394 estimated annual respondents: 611,359 estimated annual responses and 295,850 estimated annual burden hours. With this revision the agency is seeking 202,013 estimated annual respondents, 696,204 estimated annual responses and 336,908 estimated annual burden hours. This reflects an increase in the number of estimated respondents 24,619, increase in the estimated number of responses 84,845 and an increase in the number of estimated annual burden hours 41,058 since the last OMB submission. The estimated number of respondents and burden hours have been updated to reflect these changes.

Additional loan application volume over the past three years is the reason for the increased estimates for annual responses and burden hours.

**A16. Plans for tabulation, and publication and project time schedule.**

**For collections of information whose results are planned to be published, outline plans for tabulation and publication.**

The information collections required under this regulation will not be tabulated or published.

**A17. Displaying the OMB Approval Expiration Date.**

**If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.**

The forms are displayed with OMB expiration date.

**A18. Exceptions to the certification statement identified in Item 19.**

**Explain each exception to the certification statement identified in Item 19 of the OMB 83-**

**I" Certification for Paperwork Reduction Act."**

There are no exceptions requested.