



USDA Farm Service Agency Minnesota's Agricultural Lender of First Opportunity

FSA offers Minnesota's family farmers access to credit through a wide variety of farm loan programs. Our knowledgeable staff specializes in tailoring our loan products to meet the needs of your operation. Beyond access to financing, we are the industry leaders in supervised credit. This means we help famers and ranchers with farm planning, credit counseling, financial planning, and farm and financial education throughout the term of the loan.

FSA offers a wide spectrum of lending options that can be tailored to an individual's situation. We can make direct fixed rate farm ownership loans (FO), Conservation Loans (CLP) and fixed rate farm operating loans (OL) in amounts up to \$300,000. We can also work with the borrower's local agricultural lender to guarantee commercial credit for both operating and ownership loans of up to \$1,119,000.

Your situation is unique. Contact your local FSA Service Center to speak to a local loan officer.

| | Direct Loans | | | | | Conservation Loans | Guaranteed Loans | |
|-------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|----------------|---------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------|
| | OL | OL-Youth | FO | BF/SDA/Down Payment FO | EM | CLP | OL | FO |
| Loan Purpose | Annual operating expenses, Livestock, Equipment | Agricultural Income producing youth project | Real Estate | Purchase Real Estate | Recovery from Natural Disaster | Helping farmers finance conservation practices on their farm | Annual operating expense, Livestock, Equipment | Real Estate purchase |
| Maximum Amount | \$300,000 | \$5,000 | \$300,000 | 45% of Purchase or \$225,000 whichever is less | \$500,000 | Direct - \$300,000 Guaranteed - \$1,119,000 | \$1,119,000 OL & FO Combination | |
| Interest Rates | Regular 2.25% | Regular 2.25% | Regular 4.75% | 1.5% | 3.750% | Direct -4.75% G-CL Set by lender | Set by lender | |
| Terms | 1 year for Annual Operating, Up to 7 years for Livestock and Equipment | 1 year for Annual Operating, up to 7 years for Livestock and Equipment | Up to 40 years | 5% cash down, 45% FSA 20 years, 50% other credit 30 year amortization, can balloon after 20 years | Normally, on Chattel 1-7 years, on Real Estate 20-30 years but not more than 40 years | Real Estate Security 20 years Chattel Security 7 years | 1 year for Annual Operating, -Up to a 5 year line of credit, Up to 7 years for livestock and Equipment | Up to 40 years |
| Primary Security | Crops Livestock Equipment | Crops Livestock Equipment | Real Estate | Real Estate | Chattels and/or Real Estate | Real Estate and Chattel | Crops Livestock Equipment | Real Estate |

*Rates are fixed for the term of the loan. Today's rates are subject to change. Interest rates are as of 2/1/2011.

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USDA is an equal opportunity provider and employer.



For more information concerning USDA FSA Farm Loan Programs, please contact your local USDA Service Center. Farm Loan Credit Teams are head quartered in the following locations:

| USDA Service Center Credit Team Headquarters | Phone | Street Address | City |
|----------------------------------------------------|--------------|------------------------------|-------------------|
| Becker | 218-847-9392 | 809 8th Street SE | Detroit Lakes |
| Blue Earth | 507-345-4651 | 1160 Victory Dr, Suite 1 | Mankato |
| Clay | 218-233-7773 | 1615 30th Avenue South | Moorhead |
| Clearwater | 218-694-6584 | 312 Main Ave N, Suite 2 | Bagley |
| Douglas | 320-763-3191 | 900 Robert St NE, Suite 101 | Alexandria |
| Fillmore | 507-765-3892 | 413 Farmers St NW | Preston |
| Kanabec | 320-679-2080 | 2008 Mahogany St, Suite 1 | Mora |
| Kittson | 218-843-2692 | 410 S. 5th St, Suite 110 | Hallock |
| Lyon | 507-537-1401 | 1424 E College Dr, Suite 700 | Marshall |
| Martin | 507-235-6661 | 923 N State St | Fairmont |
| McLeod | 320-864-5178 | 2570 9th St E | Glencoe |
| Morrison | 320-632-5477 | 16776 Heron Rd | Little Falls |
| Nobles | 507-376-6194 | 1567 N McMillan, Suite 1 | Worthington |
| Olmsted | 507-282-6153 | 1485 Industrial Dr NW | Olmsted |
| Pennington | 218-681-1612 | 201 Sherwood Ave S | Thief River Falls |
| Redwood | 507-637-5735 | 1241 E Bridge St #D | Redwood Falls |
| Roseau | 218-463-2452 | 502 7th St SW, Suite 7 | Roseau |
| Stearns | 320-251-7800 | 110 2nd St S, Suite 125 | Waite Park |
| Swift | 320-842-7201 | 1430 Utah Ave | Benson |
| Wadena | 218-631-2876 | 4 Alfred St NE | Wadena |
| West Otter Tail | 218-739-4694 | 506 Western Ave N | Fergus Falls |
| West Polk | 218-281-2809 | 528 Strander Ave #A | Crookston |