

2012 Online Guaranteed Lender Webinars

United States Department of Agriculture Farm Service Agency

Is the FSA Guaranteed Program Right for You?

As an active Agricultural lender...

Are there agricultural customers in your area who don't qualify for traditional commercial loans or lack the required experience or equity?

Have changing or restrictive lending policies limited your ability to finance those farmers and ranchers that have been long term customers?

Has an increase in risk to agricultural financing affected your ability to gain or maintain ag related customers?

If you answered "yes" to any or all of these questions, or if your current customers are experiencing minimal cash flow coverage or reduced equity positions, you're not alone...

While these obstacles may seem insurmountable, there is a way to successfully mitigate these challenges.

The solution:

Farm Service Agency's Guaranteed Loan Program!

In an effort to provide lender representatives with the opportunity and tools to make credit available to viable agricultural producers, the Farm Service Agency is providing online webinars for lenders interested in participating in the FSA Guaranteed Loan Program. These seminars are also designed to assist lenders that have historically participated and are interested in recent changes to the program.

Lender Training Without Leaving the Office!

2012 Webinars



Training opportunities for 2012 will mirror those from last year, with the intent of providing more flexibility to lenders in obtaining the information needed to originate and service new and existing FSA guaranteed loans, while maintaining fiscal responsibility of training costs. Seminars planned for 2012 have been designed exclusively as

2012 Schedule

Topics for each webinar will vary by date. The following identifies the date, topics and a short description of the material to be covered.

Current Year Regulatory Updates May 30, 2012 at 1:30 p.m. Discussion on the most recent changes to the Guaranteed Loan Program that have occurred during the past year.

FSA Guaranteed Loan Origination June 20, 2012 at 1:30 p.m.



Discussion on specific topics and documentation needed to originate a new FSA Guaranteed Loan. This session is ideal for those lenders new to the loan guarantee program.

Developing Adequate Narratives (SEL & CLP Lenders) July 17, 2012 at 1:30 p.m. Discussion on specific topics and documentation needed in the narrative to adequately describe the proposed operation and lender's underwriting of the

live webinars.

Webinars will be offered monthly from May through December of 2012, each designed with topic specific content, lasting no more than 2 hours.

Webinars will be structured for the participant to view content online with voice capabilities through simultaneous VOIP conferencing.

All webinars will be focused on a topic specific discussion, with opportunities for lenders to ask questions and participate in the discussion. Any session may be attended to obtain compliance with the required annual training for Agency Certified and Preferred lenders.

For webinar participation, see the "Registration" portion below. Participants will register individually online with the provided URL.

Participants will also need speakers and a microphone to participate in each webinar.

Registration Info

To register for one of the identified webinars, please click on the "Register" link below.

Participants will have an opportunity to select the specific webinars of their interest at the registration screen.

If the registration button is not available, please type the following link into your web-browser:

https://www.livemeeting.com/lrs/8002448915/ Registration.aspx?pageName=kmzm1112057hx22j



Developing Adequate Narratives (PLP Lenders) July 18, 2012 at 1:30 p.m.

Discussion on specific topics and documentation needed in the narrative to adequately describe the proposed operation and lender's underwriting of the loan.

Land Contract Guarantee Program August 9, 2012 at 1:30 p.m.



An introduction and discussion on the newly created Land Contract Guarantee Program, which provides a loan guarantee to land owners that owner-finance real estate. This session is ideal for Trust Officers assisting in the transition of real estate assets.

Lo Doc Application Requirements August 28, 2012 at 1:30 p.m. Detailed discussion of required items from SEL and CLP lenders for loans of \$125,000 or less.

Environmental: Making a Difficult **Issue Work Timely**

September 19, 2012 at 1:30 p.m. This is a "Must Attend" for any lender dealing with Environmental Issues, or any lender located in an environmentally sensitive area. This discussion will cover significant changes in the items required to maneuver the environmental process.

Meeting Additional Credit Needs Mid-Cycle October 11, 2012 at 1:30 p.m.

Options available when your customer needs additional funds prior to the end of the production & marketing cycle.

FSA Guaranteed Loan Origination October 23, 2012 at 1:30 p.m.



Discussion on specific topics and documentation needed to originate a new FSA Guaranteed Loan. This session is ideal for those lenders new to the loan guarantee program.

Subsequent Year LOC Advances & Servicing Requirements

November 8, 2012 at 1:30 p.m. Actions to be taken and documentation needed by FSA prior to advancing the next year of a guaranteed line of credit.

Rescheduling/Deferring Loan Balances/ Installments December 4, 2012 at 1:30 p.m. Discussion on the required actions and

documentation to reschedule, reamortize or extend/ defer installments and/or due dates.

Filing a Loss Claim: What's Needed and When

December 13, 2012 at 1:30 p.m. Discussion of what is needed when filing a loss claim to ensure full payment under the guarantee.

Contact Information

For more information, please contact John Cowan, Farm Loan Specialist, in the Texas State FSA Office at either 979-680-5229 or John.Cowan@tx.usda.gov.







FARM SERVICE AGENCY