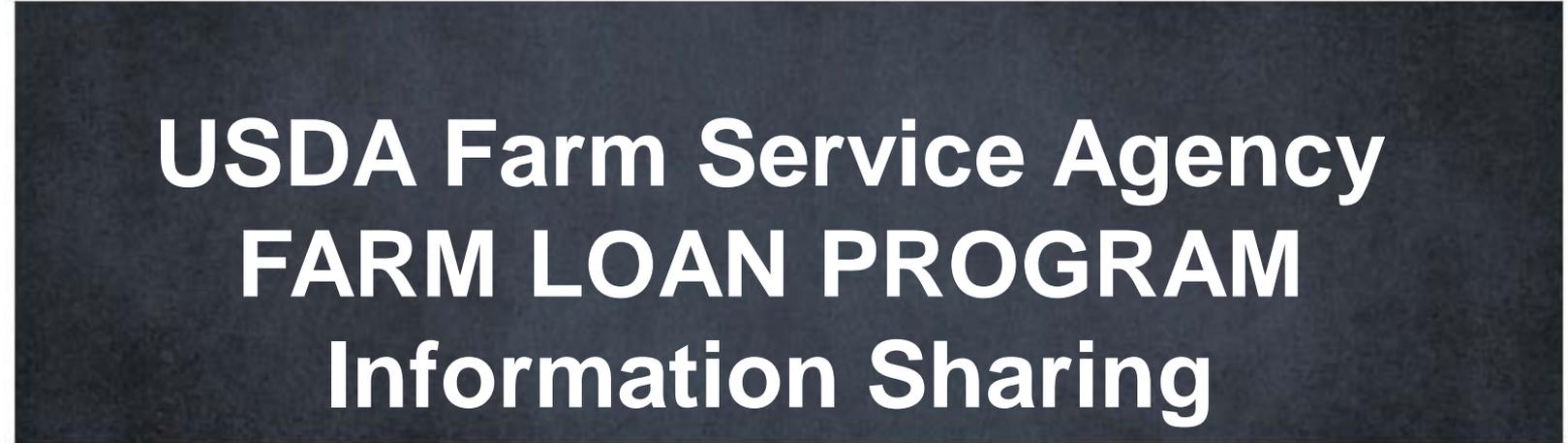




May 8, 2013



**USDA Farm Service Agency
FARM LOAN PROGRAM
Information Sharing**



4 SERVICE CENTERS IN THE STATE:

ESTANCIA: (505)384-2272

LAS CRUCES: (575) 622-8775

CLOVIS: (575)762-4769

ROSWELL: (575) 622-8745

FSA State Office located in Albuquerque: (505) 761-4930 or 4932

Direct Loans from FSA:

Micro Loans (\$35K)
Streamlined Loans
Beginning Farmer Loans
SDA Loans
Emergency Loans (\$500K)

\$300,000 loan limit; except Micro & EM loans
May Interest Rate: 1.375% operating loans
3.50% farm operating loans
Terms: 7 years for operating type credit
40 years for real estate type credit

Guaranteed Loans:

\$1,302,000 total limit **Interest rate: set by the lender**

Terms: 5 years for line of credit
7 years for term operating credit
20 years for real estate credit

Uses of Loan Funds

Operating Loans

Purchase farm/ranch equipment, livestock, feed, fuel, insurance, other operating expenses, closing costs, training, refinance debt.

Farm Ownership

Purchase or enlarge a Farm or Ranch property
Make improvements such as a barn, implement conservation measures
Pay closing costs, purchase easements
Guaranteed loan funds may be used to refinance debt.

Down
Payment
Program

Land
Contract
Program

Emergency Loans

Loan proceeds to pay for losses incurred due to a designated disaster declaration.
Must have a qualifying loss