



Farm Loan Programs

USDA is an equal opportunity provider, employer, and lender.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans – FSA provides a guarantee of up to 95% to a commercial lender (such as a Bank or Farm Credit).
Loan limit of \$1,399,000.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans

- **Farm Ownership (FO)** – Funds may be used for the purchase or improvement of real estate or refinancing. Loan terms are limited to 40 years or less.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans

- **Farm Ownership (FO)**
- **Operating (OL)** - Funds may be used to purchase machinery or breeding livestock, or for refinancing. Loan terms typically limited to 7 years.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans

- **Farm Ownership (FO)**
- **Operating (OL)**
- **Line of Credit (LOC)** – Funds to be used for annual crop or livestock inputs. Maximum term of 5 years.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans

- **Farm Ownership (FO)**
- **Operating (OL)**
- **Line of Credit (LOC)**
- **EZ Guarantee** – Limited to \$100,000, simplified application process for any of the above loan types and purposes.

Farm Service Agency, Farm Loan Programs

Direct Loans – Loans are made and serviced by FSA.

Farm Service Agency, Farm Loan Programs

- **For all Farm Loan Program (FLP) direct loans:**
Eligibility includes a requirement that the Applicant be unable to obtain sufficient credit elsewhere at reasonable rates and terms.
- **Examples:**
 - Inadequate security margin
 - Limited cash flow
 - New operation
 - Recovering from a financial loss

Farm Service Agency, Farm Loan Programs

Direct Loans

- **Farm Ownership (FO)** – Direct FO loans may include – Down Payment, 50/50, and 100%.

Down Payment FO Program

- Required down payment of 5%
- FSA's interest rate is 1.5%, fixed
- Max loan term of 20 years
- FSA lends up to 45% of purchase price (FSA's portion not more than \$300,000)
- 50% of financing from participating lender
- Must be an Underserved Applicant or Beginning Farmer

FO Participation (50/50) Loan

- No minimum down payment required.
- FSA loans 50%, participating lender 50%.
- FSA loan rate of 2.5%, fixed for up to a 40 year term.
- \$300,000 loan limit for FSA's portion.

FO 100% Loan

- No minimum down payment required.
- FSA loans up to 100%.
- FSA loan rate of 3.625% (Jan. 2017) fixed for up to a 40 year term.
- \$300,000 loan limit.

Farm Service Agency, Farm Loan Programs

Direct Loans

- **Farm Ownership (FO)**
- **Operating (OL)** – Funds may be used for annual inputs, or machinery and breeding livestock purchases. In some cases, for refinancing debts. A maximum term of 7 years, with amortizations up to 21 years. 2.375% interest rate (Jan. 2017) \$300,000 loan limit.

Farm Service Agency, Farm Loan Programs

Direct Loans

- **Farm Ownership (FO)**
- **Operating (OL)**
- **Microloans** – Loans up to \$50,000, reduced application requirements and potentially less security necessary. Either of the above loan types and purposes.

Farm Service Agency, Farm Loan Programs

Direct Loans

- **Farm Ownership (FO)**
- **Operating (OL)**
- **Microloans**
- **Emergency (EM)** – Actual Loss loan amounts are based on losses from a declared disaster. Interest rate of 3.375% as of Jan. 2017. \$500,000 loan limit.

Farm Service Agency, Farm Loan Programs

Direct Loans

- **Farm Ownership (FO)**
- **Operating (OL)**
- **Microloans**
- **Emergency (EM)**
- **Youth (YL)** – For applicants 10 to 20 years old, participating in 4-H or FFA. 2.125% interest rate. \$5,000 loan limit.

Farm Service Agency, Farm Loan Programs

For current interest rates, additional information, or application materials see:

<http://www.fsa.usda.gov/programs-and-services/farm-loan-programs>

or contact your local FSA Farm Loan Team

Farm Storage Facility Loans

In addition to Farm Loan Program (FLP) loans, the FLP staff in Kansas administer Farm Storage Facility Loans (FSFL). The FSFL Program provides financing for producers to build or upgrade farm storage and handling facilities, as well as purchase of equipment. Qualified facilities include grain bins, hay barns and cold storage facilities. The current fixed rate for a seven year loan is 1.75% (Jan. 2017). Unlike FLP loans, eligible applicants may be able to obtain credit elsewhere.

Farm Service Agency, Farm Loan Programs

Guaranteed Loans

- Farm Ownership (FO)
- Operating (OL)
- Line of Credit (LOC)
- EZ Guarantee

Direct Loans

- Farm Ownership (FO)
- Operating (OL)
- Microloans
- Emergency (EM)
- Youth (YL)

Farm Storage Facility Loans



Kansas Farm Service Agency Farm Loan Programs Office Locations - Areas of Responsibility - Loan Manager/Officer Contact Information (effective 04/18/16)



1. Key Jessup, 11640 Plurview Dr., Newton, KS, 67654, 785-877-5156
2. Buel Stone, 319 Roger Barts Way, South Center, KS 66967, 785-262-3832
3. Emily Allen, 205 B. St., Washington, KS 66968, 785-355-2353
4. Key McCoy, 409 North St., Seneca, KS 66538, 785-336-3543
5. Doree Natch, 605 South St., Effingham, KS 66021, 913-833-5460
6. Patsy Siskhawk, 210 W. 10th St. & 42nd, Goodland, KS 67731, 785-899-9070
7. Randy Thal, 100 N. 12th Ave., Hill City, KS 67642, 785-421-2115
8. Doughty Jurey, 1013 W. 2nd St., Oakley, KS 67748, 785-672-4861

9. Mark Hermonson, 555 S. Fossil, Russell, KS 67665, 785-483-5618
10. Kim Carty, 1410 E. Iron, Suite 12, Salina, KS 67401, 785-825-8269
11. Debra Pharesmattel - 18615 140 Rd. New City, KS 67560, 785-798-5614
12. Eric Gumbler, 3020 W. 18th Ave., Suite A, Emporia, KS 66801, 620-343-2812
13. Stacy Kull, 343 W 23rd St., Ste 1, Ottawa, KS 66667, 785-242-2369
14. Roy Burdickson, 18 East 7th Ave., S. Hordkoon, KS 67505, 620-669-8161
15. Kevin Vondra, 104 South St., Dodge City, KS 67801, 620-227-3731

16. Kevin Vondra, 299 NE SR 61, Pratt, KS 67124, 620-672-7449
17. Jason Love, 207 S. Summit, Great, KS 66743, 620-724-6227
18. Will Schmitzer, 607-A E. 11th, Hugoton, KS 67951, 620-544-2261
19. Larnal Vinson, 320 N. Jefferson, Wellington, KS 67152, 620-326-2269
20. Rebecca Wisard, 2118 E. 9th, Winfield, KS 67156, 620-221-2060
21. Kamy L. Nash, 410 Peter Pan Rd, Suite A, Independence, KS 67301, 620-331-4860

Contact Information

Bob White, Farm Loan Chief

Kansas FSA State Office

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Manhattan, KS 66503

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