

Guaranteed Lending Seminars

One of the most essential elements in our Nation's economic infrastructure is our highly productive agricultural community. This segment of our population - farmers and ranchers - produce the food, fiber, and now potential for new fuel resources, which keeps our nation strong and growing.

I invite you to take a moment to consider the following questions about agricultural lending in your area...

- Are there established agricultural customers in your area who don't qualify for traditional commercial loans?
- Are there beginning farmers or ranchers in your area who don't qualify for loans due to limited experience or limited equity?
- Have changing lending policies limited your ability to finance those farmers and ranchers that have been long-term 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...Ag lenders across Texas have identified these issues as the primary factors affecting their ability to extend financing to the agricultural community. While these obstacles may seem insurmountable, there is a way to successfully mitigate these challenges.

The solution: *Farm Service Agency— 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 regional instructional seminars for lenders interested in participating in the FSA Guaranteed Loan Program, and lenders that have historically participated and are interested in recent changes to the program.

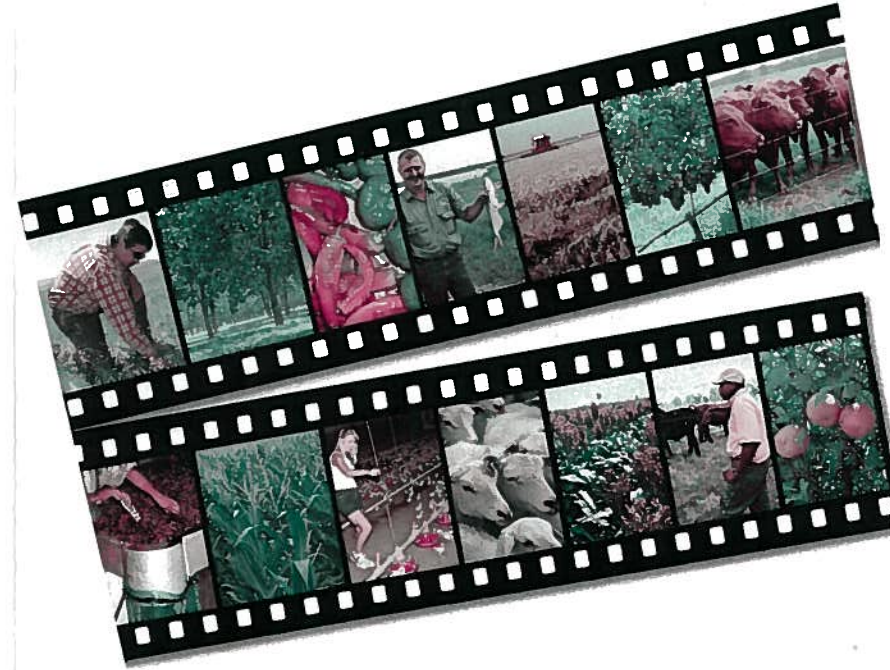


USDA, Farm Service Agency

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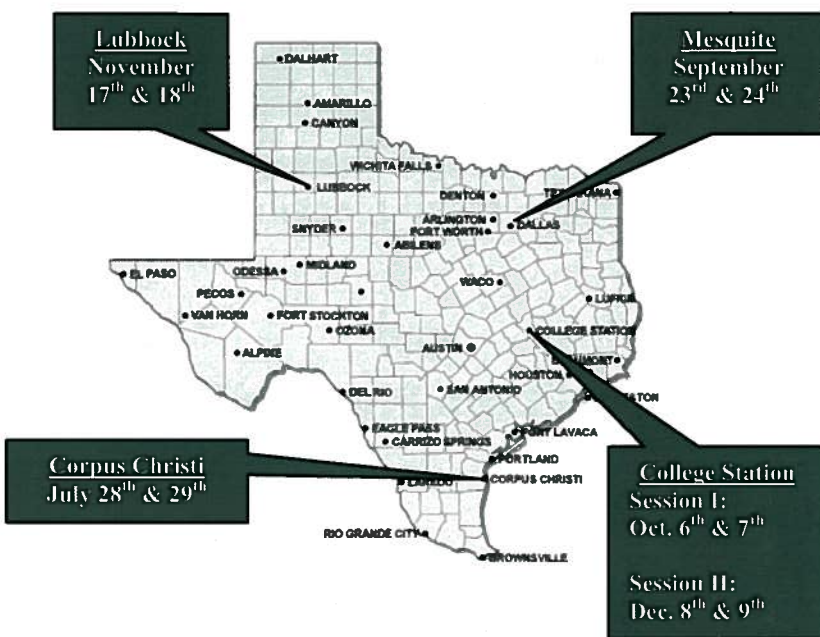


2009 Guaranteed Loan Program Seminars



**FSA & Texas Agricultural Lenders...
Building Picture Perfect Partnerships**

Seminar Locations



Seminars planned for 2009 have been consolidated into five (5) regional meetings across the State. These new seminars will be structured as a 2-day seminar with loan-making topics discussed on Day 1 and loan-servicing topics discussed on Day 2. Participants may choose to attend either Day 1 or Day 2; or both days of the seminar. Agriculture lenders and loan assistants that are new to the FSA Guarantee Program or wish to participate in the program are encouraged to attend both days.

In addition to general loan-making and loan-servicing topics, the seminars are designed to provide:

- Updates and changes to Guaranteed Loan regulations that have occurred during the past year;
- Opportunity to review and discuss actual case studies;
- Provide a round-table environment for lenders to discuss specific issues; and
- Provide compliance with the required annual training for Agency Certified and Preferred lenders.

For seminar attendance, please complete and return the included registration.

Schedule

Registration is to begin at 8:30 AM with seminars concluding at 4:00 PM. Lenders may attend one day or both days. Different material will be covered each day and lunch is not provided.

Date	Location
July 28 th & 29 th	Corpus Christi, Texas Omni Marina Hotel, Shoreline Drive
September 23 rd & 24 th	Mesquite, Texas Hampton Suites & Convention Center
October 6 th & 7 th	College Station, Texas Texas State FSA Office 2405 Texas Ave. S. (Compass Bank Bldg.) Suite 305
November 17 th & 18 th	Lubbock, Texas Holiday Inn Park Plaza, South Loop 289
December 8 th & 9 th	College Station, Texas Texas State FSA Office 2405 Texas Ave. S. (Compass Bank Bldg.) Suite 305

Course Topics

- Day 1- "Loan Making Issues"
- Application Requirements
 - Eligibility/Use of Loan Funds
 - Loan Documentation
 - Cash Flow Standards
 - Balance Sheet Requirements
 - Loan Narrative Issues
- Day 2- "Loan Servicing Issues"
- Important Updates
 - Common Findings/Weaknesses
 - General Servicing Issues
 - Loss Claim Documentation

Instructors

Erasmus "Eddie" Trevino, Farm Loan Chief, College Station, TX
 Janice B. Pond, Farm Loan Specialist, Lubbock, TX
 John C. Cowan, Farm Loan Specialist, College Station, TX
 Fred J. Greenway, Farm Loan Specialist, College Station, TX

Registration

Please submit a separate form for each attendee.
 Note: **Please type or print.**

NAME: _____
 ORGANIZATION: _____
 ADDRESS: _____
 OFFICE PHONE: _____
 FAX: _____
 EMAIL: _____

The following is a list of seminar locations and dates. Please select the seminar location and specify the day/days that you wish to attend by checking the appropriate box.

Guaranteed Loan Program Seminars:

- | | |
|---|---|
| <input type="checkbox"/> Corpus Christi
Omni Marina Hotel
(361) 887-1600
<input type="checkbox"/> 07/28
<input type="checkbox"/> 07/29
<input type="checkbox"/> Both days | <input type="checkbox"/> Mesquite
Hampton Suites
(972) 329-3100
<input type="checkbox"/> 09/23
<input type="checkbox"/> 09/24
<input type="checkbox"/> Both days |
| <input type="checkbox"/> College Station
Texas State FSA Office
(979) 680-5221
<input type="checkbox"/> 10/06
<input type="checkbox"/> 10/07
<input type="checkbox"/> Both days
-OR-
<input type="checkbox"/> 12/08
<input type="checkbox"/> 12/09
<input type="checkbox"/> Both days | <input type="checkbox"/> Lubbock
Holiday Inn Park Plaza
(806) 797-3241
<input type="checkbox"/> 11/17
<input type="checkbox"/> 11/18
<input type="checkbox"/> Both days |

MAIL FORM TO: Texas State FSA Office
 ATTN: Farm Loan Programs Division
 P. O. Box 2900
 College Station, TX 77841

FAX FORM TO: (979) 680-5237

EMAIL FORM TO: Shay.Florence@tx.usda.gov