

USDA revises program for guaranteed loans

WASHINGTON Vance L. Clark, administrator of the U.S. Department of Agriculture's Farmers Home Administration, has announced major changes in the agency's guaranteed loan program. The changes are designed to help farmers with severe credit problems arrange their financing for the coming year in a timely fashion.

"We are going to streamline our guaranteed loan procedures," Clark said. "We are going to expedite the entire processing operation so farmers will be

spared much of the paperwork, delay and frustration they've had to deal with in the past."

The changes in the guaranteed loan procedures will take effect October 7, after publication as an interim rule in the Federal Register the week of September 30. They include:

- Allowing a farmer to establish a line of credit with a participating lender, so approved funds may be advanced as needed for loan purposes
- Accepting the approved lender's completed forms as much as possible, to avoid duplication of paperwork, and to save time and effort.

-Setting time limits for completing the loan guarantee application process.

-Allowing farmers to use guaranteed loans to refinance direct Farmers Home Administration loans.

-Giving lenders quicker settlement on their loss claims

-Modifying requirements for approved lender status.

"Our first priority is to help our farmers," Clark said. "We can do that by offering them an efficient, workable guaranteed loan program. To do that, we must begin immediately to work with our field staff, and the commercial and cooperative lenders participating in the program. We don't have time to wait two years or more, while the usual rule-making process takes its course. So we are publishing these changes as an interim rule, which allows us to move ahead."

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