

# Credit For The Farmer

Guaranteed loans by banks and other lending agencies are a new source of credit for farmers who can not otherwise find financial assistance, James W. McNeill, Jr., FmHA County Supervisor for Cleveland County, said today.

"FmHA is already offering borrowers insured loans and loans in which private lenders and FmHA participate. We are now adding guaranteed farm loans made by banks and other lending agencies," McNeill explained.

Farmers who need credit can apply for loans either through the Farmers Home Administration or through banks, Federal Land Banks, co-ops, insurance companies, or other private sources of financing. The lending organization makes and services the loan.

Farmers Home Administration will repay private lending institutions up to 90 percent of any loss on a guaranteed loan, but not more than 90 percent of the original principal. Farmers Home also pays the bank the difference between the borrower's interest rate, and the current FmHA guaranteed rate of nine percent for emergency and operating loans, and eight percent for farm ownership, soil and water, and recreation loans. Lenders pay FmHA a fee for each loan guaranteed.

FmHA borrowers are now paying five percent interest for farm ownership, emergency, soil and water, and recreation loans. The interest rate for operating loans is six and three-fourths percent.

McNeill also indicated that a recent ruling from the Office of the Comptroller General, Washington, D.C., was good news for national banks that participate in the FmHA guarantee program.

"The ruling provides that only the non-guaranteed part of any loan is charged against the bank's lending limit," he said. "This means that, if 90 percent of a \$75,000 farm ownership loan is guaranteed, only \$7,500 of that loan will be charged against the lending limit."

McNeill points out that the applicant must meet the same eligibility requirements for a guaranteed loan as he would for a regular FmHA loan of the same type. Interest rates and repayment terms are the same for guaranteed loans as for conventional Farmers Home loans.

"In order to make the guaranteed lending process easier and faster, applications, forms, and statement are prepared by regular lenders," he said.

The Farmers Home Administration County Supervisor has many loan programs available for farmers and other rural residents and rural communities. Guaranteed loans made by private lending institutions is one more method of helping the rural development activities of Cleveland County.

Interested parties may either contact the FmHA office or local banks.

## Dr. McLeod CODAP Guest Talk

Dr. Johnnie McLeod, director of Charlotte Drug Education, spoke at the CODAP meeting at the Cleveland County Office building auditorium last night.

An outstanding leader in the southeast in the field of drug education, Dr. McLeod covered three main points in her topic; drug education concepts, the approach adults may use in dealing with drug problems, and the effective use of adult group sessions in understanding what youth faces in the world of drugs.

This was another in a series of drug education programs for adults under the sponsorship of the Cleveland Committee On Drug Abuse Prevention, a volunteer organization.

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