

Questions? Can Mediation Help?

Mediation as an FSA Farm Loan appeal option

If you received an adverse decision letter from the FSA Farm Loan Program, you have appeal options. One choice is mediation. For over 25 years, Kansas Agricultural Mediation Services (KAMS) has provided low cost, confidential financial, legal and mediation services to the Kansas agricultural community.

What is KAMS?

A confidential place to ask questions and explore options.

Who can use KAMS' services?

Kansas farmers, ranchers and their creditors.

What is KAMS mediation?

Voluntary, confidential discussion with all parties to identify issues and discover options and solutions.

How much does it cost?

All calls to KAMS are free and confidential.

Why use KAMS mediation?

Clarify issues, find solutions and restore business relationships.

When should I call?

KAMS services are always available, but if you received an adverse decision letter, you must request mediation or appeal within 30 days of receipt of your letter.

KAMS Support Services

K-State Research and Extension Farm Analyst Program

Experienced agricultural financial counselors analyze the profitability and feasibility of the operation. Their experience with FSA direct and guaranteed loans has proven to be a valuable tool when negotiating restructure and refinance plans.

- Analyze Direct and/or Guaranteed Loan denials
- No-cost services for KAMS clients
- Clarify FSA Direct Loan restructuring documents
- Prepare FSA Farm Business Plan cash flow and balance sheets
- Work through FSA Farm Loan Program paperwork and services
- Explain ramifications of possible alternatives to restructure or refinance

Farm Mediation Legal Counseling Program

Experienced agricultural attorneys with Kansas Legal Services, Inc. provide advice to KAMS clients.

- Explain FSA rules, regulations and producers rights and obligations
- Assist communication and negotiation with creditors
- Explore the option of using mediation
- Clarify producers legal rights, responsibilities and implications of proposed solutions
- Define legal documents
- Minimal fees are based on a producer's income level

Remember!

- **Don't let the 30-day deadline expire!**
- Agricultural credit mediation is free to all participants
- What you say remains confidential
- KAMS provides support for you to explore options and make sound decisions
- Call KAMS with any farm or ranch questions

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**KANSAS AGRICULTURAL
MEDIATION SERVICES**

K-STATE
Research and Extension

800-321-FARM

ksre.k-state.edu/kams

kams@k-state.edu