KANSAS AGRICULTURAL MEDIATION SERVICES *Exploring Options, Generating Solutions*

Exploring options for your ag-related questions.

Ag credit issues, loan restructures, farm foreclosures, appeals of USDA Farm Service Agency decisions, USDA Rural Development loans, NRCS decisions, Risk Management Agency concerns, ag law issues, farm financial concerns, family communications, leases, paperwork clarification...and more!

Call KAMS today! 800-321-FARM



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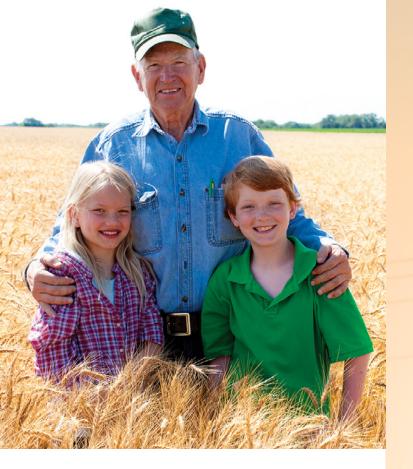
USDA is an equal opportunity provider and employer. Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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Kansas Agricultural Mediation Services (KAMS) answers agricultural legal and financial questions, plus much more. KAMS connects producers to the right resources for ag-related concerns. A network of farm financial analysts, agricultural law attorneys and certified mediators helps producers explore options to move forward with confidence.

Call the KAMS hotline, 800-321-FARM, for free initial information and guidance. Visit with the KAMS staff attorney at no cost about legal and financial questions, clarification of confusing paperwork and credit issues or appeal options with USDA programs.

What is Mediation?

Mediation assists producers, agricultural lenders and USDA agencies in resolving disputes in a confidential and non-adversarial setting. As a voluntary process, mediation involves a neutral third party to facilitate discussions and encourage participants to identify possible options and solutions.

- Maintains confidentiality.
- Restores communication and fosters important business relationships.
- Allows participants to reach their own mutually acceptable solutions.
- Provides a time-saving, affordable alternative to appeals and litigation.
- Provides a neutral setting to openly discuss
 sensitive issues.

Confidentiality

An important part of mediation and working with the KAMS staff is confidentiality. Confidentiality assures participants that they may speak openly. As a result, all parties are more willing to discuss their interests and possible solutions.

Confidentiality rules can be explained in more detail by the KAMS staff or a legal representative.

How KAMS Can Help

Agricultural Credit Mediations

Borrowers and creditors may request mediation for ag financial concerns. Mediation is an option for USDA Farm Service Agency decisions with respect to direct or guaranteed loans.

To find out more about Kansas Agricultural Mediation Services and the resources available for producers and lenders, please visit: ksre.k-state.edu/kams.

USDA Adverse Decisions

Any Kansas producer who receives an adverse decision from a USDA agency will be given the option to request mediation as an alternative to a formal appeal of the decision. USDA agencies include: Kansas Farm Service Agency, Natural Resources Conservation Service, Rural Development and Risk Management Agency.

Agricultural Financial Counseling

KAMS provides financial analysis through the K-State Research and Extension Farm Analyst Program and helps producers determine profitability of the farm or ranch operation. Developing options and considering alternative plans can be essential not only for the mediation process but also for the ag operation. The analysis is made available at little or no cost to qualified producers.

Legal Assistance

KAMS has an agreement with Kansas Legal Services, Inc. (KLS), to provide legal advice in preparation for mediation to all parties on a reduced fee basis depending on level of income. KLS attorneys help parties understand the laws and regulations governing the mediation issue, as well as their rights, obligations and legal options.

Exploring Options

KAMS has over 25 years of experience serving the Kansas ag community. Producers, creditors and USDA agencies rely on KAMS services when exploring options and possible solutions for farm or ranch operations. KAMS partners with K-State Research and Extension as well as financial, legal and mediation resource persons in order to provide an established network of professional assistance on many ag-related issues. Explore your options and generate the solutions you need by calling 800-321-FARM.

800-321-FARM **f** ksre.k-state.edu/kams

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