

Department of Agriculture and Food

CRAIG W BUTTARS

KELLY PEHRSON Deputy Commissioner

Dear Producer,

The Utah Conservation Commission (UCC) has recently approved an Emergency Disaster Loan Program. The purpose of the program is to assist agricultural producers by providing loan funds to help them address extraordinary circumstances related to drought that have resulted in production losses between Governor Cox's declaration of a drought disaster on May 15, 2021 and April 1, 2022. The timeframe may be extended pending UCC approval. **These funds are only available for agricultural producers to address drought related losses and cannot be used for any value-added projects.**

Eligible Losses:

- Crop producers may seek reimbursement for crop loss (including for orchard and row crops) if they can document a 50% loss since the declaration of drought disaster compared to their average production over the prior three years.
- Livestock producers may seek reimbursement for: death loss of breeding stock, the cost of replacement of breeding stock sold due to drought, and the cost of feed purchased.
- Loan funds may be used to cover drought related losses only.
- An addendum to the Agriculture Resource Development Loan (ARDL) Policies and Procedures handbook has been adopted and will govern this program.
- The ARDL Policies approved 1/17/2019 will not be used to determine eligibility. Two examples of projects that cannot be funded with disaster loan funds are water pipelines or a hay barn.

Applications for Emergency Disaster loans will be accepted from September 13, 2021 to April 30, 2022.

Loan information:

- Unsecured 7 year fully amortized loans.
- 0% interest for the first 2 years, 2.75% thereafter.
- Initial payment to be made in 2023.
- Loan maximum is \$100,000 per entity.
- To be eligible, the agriculture producer must have an Adjusted Gross Income (AGI) of less than \$250,000, as documented on their most recent tax return.
- All disbursement must be completed within six months of loan closing or before June 30, 2022 unless the program is extended by the UCC.
- A 12% late fee may be assessed on past due principal balance.

Documents required for loan application:

- Complete and signed application
- 2 years of complete (personal and business) tax returns
- Credit will be pulled by UDAF from a credit agency
- Entity Documents if applying under a business

Application Process

- Any incomplete application will be placed at the bottom of rotation.
- The application date is considered the date of COMPLETE application, not the date of the original submission.
- Once all documents are received, the application will be processed for eligibility.
- Applications will be approved on a first complete, first processed basis for funding.
- All signatures will be completed through DocuSign.

Potential Reasons for Denial of an Application

- Incomplete application.
- Lack of qualifying losses.
- Tax returns show that the producer has over maximum AGI.
- Program funds are exhausted.
- The producer applied outside of application window.

^{*}Credit will not be used to make determination of loan approval but will be included in each loan file as historical collection data to be used in the event of an audit.

All denied applicants will receive a written notice that includes the reason for the denial.

Thank you for giving us the opportunity to serve Utah's agriculture producers in your time of need.

Sincerely,

Craig W. Buttars

Commissioner, Utah Department of Agriculture and Food

Chair, Utah Conservation Commission



UTAH DEPARTMENT OF AGRICULTURE AND FOOD UTAH CONSERVATION COMMISSION

P O Box 146500 Salt Lake City, Utah 84114-6500

Application for EMERGENCY DISASTER RELIEF LOAN

INTERNAL USE								
Date Rec'd:								
County:								
Loan Amt: \$								
Borrower ID:								
Signed:								

Full Name:	Social Security Number									
Co-applicant's										
Full Name:		Social Security	Number							
Business Name:		TIN #								
Address:										
Address: Street number	PO Box	City	State	Zip						
In which County is your agricultural or	peration located?		 							
Cell Phone: ()	Business Phone: (_									
Email Address:										
Amount of Loan Funds needed: \$										
Amount of Loan Funds needed: \$										
Amount of Loan Funds needed: \$ LOAN PURPOSE: Please indicate th		perienced due to	o the current disa	aster designation:						
LOAN PURPOSE: Please indicate th	e type of loss you have exp			aster designation:						
LOAN PURPOSE: Please indicate the	e type of loss you have exp	Other N	o the current disa	aster designation:						
LOAN PURPOSE: Please indicate th	e type of loss you have exp			aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						
LOAN PURPOSE: Please indicate the Drought Damage Livestock Replacement	Flood Damage	Other N Other	atural Disaster	aster designation:						

5. Which most accurately describes your status:

Full Time Farmer/Rancher [Part Time Farmer/Rancher	□ Lesso	Landowner r □			
6. Per your most recent tax returns, Yes □ No □	is your adjusted o	gross income le	ss than \$250,0	00?	
Please Attach 2 years of	complete (person	al and business) tax returns w	ith your application	
7. Have you declared bankruptcy in	the last year?	Yes □	No □		
8. Are you declaring bankruptcy in t	the next 90 days?	Yes □	No □		
9. List two credit references:					
Name/company	Address			Phone	
Name/company	Address			Phone	
Please initial that you have read and I am aware that only complete		J	or Disaster Reli	ef Assistance.	
I acknowledge that as part of tevaluation to determine repa		cess, I must sul	omit detailed fir	nancial information as ı	requested for
I acknowledge that I will be su or their designated representative(s),	•	•	•	Department of Agricultu	ıre and Food,
I acknowledge that if I default of of Agriculture and Food in the		oan, I will not be	eligible for loan	assistance from the Uta	ah Department
By signing this document, the Applica and complete.	ant certifies to the	best of their kno	owledge that th	e information provided	is accurate
Signature(s)			 Dat	e	

Submit completed application and all attachments to $\underline{\text{UDAF-Loans@utah.gov}}$



Utah Department of Agriculture and Food Loan Programs 350 N Redwood Rd, PO Box 146500, Salt Lake City UT 84114-6500 (801) 982-2200

BALANCE SHEET

(Attach Balance Sheet Schedule if space is not adequate)

DATE		STATI	EMENT O	F					A:	S OF			ТО		
		Δς	SETS									LIABILIT			
1. Cash On Han	d and In Banks	A3.	JE I J					Accou	unts Pa	vabl	e (Sched. 8d		iLJ		
	2. Accounts and Notes Receivable (Sched. 1)							Accounts Payable (Sched. 8d) Notes Payable - Secured (Sched. 8b)							
2. Livertock Hold For Sale: (Schod, 2)								Notes Payable - Unsecured (Schod &c)							
4.	a i oi saic. (scii							Taxes		,,,,	orisecureu (s				
5.									r Currer	nt De	ehts				
6. Farm Product	s For Sale (Sch	ed 3)					_	Other	Currer						
7.	is non suic (sen						_								
8. Feed on Hand	d (Sched. 3)				- —		_	Loans	s on Life	e Ins	urance				
9. Stocks and Bo	· · · · · · · · · · · · · · · · · · ·								ements						
10. Life Insuran	,		<u> </u>					-	RENT LI		LITIES				
11.	ce, cash sarren	aci vaia					_			.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		-			
12. CURRENT A	SSETS						_								
13. Breeding St							_	-							
14. Equipment	(see supporting	schedu	le)				_								
15. Automobile	s and Trucks	(No.)													
16.	s aria rracks							INTE	RMEDI	ΔTF	LIABILITIES				
17. INTERMEDI	ATE ASSETS						_			~·-	LIADILITIES	·			
18. Long Term F		s Receiv	 able					Real F	Fstate N	Morta	nages Pavah	le (Sched. 8a)			
19. Farm Real E								ricai L	LJIGIE N	, ioi t	gages i ayab	.c (5chea. 6a) _		— -	
20. Non-Farm R							_								
21. Other Asset		_					_								
22. Other Asset								TOTA	NI OE A	\	IABILITIES			— -	
23.												ess liabilities)		— -	
24. TOTAL ASS	FTS						_					· -			
ZH. TOTALASS							_	TOTAL LIABILITIES & NET WORTH							
					SUP	PLEMENT	AL SC	HEDU	JLES						
1. ACCOUNTS & N															
25.	Name 8	Address	of Debtor			Amount	Owing	Da	te of Del	bt		Description of Se	curity Held		Payment Date
26.						-		-							
27.						-		_							
28.															
2. LIVESTOCK (Sep	arate Market Live	estock Fro	m Breedin	ng Livestock)				-1							-
No. Head	Sex & Age	2		Breed & Des	cription			We	eight		Value per CV	VT Value	per Head		Total
29.															
30.															
31.										-		TOT	AL VALUE:		
3. FEED & FARM P	I RODUCTS ON HA	ND FOR S	ALE									1 101.	ie valot.		
Units				Sale & Feed)		Quantity	y For Fe	eed	Qua	antity	/ For Sale	Value Per Unit	Unit	Ti	otal Value
32.															
33.															
34.															
4. STOCKS & BONI	<u> </u>												TOTAL VALUE:		
Face Value (Bo					1		1	Preser	nt	Inco	ome Received				
Number of Share			Name of C	orporation		Cost	М	larket V		liic	Last Year	To Whon	Pledged	Т	otal Value
35.															
5. REAL ESTATE O	WNED The legal	& equital	ole title to a	all real estate own	ed is sole	ly in the nar	ne of th	ne unde	ersigned	l, unle	ess otherwise	noted.			
Leg	al Description (Fa	rm, Land	, City Prop	erty, etc.)		Cultivated	d	(Grass		Year Acquir	ed C	ost	Pre	esent Value
35.															
36.										_					
37.															
6 LEACED LAND												ТОТА	VALUE:		
6. LEASED LAND	ا ادموا	escriptio	n		Cir	ltivated		Grass				l accor 8	Rental Terms		1
38.	Legal L	cacripuo			Cu	i.i.vai.cu		J1 (3)3				LE3301 6	THEIREN TEITIIS		
39.															
7. CROPS (Growin	g & To Be Planted)			_!										
	ops		Acres	Share	Av	erage Yield	Past 3	Years		Es	stimated Yield	Ur	it Price	M	arket Value

TOTAL VALUE:

al Estate Mortgages Payable stes Payable (Secured) tes Payable (Unsecured)					%		
					%		
					ļ——— ļ——		
					%		
					%		
					90		
tes Payable (Unsecured)				1	%		
tes Payable (Unsecured)					%		
tes Payable (Unsecured)					%		
				_			
					%		
					%		
					%		
counts Payable							
					%		
					%		
					%		
					%		
BORROWER				СО-В	ORROWER		
me	DOB		Name		D	ОВ	
N Phone 1	Phone 2		SSN	Phone 1	Ph	one 2	
nool/Yrs	•		School/Yrs	-			
1. 16	rated (Ur	nmarried (Marital Status	Married	Separate	nd O U	nmarried
mber of Dependents Ages	ated O	illumed 0	Number of Depende		Ages		illianica
rrent Address			Current Address		ges		
eet			Street				
y/State/Zip			City/State/Zip				
ars at Current Address	Own () F	Rent (Years at Current Add	dress	Owi	n ()	Rent (
evious Address (if less than 2 years at present address)			Previous Address (if less than 2 years at p	oresent address)		
eet			Street				
y/State/Zip			City/State/Zip				
ars at Previous Address	Own C F	Rent 🔿	Years at Previous Ac	ldress	Owi	n ()	Rent 🔿
<u>ployment</u>			Employment				
pployer Name			Employer Name				
pployer Address			Employer Address	,			
pe of Business			Type of Business				
o Position/Title	Self-employed		Job Position/Title			Self-employed	
o Position/Title	Self-employed s employed at this		Job Position/Title Years employed in t	his profession		Self-employed	
o Position/Title				his profession			
o Position/Title ars employed in this profession Years			Years employed in t Annual Income	· _	Years en		
o Position/Title ars employed in this profession nual Income If any "Yes" answers, please attach an explanation	s employed at this	NO NO	Years employed in t Annual Income If any "Yes" answ	vers, please attach ar	Years en	nployed at this	s job _
o Position/Title ars employed in this profession rual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you?	yes	job	Years employed in t Annual Income If any "Yes" answ Are there any out	vers, please attach ar standing judgements	Years en explanation against you?	YES	job
o Position/Title ars employed in this profession nual Income If any "Yes" answers, please attach an explanation	yes	NO NO	Years employed in t Annual Income If any "Yes" answ Are there any out	vers, please attach ar	Years en explanation against you?	nployed at this	s job
o Position/Title ars employed in this profession rual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you?	YES Ours?	NO NO	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro	vers, please attach ar standing judgements	Years en explanation against you? In the past 7 years? or given title or	YES	s job
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years?	YES Orrs? Orrs?	NO C	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years?	Years en explanation against you? In the past 7 years? or given title or	YES C C	NO O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or	YES Ours?	NO C	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit?	Years en a explanation against you? In the past 7 years? In or given title or	YES	s job NO
o Position/Title ars employed in this profession rual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit?	YES Orror	NO C C C C C C C C C C C C C C C C C C C	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit?	Years en a explanation against you? In the past 7 years? In or given title or support, or	YES C C	NO O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed?	YES O orrs? O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit? It o pay alimony, child ance?	Years en explanation against you? In the past 7 years? In or given title or support, or	YES C C C C	NO O O O O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed? Are you a co-maker or endorser on a note?	YES Orrs? O O O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow Are you a co-make	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit? I to pay alimony, child ance? In payment borrowed? er or endorser on a no	Years en explanation against you? In the past 7 years? In or given title or support, or	YES C C C C C C C C C C C C C C C C C C	NO O O O O O O O O O O O O O O O O O O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed? Are you a co-maker or endorser on a note? Are you a citizen of the United States?	YES O O O O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow Are you a co-make	vers, please attach ar standing judgements eclared bankrupt within perty foreclosed upor of in the past 7 years? a lawsuit? It to pay alimony, child ance? In payment borrowed? er or endorser on a no	Years en explanation against you? In the past 7 years? In or given title or support, or	YES C C C C C C C C C C C C C C C C C C	NO O O O O O O O O O O O O O O O O O O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed? Are you a co-maker or endorser on a note? Are you a citizen of the United States? If no, are you a resident alien?	YES O ors? O O O O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow Are you a co-make Are you a citizen of	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit? It to pay alimony, child ance? In payment borrowed? er or endorser on a no of the United States?	Years en explanation against you? In the past 7 years? In or given title or support, or	YES C C C C C C C C C C C C C C C C C C	NO O O O O O O O O O O O O O O O O O O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed? Are you a co-maker or endorser on a note? Are you a citizen of the United States? If no, are you a non-resident alien?	YES O O O O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow Are you a co-make Are you a citizen of If no, are you a no	vers, please attach ar standing judgements eclared bankrupt within perty foreclosed upor of in the past 7 years? It a lawsuit? It to pay alimony, child ance? In payment borrowed? It or or endorser on a not of the United States? Sident alien?	Years en a explanation against you? In the past 7 years? In or given title or support, or te?	YES C C C C C C C C C C C C C C C C C C	NO O O O O O
o Position/Title ars employed in this profession Years nual Income If any "Yes" answers, please attach an explanation Are there any outstanding judgements against you? Have you been declared bankrupt within the past 7 yea Have you had property foreclosed upon or given title o deed in lieu thereof in the past 7 years? Are you a party to a lawsuit? Are you obligated to pay alimony, child support, or separate maintenance? Is part of the down payment borrowed? Are you a co-maker or endorser on a note? Are you a citizen of the United States? If no, are you a resident alien?	YES O ors? O O O O	NO O O O O O O O O O O O O O O O O O O	Years employed in t Annual Income If any "Yes" answ Are there any out Have you been de Have you had pro deed in lieu there Are you a party to Are you obligated separate mainten Is part of the dow Are you a co-make Are you a citizen of If no, are you a no	vers, please attach ar standing judgements eclared bankrupt withi perty foreclosed upor of in the past 7 years? a lawsuit? It to pay alimony, child ance? In payment borrowed? er or endorser on a no of the United States?	Years en a explanation against you? In the past 7 years? In or given title or support, or te?	YES C C C C C C C C C C C C C C C C C C	NO O O O O O O O O O O O O O O O O O O

Description of

Payment

Total Amount Interest Due Current Year Due Current Year

8. MORTGAGES, NOTES & ACCOUNTS PAYABLE

ADDITIONAL COMMENTS:	

NIANAE	DATE	OFFICE
NAME	DATE	OFFICE



Utah Department of Agriculture and Food Loan Programs

BORROWERS CASH BUDGET

Statement of Expenses & Income for Loan Purposes Enter Months in Order from Beginning of Loan

MONTH								TOTAL
CASH INCOME		1						
1. Crops								
2. Cattle & Sheep								
3. Dairy								
4. Mink								
5. Miscellaneous								
6. TOTAL OPERATING RECEIPTS								
OTHER INCOME	•		•		•			
7. Breeding Livestock								
8. Machinery & Equipment								
9. Other Income (wages, etc.)								
10. TOTAL OTHER INCOME								
11. TOTAL INCOME								
CASH EXPENSES								
12. Hired Labor								
13. Family Expenses								
14. Loan Payments								
15. Seed & Treatment								
16. Taxes - Real								
17. Insurance								
18. Interest								
19. Taxes - Personal								
20. Fuel & Oil								
21. Machinery & Custom Hire								
22. Freight & Trucking								
23. Machinery Repairs								
24. Veterinary & Vaccine								
25. Utilities (farm share)								
26. Rent, Leases & Grazing Fees								
27. Land Payments								
28. Purchased Feeds								
29. Purchased Feeder Stock								
30. Fertilizers								
31.								
32. TOTAL OPERATING EXPENSES								
CAPITAL EXPENDITURES								
33. Breeding Stock								
34. Machinery & Equipment								
35. Land, Buildings, Fences, etc.								
36.								
37. TOTAL CAPITAL EXPENDITURES								
38. TOTAL EXPENSES (32 + 37)								
39. Cash Position (11 - 38)								
40. Accumulated Borrowings								
	 	1				 		

NAME		DATE	OFFICE	
	Utah Departn	nent of Agricultu	re and Food Loan Programs	

				APPLICANT'S E	STIMATED SALES				
CATTLE	Approximate Date of Sale	Number	Price	Proceeds	SHEEP	Approximate Date of Sale	Number	Price	Proceeds
Calves					Wool				
Heifers					Wether Lambs				
Steers					Ewe Lambs				
Cows					Ewes				
Bulls									
TOTAL CATTLE					TOTAL SHEEP				
DAIRY	Approximate Date of Sale	Number	Price	Proceeds	CROPS	Approximate Date of Sale	Number	Price	Proceeds
Heifers					Hay				
Cows					Grains				
Calves					Silage				
Bulls					Beets				
Milk					Pasture				
TOTAL DAIRY					TOTAL CROPS				
MINK						Males	Females	Price	Proceeds
Standards									
Pastels									
Sapphires									
Violet									
Pearl									
Hope & Fawr	า								
TOTAL MINE	(
Income fro Other Inco LESS Expe State year	om Operations ome (Investments GRC enses	o, etc.) DSS INCOME INCOME ate income tax a		x return preferred) Signati	ure			
If YES, atta	ch complete expl	anation and stat	e basis of settle	ment with creditors					