

PROCEDURE REFERENCE :FmHA Instruction 1951-J
PURPOSE :A letter notifying nonprogram (NP) applicants and borrowers of adverse decisions of their review rights.

UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
(Location)

Date: _____

Dear _____:

After careful consideration we were unable to take favorable action on your application/request for Farmers Home Administration (FmHA) services for the following reasons:

(Insert specific reasons for the adverse action)

If you think FmHA is in error, you may submit evidence within 15-calendar days to the undersigned documenting why FmHA's decision is in error. Your request will be forwarded to the next level supervisor within FmHA for consideration. This review will be based solely upon the record including your case file. Applicable statutes and regulations and the documentation you submit to support your position will be considered by the next level supervisor.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Sincerely,

Decision Maker

You have the option of selling your property. This will provide you with an opportunity to recover any equity you may have in the property. NOTE: FmHA regulations allow you to sell your property at its current market value regardless of the debt. The buyer may be able to obtain FmHA financing on program or NP terms.

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United States of America
by _____
District Director or State Director, as applicable
Approval Official
Farmers Home Administration
United States Department of Agriculture

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