

RHS, RBS, RUS, FSA, USDA

Pt. 1900, Subpt. B, Exh. B-2

§ 1900.57 [Reserved]

**EXHIBIT A TO SUBPART B OF PART 1900
[RESERVED]**

**EXHIBIT B-1 TO SUBPART B OF PART
1900—LETTER FOR NOTIFYING APPLI-
CANTS, LENDER, HOLDERS AND BOR-
ROWERS OF ADVERSE DECISIONS
WHERE THE DECISION IS APPEAL-
ABLE**

**UNITED STATES DEPARTMENT OF
AGRICULTURE**

Farmers Home Administration or its
successor agency under Public Law 103-354

(Insert Address)

Date _____

Dear _____:

After careful consideration, we [were un-
able to take favorable action on your appli-
cation/request for Farmers Home Adminis-
tration or its successor agency under Public
Law 103-354 services] [are cancelling/reduc-
ing the assistance you are presently receiv-
ing]. The specific reasons for our decision
are:

(Insert here the adverse decision and all of
the specific reasons for the adverse action.)

If you have any questions concerning the
decision or the facts used in making our de-
cision and desire further explanation, you
may call or write the County Office (insert
phone number) to request a meeting with
(this office) (The County Committee) within
15 calendar days of the date of this letter.
You should present any new information or
evidence along with possible alternatives for
our consideration. You may also bring a rep-
resentative [or legal counsel] with you. You
also have the right to appeal this decision to
a hearing officer in lieu of, or in addition to,
a meeting with [this office] [the County
Committee]. See attachment for your appeal
rights. (Attach Form FmHA or its successor
agency under Public Law 103-354 1900-1.) (For
guaranteed loans, except loss claims, the ap-
plicant and lender must jointly request a
meeting and/or an appeal.)

If you do not wish a meeting, as outlined
above, a request for a hearing must be sent
to the Area Supervisor, National Appeals
Staff (address) _____, postmarked no
later than (month) _____, (date) _____.

(insert date 30 days from date of letter.)

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 ap-
plicant has in good faith exercised any right
under the Consumer Credit Protection Act.
The Federal Agency that administers com-
pliance with the law concerning this creditor
is the Federal Trade Commission, Equal
Credit Opportunity, Washington, DC 20580.

Sincerely,

(Decision Maker)

(County Supervisor may sign for County
Committee)

(Title)

[55 FR 9874, Mar. 16, 1990]

**EXHIBIT B-2 TO SUBPART B OF PART
1900—LETTER FOR NOTIFYING APPLI-
CANTS, LENDERS AND HOLDERS AND
BORROWERS OF UNFAVORABLE DECI-
SION REACHED AT THE MEETING**

**UNITED STATES DEPARTMENT OF
AGRICULTURE**

Farmers Home Administration or its
successor agency under Public Law 103-354

(Insert Address)

Date _____

Dear _____:

We appreciated the opportunity to review
the facts relative to [your application/re-
quest for FmHA or its successor agency
under Public Law 103-354 services] [the as-
sistance you are presently receiving]. We re-
gret that our meeting with you did not re-
sult in a satisfactory conclusion.

(Insert here the adverse decision and all the
specific reasons for the adverse action.)

See attachment for your appeal rights.
(Attach Form FmHA or its successor agency
under Public Law 103-354 1900-1) (For guaran-
teed loans, except loss claims, the applicant
and lender must jointly request an appeal.)

A request for a hearing must be sent to the
Area Supervisor, National Appeals Staff
_____, postmarked no later than
(month) _____, (date) _____.

(insert date 30 days from date of letter.)

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 ap-
plicant has in good faith exercised any right

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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, DC 20580.

Sincerely,

(Decision Maker)
(County Supervisor may sign for County Committee)

(Title)

[55 FR 9874, Mar. 16, 1990]

EXHIBIT B-3 TO SUBPART B OF PART 1900—LETTER FOR NOTIFYING APPLICANTS, LENDER, HOLDERS AND BORROWERS OF ADVERSE DECISIONS WHERE THE DECISION INVOLVES AN APPRAISAL (NOT TO BE USED IN CASES INVOLVING FARMER PROGRAM PRIMARY LOAN SERVICING ACTIONS)

UNITED STATES DEPARTMENT OF AGRICULTURE

Farmers Home Administration or its successor agency under Public Law 103-354

(Insert Address)

Date

Dear _____:

After careful consideration, we [were unable to take favorable action on your application/request for Farmers Home Administration or its successor agency under Public Law 103-354 services] [are cancelling/reducing the assistance you are presently receiving]. The specific reasons for our decision are:

(Insert here the adverse decision and all of the specific reasons for the adverse action.)

If you have any questions concerning the decision or the facts used in making our decision and desire further explanation, you may call or write the County Office (insert phone number) to request a meeting with (this office) (The County Committee) within 15 calendar days of the date of this letter. You should present any new information or evidence along with possible alternatives for our consideration. You may also bring a representative or legal counsel with you.

If you do not wish to have a meeting as outlined above, you may contest the appraisal of the property value. In order to contest the appraisal you must first request review of the appraisal by the FmHA or its successor agency under Public Law 103-354 State Director. Your request for review by the State Director should be made through our office. You will be advised of the results of the State Director's review. If after the State Director's review you still disagree

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with the appraisal you may request a hearing. When you receive the results of the State Director's review you will be advised on how to ask for a hearing. Your request for review of the appraisal must be postmarked no later than (month)_____, (date)_____. (insert date 15 days from date of letter).

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

[55 FR 9874, Mar. 16, 1990]

EXHIBIT B-4 TO SUBPART B OF PART 1900—LETTER FOR NOTIFYING APPLICANTS, LENDERS AND HOLDERS AND BORROWERS OF UNFAVORABLE DECISION REACHED AFTER STATE DIRECTOR REVIEW OF AN APPRAISAL (NOT TO BE USED IN CASES INVOLVING FARMER PROGRAM PRIMARY LOAN SERVICING ACTIONS)

UNITED STATES DEPARTMENT OF AGRICULTURE

Farmers Home Administration or its successor agency under Public Law 103-354

(Insert Address)

Date

Dear _____:

At your request we have reviewed the appraisal of the property you wish to purchase. We have determined that the value estimate of the property is both supportable and defensible (as required by FmHA or its successor agency under Public Law 103-354 regulations and appraisal industry standards) and therefore acceptable.

You have the right to appeal this decision. You must show why the appraisal is in error. You may submit an independent appraisal, at your expense, from a qualified appraiser who is a designated member of [the American Institute of Real Estate Appraisers, Society of Real Estate Appraisers, American Society of Farm Managers and Rural Appraisers, etc..] or an equivalent organization requiring appraisal education, testing and experience. The appraisal must conform to Agency Appraisal regulations applicable to the loan program.

See attachment for your appeal rights.

A request for a hearing must be sent to the Area Supervisor, National Appeals Staff (address)_____, postmarked no later than (month)_____, (date)_____.

(insert date 30 days from date of letter)

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating