

**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