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**From:** Cartright, Travis - Manti, UT [Travis.Cartright@ut.usda.gov]  
**Sent:** Friday, June 30, 2006 10:19 AM  
**To:** Comments, Regulation  
**Cc:** York, Bill - Salt Lake City, UT  
**Subject:** RIN 1506-AA85

To Whom it may concern,

I am a loan officer with the Farm Service Agency in Utah. We work with many producers who are in need of the type of assistance FSA provides.

Concerning the raising of the guarantee loan fees; I have two comments.

First, I have no problems with raising the initial guarantee loan fee to 1.5% of amount guaranteed.

Second, I completely disagree with charging continuation fees on Lines of Credit on a yearly basis. FSA borrowers need FSA's assistance to be able to obtain commercial credit. Placing the additional hardship of annual fees to continue the Line Of Credit goes against the purpose of the guarantee program. Many of these borrowers may be forced to return to FSA direct assistance. If their years of eligibility for FSA direct assistance no longer remain; the producers may be forced off the family farm as credit needs won't be able to be obtained. Some of the proposed changes in fees may seem small and insignificant on paper, but small amounts of money are very significant to many of these producers who live on the family farm. I feel that placing this additional hardship on the producer may force family sized farmers off the farm.

Thank you for taking our comments

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