

Online Loan Application

Customer User Guide



November 30, 2023

Version 1.0

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What is OLA?

The United States Department of Agriculture (USDA), Farm Service Agency (FSA) is excited to release the FSA Online Loan Application (OLA). This tool allows applicants requesting Direct Loan Assistance from FSA to access a secure online portal where they can complete their processing.

This User Guide will provide basic instructions on access and usage of the OLA portal. We hope you find the OLA portal customer friendly and that you have an excellent OLA experience.

We will be releasing new features and functionality in the future. As you go through your OLA experience, we encourage you to provide feedback using the feedback pop-up button located throughout the software. We want to hear from you on how this system can be improved to better serve our Nation's farmers and ranchers.

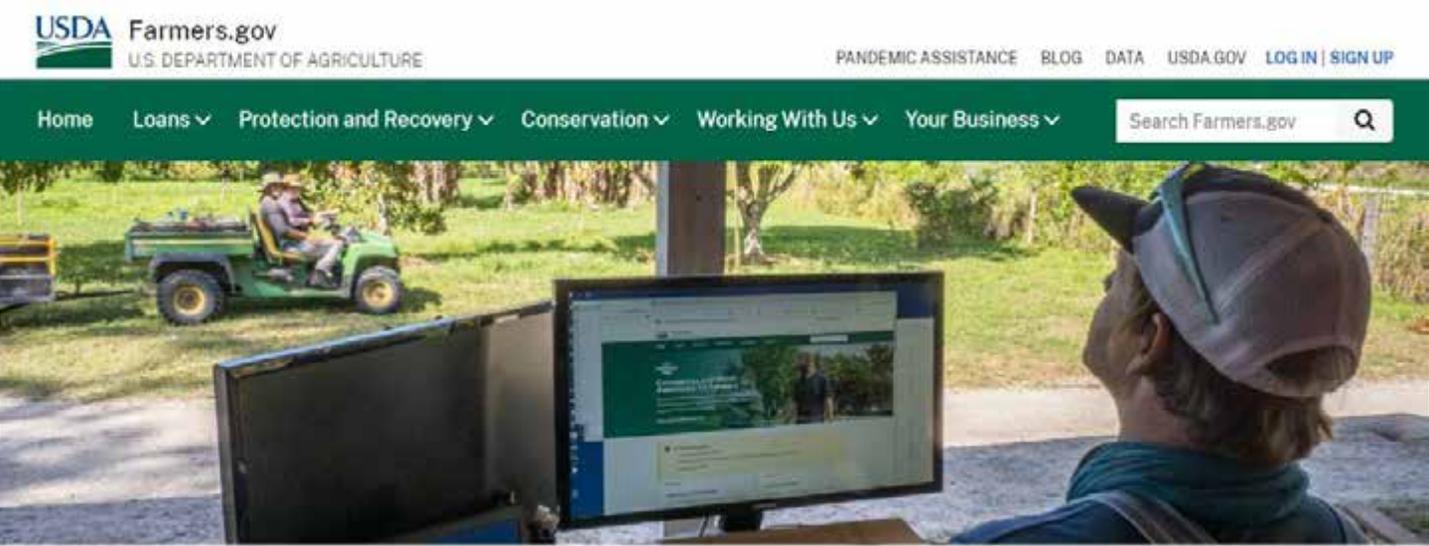
IMPORTANT!

For the initial OLA release in November 2023, only INDIVIDUAL operator applications will be accepted through OLA. FSA will be looking to expand access to informal entities (including married couples applying jointly) and legal entities in future releases.

In addition, the following requests will not be NOT available with the November 2023 release:

- ◆ Emergency Loans
- ◆ Streamlined Loans
- ◆ Youth Loans
- ◆ Guaranteed Loans
- ◆ Loan Servicing Requests

The requests listed above can still be submitted using the appropriate paper application form.



USDA Farmers.gov
U.S. DEPARTMENT OF AGRICULTURE

PANDEMIC ASSISTANCE BLOG DATA USDA.GOV LOGIN | SIGN UP

Home Loans Protection and Recovery Conservation Working With Us Your Business Search Farmers.gov

Your Farmers.gov Account

New to farmers.gov?

[LEARN HOW TO CREATE AN ACCOUNT](#)

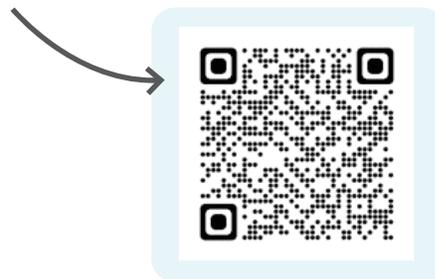
Create an online account with **farmers.gov** to access the FSA Online Loan Application.

Before You Start Requirements

For security and privacy reasons, access to the FSA OLA system is limited to customers who have a Farmers.gov account (Level 2 eAuthentication). If you do not have an existing Farmers.gov account, you will need:

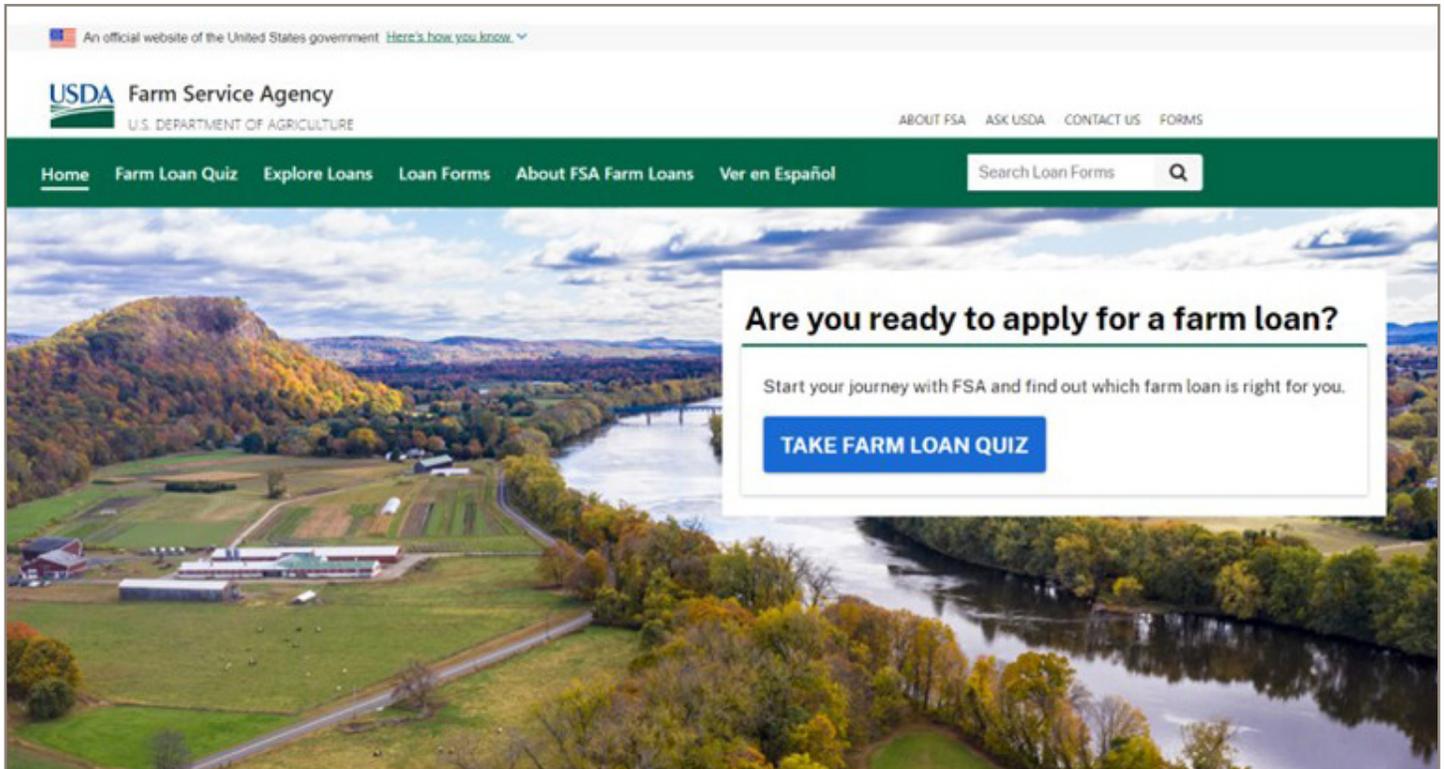
1. **A USDA individual customer record.** A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
2. **A Login.gov account.** Login.gov is a sign in service that gives people secure online access to participating government programs.
3. **Identity verification.** You can choose to verify your identity online or in-person at a USDA Service Center

[CLICK HERE](#) or scan the QR code below for information on how to set up these accounts:



If you need assistance during this process, please contact your local USDA Service Center.

NOTE: Existing USDA customers with a Level 2 eAuthentication credential may still use their Level 2 username and password. However, they are encouraged to switch to a Login.gov account.

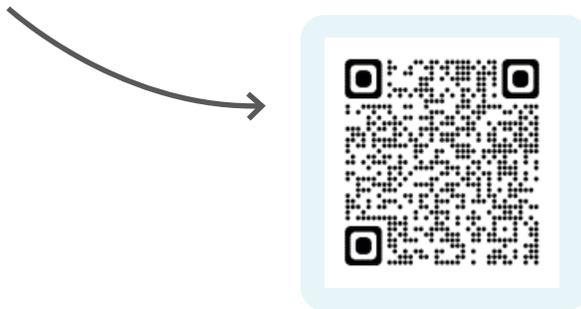


Loan Assistance Tool

Utilize the Loan Assistance Tool (LAT) to learn about available farm loan programs, self-assess program eligibility, and find a list of required documents.

Completing the LAT prior to accessing OLA will provide for a better understanding of FSA farm loan programs.

For mobile users, scan the QR code below for easy access LAT!



Gathering Supporting Documents

Before starting the OLA application process, you should have the following items in a digital or electronic format ready to upload into OLA. You may also view the LAT Loan Checklist [HERE](#).

Files must be 50 MB or smaller and can be in one of the following formats:

GIF, JPG, JPEG, PNG, TXT, RTF, PDF, XLS, XLSX or Word (DOC or DOCX).

| | | |
|--------------------------|--|---|
| <input type="checkbox"/> | Farm Financial Records | Unless already on file with FSA, the (3) most recent years of farm financial records, including tax returns with all schedules and supporting documents (1099's, W-2's, etc.) <i>If your total FSA loan balance for new and existing loans will be \$50,000 or less, only records from the most year are required.</i> |
| <input type="checkbox"/> | Balance Sheet | You can build balance sheet in OLA. <i>If you have a current balance sheet (less than 90 days old) already prepared, you will be able to upload it directly into OLA.</i> |
| <input type="checkbox"/> | Farm Operating Plan (Cash Flow) | You can build a farm operating plan in OLA. If you have a farm operating plan already prepared, you will be able to upload it directly into OLA. You will also have the option of requesting FSA assistance in development of your plan AFTER you submit. |
| <input type="checkbox"/> | Proof of Non-Farm Income | (2) most recent paycheck stubs, unless self-employed |
| <input type="checkbox"/> | Billing Statements | Copy of most recent statement for all debts over \$5,000 (Examples: auto loans, equipment loans, home loans, etc.) |
| <input type="checkbox"/> | Production Records | Unless already on file with FSA, the (3) most recent years of production records If your total FSA loan balance for new and existing loans will be \$50,000 or less, only records for the most recent production cycle is required. |
| <input type="checkbox"/> | Credit Report Fee | You will have the option to pay the required fee online using your banking information or by debit card. You may also choose to pay with a check or money order at your local USDA Service Center. The credit report fee for INDIVIDUAL operator applications is \$16.00 |
| <input type="checkbox"/> | AD-1026, "Highly Erodible Land Conservation & Wetland Conservation Certification" | This form does need to be uploaded into OLA. However, it must be COMPLETED and ON FILE with the local FSA office. |
| <input type="checkbox"/> | Other Supporting Documents | Examples: <ul style="list-style-type: none"> • Credit denial letters (not required) • Documents to support any agricultural training, agricultural education, or farm/non-farm experience (Examples: transcripts, diplomas, written statements from third parties, certificates of completion, SCORE mentor letters, DoD-214, etc.) • Documents necessary to support your immigration or citizenship status • Copies of any forward pricing contracts, integrator contracts, or other written price agreements you may have for commodities you intend on producing (Examples: grain contracts, poultry or swine contracts, CSA agreements, etc.) |

OLA Access

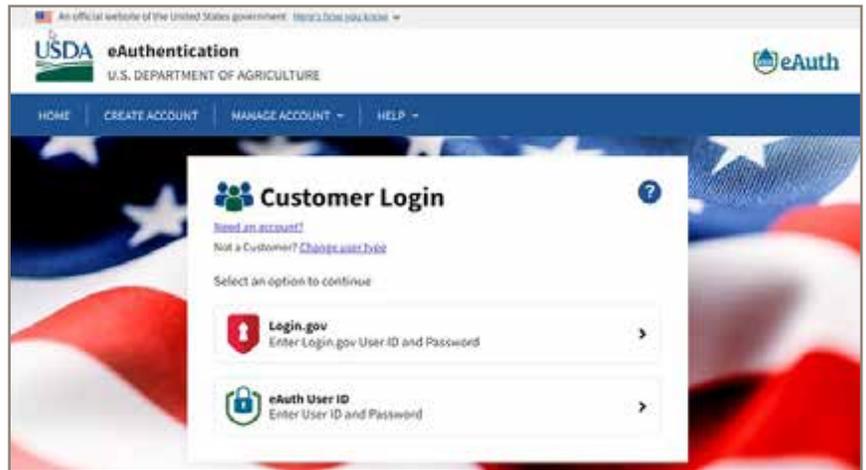
OLA can be accessed using links located on Farmers.gov or by completing FSA's Loan Assistance Tool (LAT).

Once you arrive on the landing page shown below, click on "Log In" in the upper right-hand corner of the screen, "Apply Now", or "Start Application" to begin.

Note: Clicking on the "Check Eligibility" button will take you the LAT.

After clicking "Log In", "Apply Now", or "Start Application", select "Customer" on the login screen.

After clicking “Customer”, enter your Level 2 eAuth User ID and password OR use your Login.gov ID and password to complete the login process.



After Log In

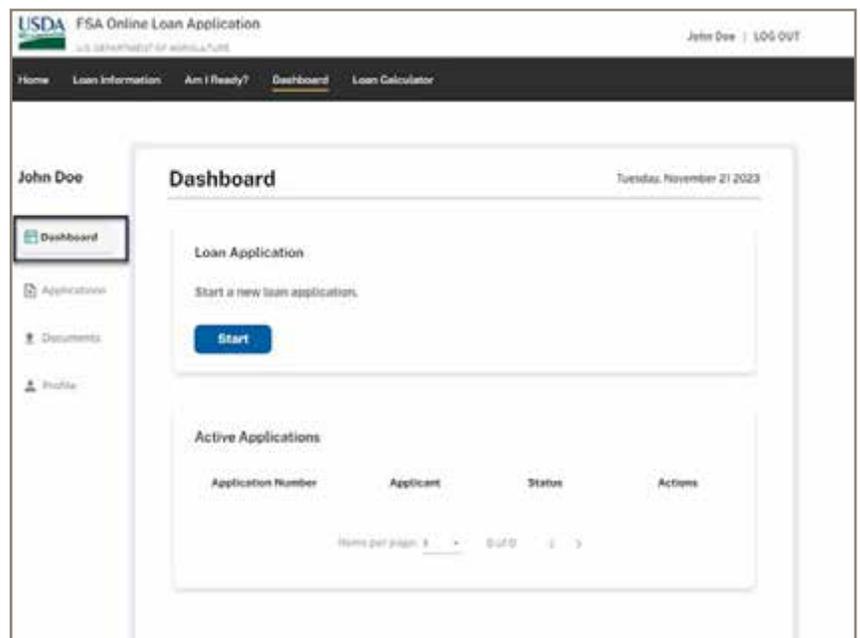
After logging into OLA, you will land on your “Dashboard” Page. Here you will have access to the following tabs:

Dashboard

By clicking the Dashboard tab, you can see any “Active” OLA applications in progress but not yet submitted to FSA.

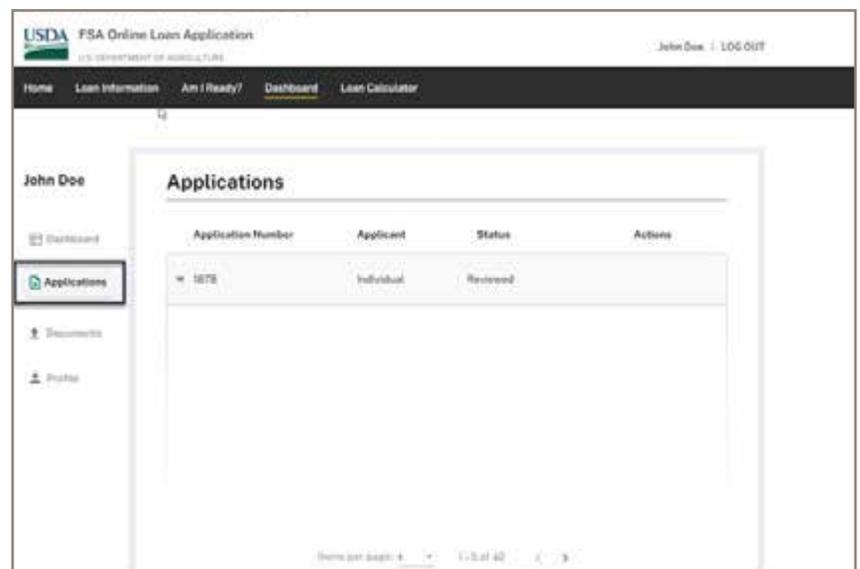
You also have the ability begin a new OLA application by clicking the “Start” button.

Important: Applicants can only have (1) OLA application in progress at any given time. Applicants will not be able to start a new OLA application if one is in progress already. Applicants will need to either finish the existing application through submission or delete the active application in order to start a new one.



Applications

Click the “Applications” tab to see previously submitted OLA applications, as well as those in progress. The status of these applications is also shown.

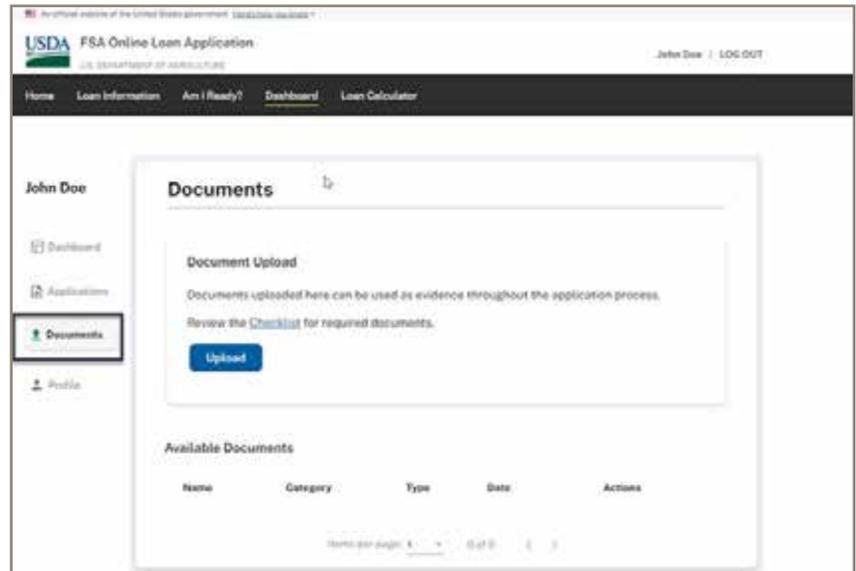


Documents

By clicking the “Documents” tab, you can access a front-end document repository. Here you can upload supporting documents from your computer into a single location for future use during the OLA application process flow.

Note: Files must be 50 MB or smaller and can be in one of the following formats:

GIF, JPG, JPEG, PNG, TXT, RTF, PDF, XLS, XLSX or Word (DOC or DOCX).

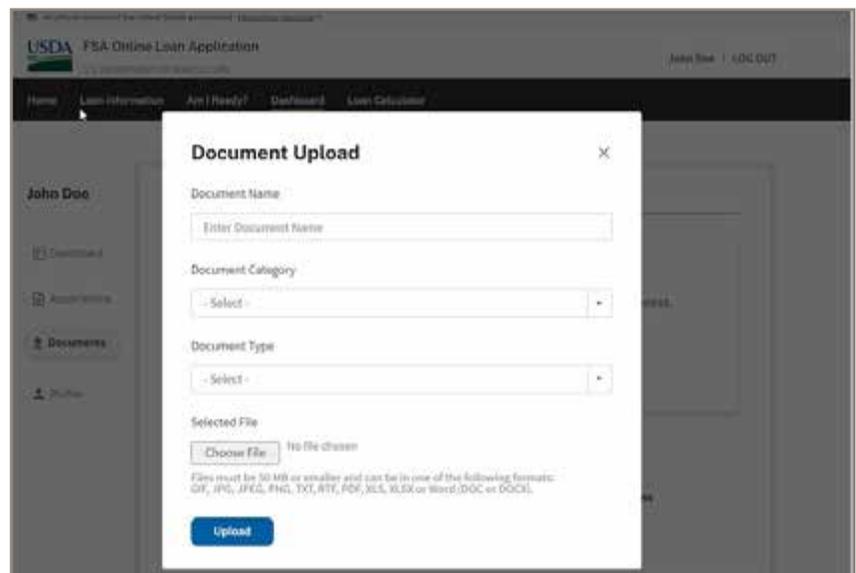


Uploading Documents

When ready to upload a document, click “Upload” and the following will appear.

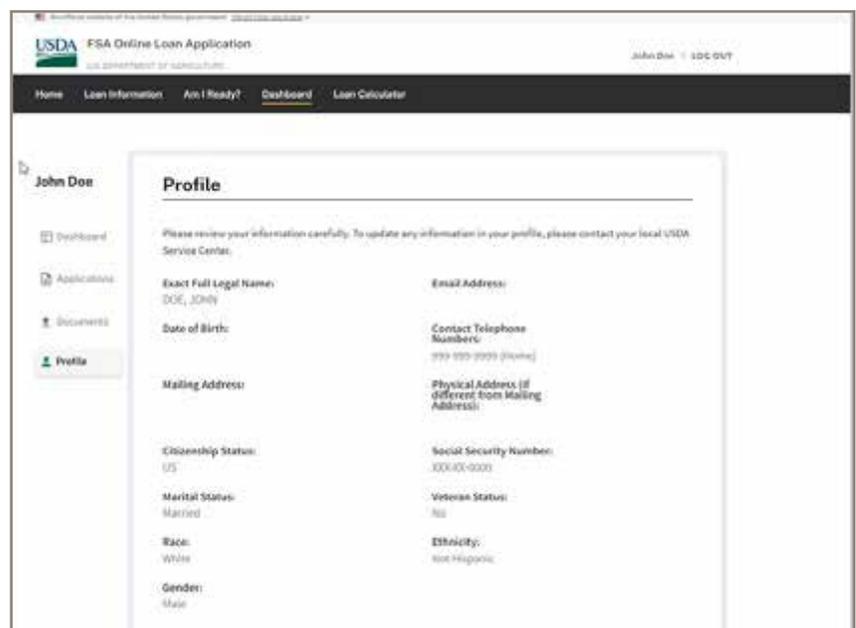
To upload a document into your “Document” repository, you must type in your “Document Name”, select the appropriate “Document Category”, and select “Document Type” from the provided dropdowns. Once these items have been entered or selected, click the “Choose File” button. This will allow you to select the appropriate file from your computer or mobile device.

Once you have selected your document, click “Upload”.



Profile

The “Profile” tab will allow the applicant to view their personal customer information on record with FSA. Information shown here is pre-populated from your USDA Profile. Review this information for accuracy. Any changes to your information must be completed by contacting your local USDA Service Center.



Applying With OLA

To start a new application, access the “Dashboard” tab and click on “Start”.

REMINDER: Only (1) OLA application can be in progress at any given time. Applicants will need to either finish the existing application through submission or delete the active application to start a new one.

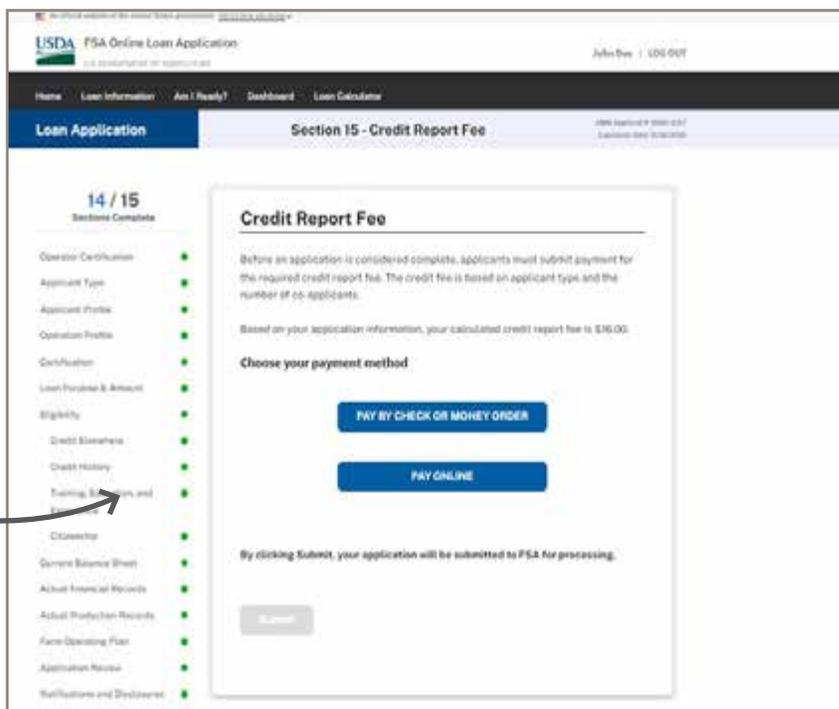
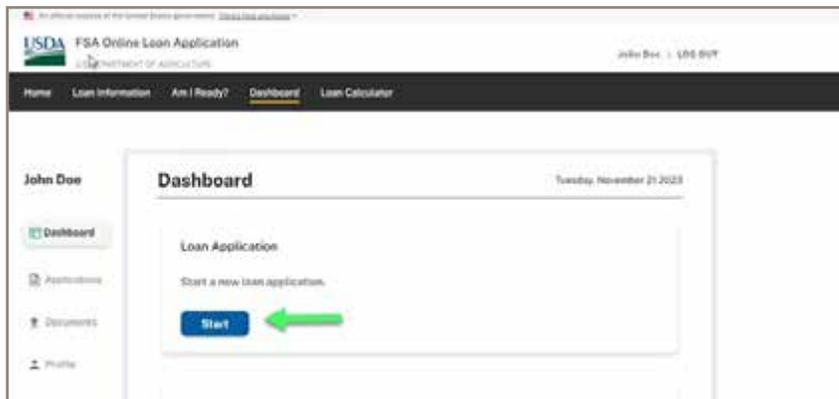
Completing Your OLA Experience

After starting a new application, you will immediately be taken through the various components of the OLA experience. Following the on-screen prompts, you will be asked to provide responses to a series of questions related to your operation, your intended loan purpose and amount, eligibility, and finances.

You will be required to enter all non-optional fields before you can proceed to the next section. Certain questions will provide opportunity for you to attach your supporting documents. If you reach a section in the OLA process that is unclear, please reach out to your local USDA Service Center.

You will have the opportunity to save your work in OLA in each section. This will allow you to start and stop as necessary throughout the process.

For your convenience, in the left-hand navigation, a numerical completion visual and a color status indicator are provided to assist you in determining which sections are complete (GREEN), incomplete (YELLOW), or not yet accessed (GRAY).



After completing all OLA sections, including the “Authorizations and E-Signature” screen, you will be provided the opportunity to pay the required credit report fee using the new online payment feature. Paying your credit report fee online is preferred, however, you may also choose to pay using a check or money order at your local [USDA Service Center](#).

Submitting Your Application

After you complete the required OLA sections and select your credit report fee payment method, you will be ready to submit!

To submit to FSA, click the “Submit” button and your OLA package will be electronically sent to FSA for processing.

An official website of the United States government [Here's how you know](#)

USDA FSA Online Loan Application
U.S. DEPARTMENT OF AGRICULTURE

John Doe | LOG OUT

Home Loan Information Am I Ready? Dashboard Loan Calculator

Loan Application Section 15 - Credit Report Fee OMB Approval #: 0560-0317
Expiration Date: 11/30/2026

14 / 15
Sections Complete

- Operator Certification ●
- Applicant Type ●
- Applicant Profile ●
- Operation Profile ●
- Certification ●
- Loan Purpose & Amount ●
- Eligibility ●
 - Credit Elsewhere ●
 - Credit History ●
 - Training, Education, and Experience ●
- Citizenship ●
- Current Balance Sheet ●
- Actual Financial Records ●
- Actual Production Records ●
- Farm Operating Plan ●
- Application Review ●
- Notifications and Disclosures ●
- Authorizations and E-Signature ●
- Credit Report Fee** ●

Credit Report Fee

Before an application is considered complete, applicants must submit payment for the required credit report fee. The credit fee is based on applicant type and the number of co-applicants.

Based on your application information, your calculated credit report fee is \$16.00.

Choose your payment method

PAY BY CHECK OR MONEY ORDER

PAY ONLINE

Pay by Check or Money Order X

You have chosen to pay for your credit report fee with a check or money order. You must provide your fee to your [local USDA Service Center](#). Checks must be made payable to "Farm Service Agency".

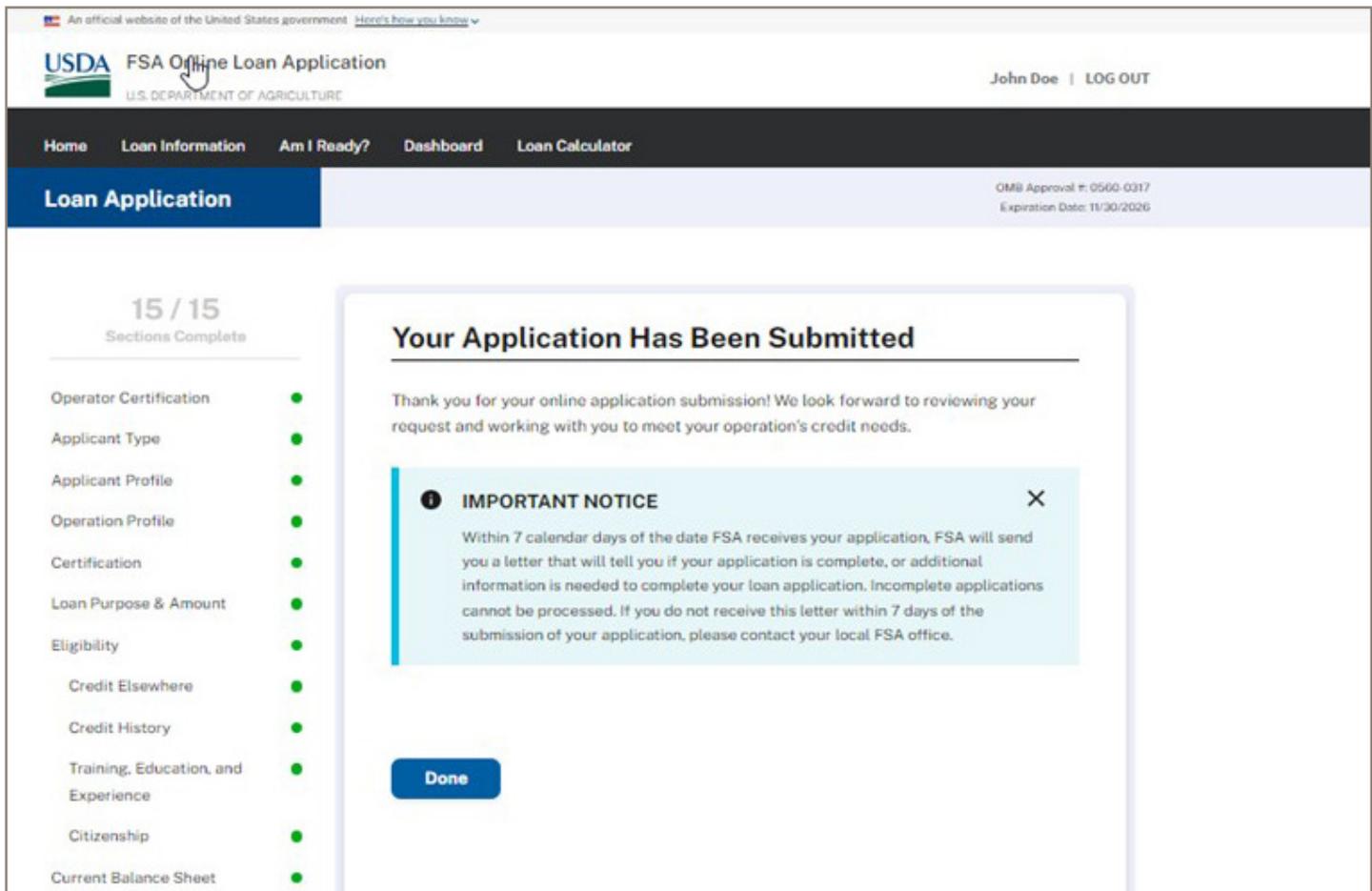
Your application will be considered incomplete until this fee is provided.

By clicking Submit, your application will be submitted to FSA for processing.

Submit

What Happens After Submission

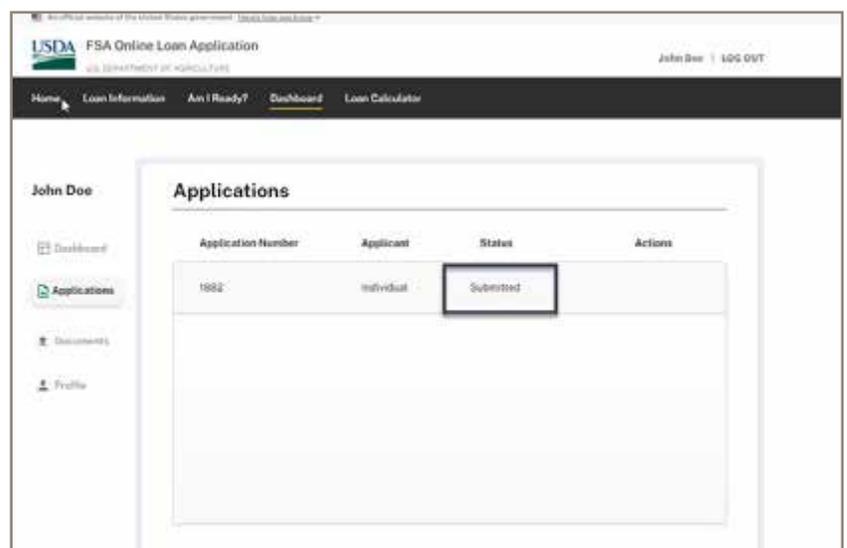
Upon submission, your application and associated documents will be sent to FSA for processing. Once received by FSA, your OLA package will be processed according to Federal statutes, regulations, and policies just like applications submitted using the traditional paper form. You will also receive an email from FSA confirming your submission through OLA.



Important: FSA will send you a letter within 7 calendar days of receiving your OLA package. This letter will tell you if your application is complete or incomplete. If incomplete, the letter will provide details on what additional items are needed for your application to be complete.

Clicking Done

After clicking “Done”, you will be redirected to your OLA Dashboard “Applications” tab where you can view the status of your recently submitted OLA application.



Checking Your Application Status

Any time after submission, you may check the status of your application by logging into OLA and clicking on the “Applications” tab on the Dashboard page.

| STATUS | DESCRIPTION |
|------------|--|
| Submitted | Your OLA request has been submitted, but not yet opened by FSA. |
| Reviewed | FSA has completed the initial review of your OLA request. |
| Complete | FSA has determined your application is complete. <i>*You will receive written notification when your application is complete.</i> |
| Incomplete | FSA has determined your application is incomplete. <i>*You will receive written notification if your application is incomplete.</i> |
| Approved | FSA has determined you eligible and the loan proposal is feasible. <i>*You will receive written notification when your loan has been approved.</i> |
| Rejected | FSA has made an adverse decision on your request. <i>*You will receive written notification if FSA cannot approve your request.</i> |
| Withdrawn | Your application can be withdrawn for two reasons: 1. You did not provide the requested items within the established timeframes 2. You request your application be withdrawn <i>*You will receive a written notification if your application is withdrawn</i> |

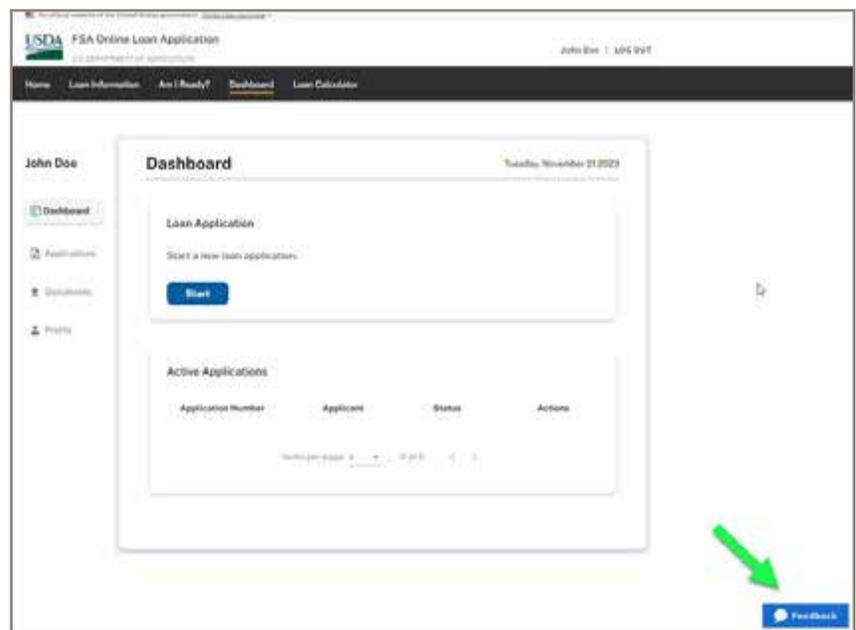
In the event you have questions regarding the status of your OLA request, feel free to contact your local [USDA Service Center](#).

Feedback

WE WANT TO HEAR FROM YOU!

Throughout your OLA experience, you will notice a “Feedback” button located in the bottom right-hand corner of the screen as shown at the right.

Please use this “Feedback” button to complete a short survey and provide suggestions on how FSA can improve the OLA system to better serve our Nation’s farmers and ranchers.





Thank you for choosing to use the FSA Online Loan Application (OLA) to submit your loan request. We look forward to working with you to meet your operation's credit needs!

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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