

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 1 ▾

Zone 5 ▾

County Garfield

In Conjunction with:

NRCS-EQIP ▾

Project and Purpose:

Dredging and repairing existing irrigation ponds to address water resource concerns.

Loan Details:

Loan Amount - Project	\$50,000.00
Loan Amount - 1% Admin Fee	\$500.00
Total Loan Amount	\$50,500.00

Rate	4.00%
Term	15 Years
Payment Amount	\$4,543.00
Payment Frequency	Annually ▾

Proposed Security	N/A per ARDL policy Part 13
Loan-to-Value %	N/A
Source of Repayment	Assessments to shareholders
Financial Summary	Borrowers have had good repayment on debts, and have three outstanding loans with the State of Utah, including one ARDL loan. The bylaws give the company the ability to raise assessments to pay back this debt, and with those assessments they have the ability to repay this loan.

Loan staff recommends approval of this loan by the Commission.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 2 ▾

Zone 1 ▾

County Rich

In Conjunction with:

Project and Purpose:

ARDL Funds Only ▾

Install a pivot, irrigation pipeline, well pump and power to address water resource concerns.

Loan Details:

Loan Amount - Project	\$115,000.00
Loan Amount - 1% Admin Fee	\$1,150.00
Total Loan Amount	\$116,150.00

Rate	4.00%
Term	15 Years
Payment Amount	\$10,447.00
Payment Frequency	Annually ▾

Proposed Security	1st lien position on 320 acres of irrigated farmland valued at \$273,875 per 2025 Rich County tax notice.
Loan-to-Value %	42%
Source of Repayment	Livestock sales, crop sales
Financial Summary	The borrower has a strong financial profile, sufficient income, substantial liquid assets, and a high net worth. The file is further strengthened by low personal debt, an excellent Debt Service Coverage Ratio, and a strong history of timely payments.

Loan staff recommends approval of this loan by the Commission.Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist

Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist

Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist

Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 3 ▾

Zone 5 ▾

County Iron

In Conjunction with:

Project and Purpose:

ARDL Funds Only ▾

Drill a new irrigation well to replace two failing wells to address water resource concerns.

Loan Details:

Loan Amount - Project	\$300,000.00
Loan Amount - 1% Admin Fee	\$3,000.00
Total Loan Amount	\$303,000.00

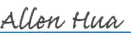
Rate	4.00%
Term	15 Years
Payment Amount	\$27,253.00
Payment Frequency	Annually ▾

Proposed Security	1st lien position on 41.48 acres of irrigated farmland valued at \$520,000 per an appraisal dated June 2, 2026.
Loan-to-Value %	58%
Source of Repayment	Proceeds from crop sales.
Financial Summary	The borrower maintains an excellent credit history with low overall debt, strong assets, good net worth, and no external agricultural debt outside of the UDAF program. Their personal credit is strong, supported by reliable income. Furthermore, the borrower's existing ARDL loan is in good standing, remaining completely current with no history of delinquencies or loan modifications.

Loan staff recommends approval of this loan by the Commission.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 4 ▾

Zone 4 ▾

County Millard

In Conjunction with:

Water Optimization ▾

Project and Purpose:

Land leveling, changing dirt ditches to concrete ditches and control structures, along with pipelines on 5 fields to address water resource concerns.

Loan Details:

Loan Amount - Project	\$277,000.00
Loan Amount - 1% Admin Fee	\$2,770.00
Total Loan Amount	\$279,770.00

Rate	4.00%
Term	15 Years
Payment Amount	\$25,163.00
Payment Frequency	Annually ▾

Proposed Security	100 shares of Deseret Irrigation Company water stock valued at \$400,000 per a value provided by Western Ag. Credit.
Loan-to-Value %	70%
Source of Repayment	Proceeds from agricultural product sales.
Financial Summary	The borrower exhibits an exceptional financial profile, characterized by a high net worth, substantial liquidity, and a strong cash position. Their stable, well-established income streams and significant asset reserves ensure financial reliability.

Loan staff recommends approval of this loan by the Commission.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 5 ▾

Zone 7 ▾

County Carbon

In Conjunction with:

Project and Purpose:

ARDL Funds Only ▾

Install solar panels for pivot irrigation system to address on-farm energy resource concerns.

Loan Details:

Loan Amount - Project	\$79,300.00
Loan Amount - 1% Admin Fee	\$793.00
Total Loan Amount	\$80,093.00

Rate	4.00%
Term	15 Years
Payment Amount	\$7,204.00
Payment Frequency	Annually ▾

Proposed Security	1st lien position on a commercial property valued at \$189,000 per 2025 Carbon County tax notice.
Loan-to-Value %	42%
Source of Repayment	Proceeds from crop and livestock sales.
Financial Summary	The borrower maintains a strong financial position, with a substantial net worth and a history of remaining current on all debt. With a highly favorable Debt Service Coverage Ratio, the borrower demonstrates the capacity to fully service this loan payment solely through farm income, without relying on outside sources.

Loan staff recommends approval of this loan by the Commission.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 6 ▾

Zone 6 ▾

County Duchesne

In Conjunction with:

Project and Purpose:

Water Optimization ▾

Install two pivots to upgrade from five wheel lines to address water resource concerns.

Loan Details:

Loan Amount - Project	\$147,800.00
Loan Amount - 1% Admin Fee	\$1,478.00
Total Loan Amount	\$149,278.00

Rate	4.00%
Term	15 Years
Payment Amount	\$13,427.00
Payment Frequency	Annually ▾

Proposed Security	123 shares of Farnsworth Canal and Reservoir Company water stock valued at \$215,250 per the canal company.
Loan-to-Value %	69%
Source of Repayment	Proceeds from livestock sales.
Financial Summary	While the farm's standalone cash flow is tight, the borrower's debt-to-income ratio including personal income shows the ability to make the loan payments. The financial strength is more in longer term assets than short term liquidity at this time. The borrower is a beginning farmer who recently acquired the farm.

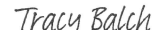
Loan staff recommends approval of this loan by the Commission.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

ARDL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number 7 ▾

Zone 4 ▾

County Juab

In Conjunction with:

ARDL Funds Only ▾

Project and Purpose:

Install a pivot to replace old wheel lines to address water resource concerns.

Loan Details:

Loan Amount - Project	\$175,000.00
Loan Amount - 1% Admin Fee	\$1,750.00
Total Loan Amount	\$176,750.00

Rate	2.75% (application prior to 9/30/25)
Term	15 Years
Payment Amount	\$14,540.00
Payment Frequency	Annually ▾

Proposed Security	1st lien position on real property contingent upon defects on title being resolved.
Loan-to-Value %	Not to exceed 70%
Source of Repayment	Proceeds from livestock sales.
Financial Summary	The borrowers present a favorable credit profile and finances sufficient to support the payment for this loan. The borrowers have another UDAF loan they have paid responsibility for since 2011.

Loan staff recommends approval of this loan by the Commission.

Sean Trease
Sean Trease (Jul 14, 2026 10:17:30 MDT)

Sean Trease
Loan Specialist

Allen Hua
Allen Hua (Jul 14, 2026 10:30:13 MDT)

Allen Hua
Loan Specialist

Tracy Balch
Tracy Balch (Jul 14, 2026 10:27:29 MDT)

Tracy Balch
Loan Specialist

Sarah Clancy
Sarah Clancy (Jul 14, 2026 10:30:43 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-1 ▾

Zone 2 ▾

County Davis

Declaration Freeze Collateral offered:
May 15, 2026 No ▾

Loan Details:

Total Loan Amount	\$25,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$3,781.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds of future crop sales and personal income.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☐ Assets ☐ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	No farm debt, lease the farm, personal income sufficient to repay the loan.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster ☐ Cultivating expenses ☐ Watering expenses	☐ Tree health expenses ☐ Equipment maintenance ☐ Tractor fuel	☐ Pruning expenses ☐ Supplies
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Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.

Sean Trease
Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist

Allen Hua
Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist

Tracy Balch
Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist

Sarah Clancy
Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-2 ▾

Zone 1 ▾

County Box Elder

Declaration Freeze Collateral offered: No ▾
May 15, 2026

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from future crop sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☐ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	The farm shows that it can cover the payments, based on sales from prior years. Borrower shows some assets but they are leveraged.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster

Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT) **UCC Approval Date:** _____

Sarah Clancy
Loan Program Manager

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-3 ▾

Zone 1 ▾

County Box Elder

Declaration Freeze & Drought
May 15, 2026 & May 21, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from crop and livestock sales and personal income.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☐ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower appears to be able to make the payment with personal income.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster ☐ Farmland payments	☐ Equipment loan payments ☐ Operating expenses	☐ Investments necessary for 2027 crop season
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Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.

Sean Trease
Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist

Allen Hua
Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist

Tracy Balch
Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist

Sarah Clancy
Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-4 ▾

Zone 6 ▾

County Uintah

Declaration Drought
May 21, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from livestock and commodity sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has a good payment history with UDAF loans. Borrower has personal income that can cover the payment if the farm income does not suffice.

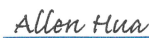
Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed
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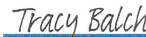
Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-5 ▾

Zone 2 ▾

County Weber

Declaration Freeze
May 15, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from future crop sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☐ Assets ☐ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Ability to pay loan payments based on historical production.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster ☐ Pruning labor ☐ Other labor	☐ Pest & disease management ☐ Fertilizer & weed control ☐ Irrigation preparation & ongoing ☐ Equipment operation, maintenance & repair	☐ General orchard maintenance ☐ Fuel ☐ Continued seasonal orchard care ☐ Taxes
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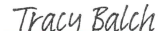
Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-6 ▾

Zone 1 ▾

County Rich

Declaration Drought
May 21, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from Livestock sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Fairly low debt, good payment history on consumer debt and FSA loan.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed
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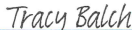
Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-7 ▾

Zone 3 ▾

County Utah

Declaration Freeze Collateral offered:
May 15, 2026 No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from crop sales and rental income.
Financial Summary	☐ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Low debt service coverage ratio for the farm, good medium to long-term assets, liquidity, other income streams like rental income. Successfully paid off two UDAF loans in the past.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster ☐ Labor	☐ Mowing ☐ Fertilizing ☐ Irrigation ☐ Equipment maintenance	☐ Tree pruning ☐ Weed spraying ☐ Other overhead costs ☐ Yearly land payment
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Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-8 ▾

Zone 3 ▾

County Utah

Declaration Freeze
May 15, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$15,523.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from crop sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower demonstrates adequate finances and credit history to repay the loan.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Purchasing replacement fruit to sell
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Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.


Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist


Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist


Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist


Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

July 20, 2026

Proposed Borrowers:

Proposal Number E-9 ▾

Zone 5 ▾

County Beaver

Declaration Drought
May 21, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$45,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$6,986.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from livestock sales, personal and rental income.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has sufficient income and assets from these sources to make loan payments.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed
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Loan staff recommends the Commission grant financial approval for this loan, inclusive of the specific expenses and expense types indicated by a checkmark.

Sean Trease
Sean Trease (Jul 14, 2026 08:11:11 MDT)

Sean Trease
Loan Specialist

Allen Hua
Allen Hua (Jul 14, 2026 08:23:20 MDT)

Allen Hua
Loan Specialist

Tracy Balch
Tracy Balch (Jul 14, 2026 08:18:10 MDT)

Tracy Balch
Loan Specialist

Sarah Clancy
Sarah Clancy (Jul 14, 2026 09:08:45 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____