

ARDL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number 1 ▾

Zone 5 ▾

County Iron

In Conjunction with:

ARDL Funds Only ▾

Project and Purpose:

Install a hay storage facility for temporary storage and protection of crops.

Loan Details:

Loan Amount - Project	\$185,000.00
Loan Amount - 1% Admin Fee	\$1,850.00
Total Loan Amount	\$186,850.00

Rate	4.00%
Term	15 Years
Payment Amount	\$16,806.00
Payment Frequency	Annually ▾

Proposed Security	1st lien position on 104.67 acres of farmland valued at \$299,132 per 2025 and 2026 Iron County tax notices.
Loan-to-Value %	63%
Source of Repayment	Proceeds from livestock sales and personal income.
Financial Summary	The borrower has an active ARDL loan in good standing with an established history of on-time payments. Personal and business credit and debt has been managed well, with low overall debt balances. Debt service capacity is well-supported by sufficient income, and the overall financial position is acceptable for this loan.

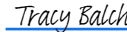
Loan staff recommends approval of this loan by the Commission.


[Sean Trease \(Aug 17, 2026 09:20:26 MDT\)](#)

Sean Trease
Loan Specialist


[Allen Hua \(Aug 17, 2026 09:32:30 MDT\)](#)

Allen Hua
Loan Specialist


[Tracy Balch \(Aug 17, 2026 09:29:48 MDT\)](#)

Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-1 ▾

Zone 1 ▾

County Box Elder

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	Borrower has sufficient income to make the loan payment. They have successfully paid off one UDAF loan, and have another active UDAF loan with an excellent payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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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.


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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-2 ▾

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 has sufficient income to make the loan payment. They have successfully paid off three UDAF loans, and have an active UDAF loan with an excellent payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Expenses including labor, irrigation, fertilizer, pest management, purchase of fruit
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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.


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Sean Trease
Loan Specialist


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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-3 ▾

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	Borrower has sufficient income to make the loan payment. They have one active UDAF loan funded in 2025.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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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.


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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-4 ▾

Zone 1 ▾

County Cache

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	\$1,310.00
Payment Frequency	Monthly ▾

Source of Repayment	Proceeds from dairy sales
Financial Summary	☐ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has sufficient income to make the loan payment. They have successfully paid off one UDAF loan, and have two other active UDAF loans with an excellent monthly payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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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.

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Tracy Balch
Loan Specialist

Sarah Clancy
Sarah Clancy (Aug 17, 2026 10:07:11 MDT)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-5 ▾

Zone 1 ▾

County Box Elder

Declaration Drought/Freeze
May 21, 2026/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 and livestock sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has sufficient income to make the loan payment. They have an excellent credit history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Pest management, crop recovery efforts, working capital, feed, fuel, operating expenses.
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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.


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Sean Trease
Loan Specialist


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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-6 ▾

Zone 5 ▾

County Beaver

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 crop sales.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has sufficient income to make the loan payment. They have successfully paid off one UDAF loan, and have another active UDAF loan with an excellent payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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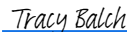
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Tracy Balch
Loan Specialist



[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#) UCC Approval Date: _____

Sarah Clancy
Loan Program Manager

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-7 ▾

Zone 7 ▾

County Emery

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	Borrower has sufficient income to make the loan payment. They have two active UDAF loans, both with excellent payment histories.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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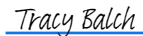
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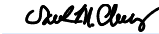
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Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-8 ▾

Zone 7 ▾

County San Juan

Declaration Drought
May 21, 2026

Collateral offered:
No ▾

Loan Details:

Total Loan Amount	\$26,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$4,036.00
Payment Frequency	Annually ▾

Source of Repayment	Proceeds from livestock sales and personal income.
Financial Summary	☒ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	The borrower has sufficient income capacity to make the loan payment and has a strong credit history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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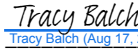
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Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-9 ▾

Zone 6 ▾

County Duchesne

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	Borrower has sufficient income to make the loan payment. They have successfully paid off two UDAF loans, and have an active UDAF loan with an excellent payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-10 ▾

Zone 4 ▾

County Sanpete

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	1,310.00
Payment Frequency	Monthly ▾

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	Borrower has sufficient income to make the loan payment. They have an active UDAF loan with an excellent payment history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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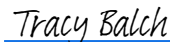
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Loan Specialist


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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-11 ▾

Zone 3 ▾

County Utah

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	Borrower has sufficient income to make the loan payment. They have excellent credit history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay
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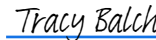
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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number E-12 ▾

Zone 4 ▾

County Sanpete

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	Borrower has sufficient income to make the loan payment. They have no late payments on credit history.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay ☐ Supplements
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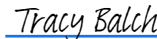
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Tracy Balch
Loan Specialist


[Sarah Clancy \(Aug 17, 2026 10:07:11 MDT\)](#)

Sarah Clancy
Loan Program Manager

UCC Approval Date: _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number

E-13 ▾

Zone

4 ▾

County

Sevier

Declaration

Drought
May 21, 2026

Collateral offered:

Yes ▾

Loan Details:

Total Loan Amount	\$100,000.00
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Rate	0% for 3 years 2.75% thereafter
Term	7 Years
Payment Amount	\$14,850.00
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 & Collateral Notes	Borrower has sufficient income to make the loan payment. They have successfully paid off one UDAF loan. Collateral is 12 shares of Piute Reservoir and Irrigation Company capital stock valued at \$78,000 based on information gathered from company on recent sales.

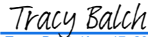
Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Feed / Hay ☐ Hauling Water Costs
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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 (Aug 17, 2026 09:20:26 MDT)

Sean Trease
Loan Specialist

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Tracy Balch
Loan Specialist

Allen Hua (Aug 17, 2026 09:32:30 MDT)

Allen Hua
Loan Specialist

Sarah Clancy (Aug 17, 2026 10:07:11 MDT)

Sarah Clancy
Loan Program Manager**UCC Approval Date:** _____

EDRL Loan Proposal

August 24, 2026

Proposed Borrowers:

Proposal Number

E-14 ▾

Zone

2 ▾

County

Davis

Declaration

Drought
May 21, 2026

Collateral offered:

No ▾

Loan Details:

Total Loan Amount	\$50,000.00
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Rate	0% for 2 years 2.75% thereafter
Term	7 Years
Payment Amount	\$656.00
Payment Frequency	Monthly ▾

Source of Repayment	Proceeds from crop sales, personal and household income.
Financial Summary	☐ Debt service coverage ratio / Debt-to-income ☒ Assets ☒ Liquidity ☒ Credit repayment history / UDAF repayment history
Financial Notes	Borrower has sufficient income to make the loan payment from the sources listed. They have good credit history with minimal personal debt and no farm debt.

Requested expenses (expenses approved by commission):

☐ Eligible expenses already established by the Commission for this disaster	☐ Water, land rent, fertilizer, chemicals, debt expenses, other operating costs.
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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.



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Sean Trease

Loan Specialist



Allen Hua (Aug 17, 2026 09:32:30 MDT)

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Tracy Balch (Aug 17, 2026 09:29:48 MDT)

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Loan Specialist



Sarah Clancy (Aug 17, 2026 10:07:11 MDT)

Sarah Clancy

Loan Program Manager

UCC Approval Date: _____