



KANSAS AGRICULTURAL MEDIATION SERVICES

Exploring Options, Generating Solutions

AG CREDIT MEDIATION AND SUPPORT SERVICES

If you are looking for experienced assistance in reviewing your farm financial situation, there are low-cost services available to assist you. For more than 25 years, Kansas Agricultural Mediation Services (KAMS) has provided cost effective, confidential financial, legal and mediation services to the Kansas agricultural community.

Kansas Ag Mediation Services

KAMS is a free and confidential place to ask questions and explore options through mediation and support services. KAMS is available to anyone seeking information about agricultural legal, financial and mediation services. We work closely with farm financial analysts, agricultural attorneys and approved mediators to generate solutions. Call our toll-free number, 800-321-FARM (3276) for confidential information at no cost.

Who Can Request Mediation?

A mediation involving an ag credit issue may be requested at any time by a Kansas agricultural borrower or creditor. Common creditors include the Farm Service Agency (FSA), banks, suppliers, cooperatives, implement dealers and Farm Credit Services.

Mediation is typically requested after a creditor advises the farmer that a loan or account is delinquent. With FSA, mediation is an available option in the loan restructuring process if a producer's loan request has been denied.

Support professionals are available to assist all participants and include farm financial analysts and attorneys. They help all participants to better understand the financial aspects of the operation and legal rules and obligations. More information about support services is provided in the next column.

What is Mediation?

Mediation offers a timely, low-cost alternative to appeals and litigation. The mediation process maintains confidentiality, restores and fosters important communication between creditors and producers, allows participants to discuss issues and generate solutions in an impartial setting. A KAMS mediator facilitates the mediation at a neutral location convenient for the participants involved.

Support Services

All participants have access to KAMS support professionals, including low-cost financial and legal services. During mediation, KAMS experts are a neutral resource for all participants.

Farm Financial Analyst—KAMS provides financial analysis through the K-State Research and Extension Farm Analyst Program to help producers determine profitability and feasibility of plans for the farm or ranch operation. Developing options and considering alternative plans can be essential not only for the mediation process but also for the ag operation.

Attorney—KAMS has an agreement with Kansas Legal Services, Inc. (KLS) to provide legal advice during the mediation process. KLS attorneys explain laws and regulations governing the mediation issue, as well as rights, obligations and legal options.

**Kansas State University
Agricultural Experiment Station
and Cooperative Extension Service**

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