November 6, 2018

Mr. Bradley C. Beard, Director Synovus Bank 3400 Overton Park Drive Atlanta, GA 30339

RE: Westminster Presbyterian Homes, Inc. Health Center at Presbyterian Village

Dear Mr. Beard:

Reference is made to a request from Westminster Presbyterian Homes, Inc. for interim financing from your bank to construct a Health Center at Presbyterian Village in Oconee County, Georgia at the interest rate, terms, and conditions agreed upon, as reflected in the attached copy of your letter dated September 5, 2018.

The purpose of this letter is to confirm understandings on behalf of the U.S. Department of Agriculture.

Plans and specifications have been reviewed and approved, bids have been taken, and the Owner has awarded the contract to a qualified construction manager. A Pre-Construction Conference will be held in the near future. It has been determined by the Owner and USDA that the conditions of loan closing can be or have been met.

Funds have been obligated for the project, as evidenced by the attached copies of Forms RD 1940-1, "*Request for Obligation of Funds.*" The Owner is authorized through this letter to incur interim financing not to exceed \$40,000,000.

It is proposed by the Owner with the approval of USDA that the Bank advance funds as needed to pay for construction and other authorized and legally eligible expenses incurred by the Owner, upon presentation of proper statements or work estimates approved by the Owner's authorized representatives and the authorized official of USDA.

We will schedule the USDA loans to be closed when all interim loan funds have been expended. Funds will be available to pay off the total amount of the advances made by your bank for authorized approved purposes, including accrued interest to the date of closing.

USDA • Georgia State Office • Community Programs Division 355 E. Hancock Ave, RM 304 • Athens, GA 30601 Voice (706) 548-2171 • TDD (706) 548-2011 • Fax (855) 452-0958

USDA is an equal opportunity provider, employer, and lender.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form (PDF), found online at http://www.ascr.usda.gov/complaint\_filing\_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov. Page 2 Synovus Bank November 6, 2018

We appreciate your assistance to Westminster Presbyterian Homes, Inc. and look forward to working with you on this very important project.

Singerely,

JOHN E. STANEK Community Programs Director

# Attachments

cc: Area Director, USDA, Rural Development, Monroe, Georgia Alex Patterson, Westminster Presbyterian Homes, Quitman, Georgia Timothy Veith, Drew Eckl Farnham, Atlanta, Georgia USDA Form RD 1940-1 (Rev. 06-10)

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# **REQUEST FOR OBLIGATION OF FUNDS**

INSTRUCTIONS-TYPE IN CAPITALIZE Complete items 1 through 29 and app I. CASE NUMBER					
CASE NUMBER	LOAN NUMBER FISCAL YEAR				
ST CO BORROWER ID					
11-008-*****7731	3. NUMBER NAME FIELDS				
2. BOKROWER NAME	(1, 2, or 3 from liem 2)				
Westminster Presbyterian Homes, Inc.	4. STATE NAME				
	Georgia				
	5. COUNTY NAME				
	Oconee WER/LOAN INFORMATION				
	8. COLLATERAL CODE 9. EMPLOYEE				
6. RACE/ETHNIC CLASSIFICATION 1. WRITE 2. BLACK 5. API 3. AUAN 3. AUAN 4. HISPANIC 2. SLACK 5. API 3. AUAN 3. S. ASSOC OF 5.	1- REAL ESTATE 4 - MACHINERY ONLY SECURED 5 - LIVESTOCK ONLY 2-REAL ESTATE 6 - CROPS ONLY ADD CHATTEL 7 - SECURED BY ADD CHATTEL 7 - SECURED BY 1 - EMPLOYEE 2 - MEMBER OF FAMILY 1 - EMPLOYEE 1 - EMPLOYEE				
10. SEX CODE 3-FAMILY UNIT 4. ORGAN MALE OWNED 6 1-MALE 5. ORGAN FEMALE OWNED 2. FEMALE 6. PUBLIC BODY 1. MARTED 3- UNMARRED 2. SEPARATED WIDOWEDD	12. VETERAN CODE         13. CREDIT REPORT           0(INCLIDES DIVORCED)         1-YES 2-NO         1-YES 2-NO				
14. DIRECT PAYMENT 15. TYPE OF PAYMENT	16. FEE INSPECTION				
3 (See FMI) 1 (See FMI) 1 (See FMI) 1	2 2·NO				
17. COMMUNITY SIZE 1-10 000 CR LESS (FOR 6FH AND 2-0 VER 10,000 HPG CNLY)	18. USE OF FUNDS CODE (See FMI)				
	21 SOURCE OF FUNDS 22. TYPE OF ACTION				
19. TYPE OF 20. PURPOSE CODE ASSISTANCE (See FMI) 1	21. SOURCE OF FUNDS 22. TYPE OF ACTION 1-OBLIGATION ONLY 2-OBLIGATION CONCY 2-OBLIGATION CONCY 3-CORRECTION OF OBLIGATION				
0/5	25. AMOUNT OF GRANT				
1     \$9,500,000.00       26. AMOUNT OF     27. DATE OF       IMMEDIATE ADVANCE     APPROVAL	28. INTEREST RATE 29. REPAYMENT TERMS				
MO DAY VR 9/21/17	3.2500 % 40				
COMPLETE FOR COMMUNITY PROGRAM	AND CERTAIN MULTIPLE-FAMILY HOUSING LOANS				
30. PROFIT TYPE 2- UMITED PROFIT 1- FULL PROFIT 3- NONPROFIT					
COMPLETE FOR EM LOANS ONLY	COMPLETE FOR CREDIT SALE-ASSUMPTION				
31. DISASTER DESIGNATION NUMBER	32. TYPE OF SALE 2 - ASSUMPTION ONLY 1 -CREDIT BALE ONLY 3 -CREDIT BALE ONLY 3 -CREDIT BALE ONLY 4 -ABSUMPTION WITH SUBSEQUENT LOAN 4 -ABSUMPTION WITH SUBSEQUENT LOAN				
FINANCE OFFICE USE ONLY	COMPLETE FOR FP LOANS ONLY				
33. OBLIGATION DATE	34. BEGINNING FARMENTANONEN				
MO DA YR	(See FMI)				

If the decision contained abuve in this form results in denial, reduction or cancellation of USDA assistance, you may appeal this decision and have a hearing or you may request a review in Heu of a hearing Please use the form we have included for this purpose.

Position 2

ORIGINAL - Borrower's Case Folder COPY 1 - Finance Office COPY 2 - Applicant/Lender COPY 3 - State Office

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0570-0062. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

#### For All Farmers Programs

EM, OL, FO, and SW Loans

This loan is approved subject to the availability of funds. If this loan does not close for any reason within 90 days from the date of approval on this document, the approval official will request updated eligibility information. The undersigned loan applicant agrees that the approval official will have 14 working days to review any updated information prior to submitting this document for obligation of funds. If there have been significant changes that may affect eligibility, a decision as to eligibility and feasibility will be made within 30 days from the time the applicant provides the necessary information.

If this is a loan approval for which a lien and/or title search is necessary, the undersigned applicant agrees that the 15-working-day loan closing requirement may be exceeded for the purposes of the applicant's legal representative completing title work and completing loan closing.

#### 35. COMMENTS AND REQUIREMENTS OF CERTIFYING OFFICIAL

These funds are extended to the Westminster Presbyterian Homes, Inc. to construct a new healthcare center. The funds will be approved subject to the Board of Trustees meeting the Loan Closing Instructions and satisfying the requirements of the Letter of Conditions dated \_\_\_\_\_\_.

36. I HEREBY CERTIFY that I am unable to obtain sufficient credit elsewhere to finance my actual needs at reasonable rates and terms, taking into consideration prevailing private and cooperative rates and terms in or near my community for loans for similar purposes and periods of time. I agree to use the sum specified herein, subject to and in accordance with regulations applicable to the type of assistance indicated above, and request payment of such sum. I agree to report to USDA any material adverse changes, financial or otherwise, that occur prior to loan closing. I certify that no part of the sum specified herein has been received. I have reviewed the loan approval requirements and comments associated with this loan request and agree to comply with these provisions.

(For FP loans at eligible terms only) If this loan is approved, I elect the interest rate to be charged on my loan to be the lower of the interest rate in effect at the time of loan approval or loan closing. If I check "NO", the interest rate charged on my loan will be the rate specified in Item 28 of this form. YES NO

WARNING: Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both."

Date September 20, 20 17 Dr. Frank McElroy, Jr., President & CEO (Signature of Applicant)

Date \_\_\_\_\_, 20 \_\_\_\_

9/21/17

(Signature of Co-Applicant)

37. I HEREBY CERTIFY that all of the committee and administrative determinations and certifications required by regulations prerequisite to providing assistance of the type indicated above have been made and that evidence thereof is in the docket, and that all requirements of pertinent regulations have been complied with. I hereby approve the above-described assistance in the amount set forth above, and by this document, subject to the availability of funds, the Government agrees to advance such amount to the applicant for the purpose of and subject to the availability prescribed by regulations applicable to this type of assistance.

(Signature of Approving Official)

Typed or Printed Name: Kathy L. Ross

Date Approved:

Titler Acting CP Director

38. TO THE APPLICANT: As of this date  $\frac{9/21/17}{1}$ , this is notice that your application for financial assistance from the USDA has been approved, as indicated above, subject to the availability of funds and other conditions required by the USDA. If you have any questions contact the appropriate USDA Servicing Office.

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# **REQUEST FOR OBLIGATION OF FUNDS**

INSTRUCTIONS-TYPE IN CAPITALIZED ELITE TYPE IN SPACES MARKED ( )							
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11-008-****7731							
2. BORROWER NAME	3. NUMBER NAME FIELDS						
Westminster Presbyterian Homes, Inc.	(1. 2, or 3 from lieni 2)						
	4. STATE NAME						
	Georgia						
	5. COUNTY NAME Oconee						
GENERAL BORE	OWER/LOAN INFORMATION						
6. RACE/ETHNIC 7. TYPE OF APPLICANT	8. COLLATERAL CODE 9. EMPLOYEE						
CLASSIFICATION 1 - INDIVIDUAL 5 - ORG OF FARMERS 7 - NONPROFIT-SECULAR	1- REAL ESTATE 4 - MACHINERY ONLY SECURED 5- UMESTICK ONLY						
1 - WHITE 4 - HISPANIC 3 - CORPORATION 9 - INDIAN TRIBE	D 2-REAL ESTATE 6 - CROPS ONLY 1 - EMPLOYEE AND CHATTEL 7 - SECURED BY 2 - MEMBER OF FAMILY						
3 - AVAN 3 5 - ASSOC OF 10-PUBLIC COLLEGE/UNIVE	RSITY 2 3-NOTE ONLY 0 - RECORD BI CHATTEL ONLY 0 - RUF ACCT 4- ASSOC						
10. SEX CODE 3- FAMILY UNIT 6 1- MALE 0- DRGAN MALE OWNED 6 2-FEMALE 3- DRGAN FEMALE OWNED 1- MARRIED 3- UNMARRIE 2- SEPARATED 3- UNMARRIE 2- SEPARATED WOOVE	12. VETERAN CODE         13. CREDIT REPORT           D(INCLUDES)         1.YES           D(NOVORCED)         2.NO           2         2.NO						
14. DIRECT PAYMENT 15. TYPE OF PAYMENT	16. FEE INSPECTION						
3 (See FMI) 1 - MONTHLY 3 - SEMI-ANNUALLY 2 - ANNUALLY 4 - QUARTERLY	2 2 <sup>1.YES</sup>						
17. COMMUNITY SIZE 1.10 000 OR LESS (FOR SFH AND 2. OVER 10,000 HPG ONLY)	18. USE OF FUNDS CODE (See FMI)						
	R OBLIGATION OF FUNDS						
19. TYPE OF 20. PURPOSE CODE	21. SOURCE OF FUNDS 22. TYPE OF ACTION						
ASSISTANCE	1 - OBLIGATION ONLY 2 - OBLIGATION/CHECK REQUEST 5 - CORRECTION OF OBLIGATION						
23. TYPE OF SUBMISSION 24. AMOUNT OF LOAN	25. AMOUNT OF GRANT						
1-INITIAL 2-5UBBEQUENT 2 \$9,000,000.00							
26, AMOUNT OF 27. DATE OF APPROVAL	28. INTEREST RATE 29. REPAYMENT TERMS						
MO DAY YR							
$  \qquad \qquad$	7 3.2500 % 40						
	A AND CERTAIN MULTIPLE-FAMILY HOUSING LOANS						
30. PROFIT TYPE							
2 - UMITED PROFIT 1 - FULL PROFIT 3 - NONPROFIT							
COMPLETE FOR EM LOANS ONLY	COMPLETE FOR CREDIT SALE-ASSUMPTION						
31. DISASTER DESIGNATION NUMBER	32. TYPE OF SALE 4-ASSUMPTION ONLY 4-ASSUMPTION WITH						
(See FMI)	1-CREDIT SALE ONLY 3-CREDIT SALE WITH SUBSEQUENT LOAN SUBSEQUENT LOAN						
FINANCE OFFICE USE ONLY	COMPLETE FOR FP LOANS ONLY						
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MO DA YR (See FMI)							

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batenber 20, 2017

Frank McElrov. CEO nature of Applicant)

Date \_\_\_\_\_, 20 \_\_\_\_

(Signature of Co-Applicant)

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(Signature of Approving Official)

Typed or Printed Name: Kathy L. Ross

Date Approved:

Title Acting CP Director

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USDA Form RD 1940-1 (Rev. 06-10)

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	Georgia					
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GENERAL BORR	ROWER/LOAN INFORMATION					
6. RACE/ETHNIC 7. TYPE OF APPLICANT	8. COLLATERAL CODE 9. EMPLOYEE					
CLASSIFICATION 1 - INDIVIDUAL 7 - NONPROFIT-SECULAR 2 - PARTNERSHIP 7 - NONPROFIT-SECULAR	1- REAL ESTATE 4- MACHINERY ONLY BECURED 5- LIVESTOCK ONLY 20 EAL ESTATE 4- ODDE ANLY 1- EMPLOYEE					
1 - WHITE 4 - HISPANIC 3 - CORPORATION 9 - INDIAN TRIBE 2 - BLACK 5 - API 4 - PUBLIC BODY 10-PUBLIC COLLEGEN INVE	AND CHATTEL 7 - SECURED BY 2- MEMBER OF FAMILY					
3 AVAN 3 FARMERS 11-OTHER	2 CHATTEL ONLY 8-RLF ACCT 4-ASSOC					
10. SEX CODE 3- FAMILY UNIT 6 1- MALE S- ORGAN MALE OWNED 6 2- FAMILE S- ORGAN FEMALE OWNED 1 - MARRIED 3 - UNIMARRIED 1 - MARRIED 3 - UNIMARRIED 2 - SEPARATE - WROCKED 1 - MARRIED 3 - UNIMARRIED 2 - SEPARATE - WROCKED 1 - MARRIED 3 - UNIMARRIED 2 - SEPARATE - WROCKED 2 - SEPARATE - WROCKED 3 - UNIMARRIED 3 - UNIMARRIED 4 - SEPARATE 4 - S						
2-FEMALE 6-PUBLIC BODY     2-SEPARATED WIDOWED     14. DIRECT PAYMENT     15. TYPE OF PAYMENT	DDIVORCED) 2:40 2 2:40					
1. MONTHEY 3. SEMI-ANNUALLY	1-YES					
3 (See FMI) 1 2-ANNUALLY 4-QUARTERLY	2 2-NO					
17. COMMUNITY SIZE 1.10 000 DR LESS (FOR SFH AND 2. OVER 10,000 HPG DNLY)	18. USE OF FUNDS CODE (See FMI)					
and a second s	DR OBLIGATION OF FUNDS					
19. TYPE OF 20. PURPOSE CODE	21. SOURCE OF FUNDS 22. TYPE OF ACTION					
	1 -OBLIGATION ONLY 2 - OBLIGATIONCHECK REQUEST					
075 (See FMI) 1	3 - CORRECTION OF OBLIGATION					
23. TYPE OF SUBMISSION 24. AMOUNT OF LOAN	25. AMOUNT OF GRANT					
2.SUBSEQUENT \$8,500,000.00						
26. AMOUNT OF 27. DATE OF APPROVAL	28. INTEREST RATE 29. REPAYMENT TERMS					
MO_DAY_YR						
912111	7 3.2500 % 40					
	MAND CERTAIN MULTIPLE-FAMILY HOUSING LOANS					
30. PROFIT TYPE						
1 - FULL PROFIT 3 - NONPROFIT						
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31. DISASTER DESIGNATION NUMBER	32. IT PE OF SALE 2 - ASSUMPTION ONLY 4 - ASSUMPTION WITH 1 -CREDIT SALE ONLY 3 - CREDIT SALE WITH SUBSEQUENT LOAN SUBSEQUENT LOAN					
FINANCE OFFICE USE ONLY						
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MO DA YR						
(See FMI)						

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20 20 Frank McElrov. CEO Signature of Applicant)

Date \_\_\_\_\_\_, 20 \_\_\_\_

9/21

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(Signature of Approving Official)

Typed or Printed Name: Kathy L. Ross

Date Approved:

Title: Acting CP Director

38. TO THE APPLICANT: As of this date  $\frac{9/2/1/7}{2}$ , this is notice that your application for financial assistance from the USDA has been approved, as indicated above, subject to the availability of funds and other conditions required by the USDA. If you have any questions contact the appropriate USDA Servicing Office.

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	IDIVORCED) 2-NO 2 2-NO					
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9/21/1-	7 3.2500 % 40					
COMPLETE FOR COMMUNITY PRÓGRAM 30. PROFIT TYPE	A AND CERTAIN MULTIPLE-FAMILY HOUSING LOANS					
2 · LIMITED PROFIT 1 · FULL PROFIT 3 · NONPROFIT						
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	1-CREDIT GALE ONLY 3-CREDIT GALE WITH SUBSEQUENT LOAN SUBSEQUENT LOAN					
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36. I HEREBY CERTIFY that I am unable to obtain sufficient credit elsewhere to finance my actual needs at reasonable rates and terms, taking into consideration prevailing private and cooperative rates and terms in or near my community for loans for similar purposes and periods of time. I agree to use the sum specified herein, subject to and in accordance with regulations applicable to the type of assistance indicated above, and request payment of such sum. I agree to report to USDA any material adverse changes, financial or otherwise, that occur prior to loan closing. I certify that no part of the sum specified herein has been received. I have reviewed the loan approval requirements and comments associated with this loan request and agree to comply with these provisions.

(For FP loans at eligible terms only) If this loan is approved, I elect the interest rate to be charged on my loan to be the lower of the interest rate in effect at the time of loan approval or loan closing. If I check "NO", the interest rate charged on my loan will be the rate specified in Item 28 of this form. YES NO

WARNING: Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five/years, or both."

20 20 McElroy, TEO mature of Applicant)

(Signature of Co-Applicant)

37. I HEREBY CERTIFY that all of the committee and administrative determinations and certifications required by regulations prerequisite to providing assistance of the type indicated above have been made and that evidence thereof is in the docket, and that all requirements of pertinent regulations have been complied with. I hereby approve the above-described assistance in the amount set forth above, and by this document, subject to the availability of funds, the Government agrees to advance such amount to the applicant for the purpose of and subject to the availability prescribed by regulations applicable to this type of assistance.

(Signature of Approving Official)

Typed or Printed Name: Kathy L. Ross

Date Approved:

Date

Title: Acting CP Director

38. TO THE APPLICANT: As of this date <u>9/21/17</u>, this is notice that your application for financial assistance from the USDA has been approved, as indicated above, subject to the availability of funds and other conditions required by the USDA. If you have any questions contact the appropriate USDA Servicing Office.

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# **REQUEST FOR OBLIGATION OF FUNDS**

INSTRUCTIONS-TYPE IN CAPITALIZED ELITE TYPE IN SPACES MARKED ( )							
Complete items 1 through 29 and applicable items 30 through 34. See FMI.							
1. CASE NUMBER		LOAN NUMBER		FISC	FISCAL YEAR		
ST CO BORROWER ID							
11-008-****7731							
2. BORROWER NAME		3. N	UMBER NAME	FIELDS			
Westminster Presbyterian Ho	omes, Inc.		(1, 2, or 3 from Ite	mi 2)			
• • • • • • • • • • • • • • • • • • •		4.5	TATE NAME				
		_	orgia		_		
	GENERAL BORRO		onee R/I OAN INFOR	MATION			
6. RACE/ETHNIC 7. TYPE OF APP			8. COLLATER			9. EMPLOYEE	
CLASSIFICATION 1 - INDIVIDUAL 2 - PARTNERSHIP	5 - ORG. OF FARMERS 7 - NONPROFIT-SECULAR	1- REAL EGTATE 4 - MACHINERY ONLY RELATIONSHIP CODE			RELATIONSHIP CODE		
1 - WHITE 4 HISPANIC 3 - CORPORATION 2 - BLACK 5 - API 4 - PUBLIC BODY	8 - NONPROFIT-FAITH BASED 9 - INDIAN TRIBE		2-REAL ESTATE AND CHATTEL	6 - CROPS ONLY 7 - SECURED BY	<pre>/  </pre>	1 - EMPLOYEE 2 - MEMBER OF FAMILY 3 - CLOSE RELATIVE	
3 - AVAN 3 5 - ASSOC OF FARMERS	10-PUBLIC COLLEGE/UNIVERS	SILY	2 3- NOTE ONLY O CHATTEL ONLY	R BONDS / 8-RLFACCT		4 - ASSOC	
10. SEX CODE     3 · FAMILY UNIT       4 · ORGAN MALE OWNED     11. I       6     1 · MALE       2 · FEMALE     6 · PUBLIC BODY	MARITAL STATUS 1-MARRIED 3-UNMARRIED 2-SEPARATED WIDOWED/C		UDES 1-YES	RAN CODE		13. CREDIT REPORT 2 1-YES 2 -NO	
14. DIRECT PAYMENT 15. TYPE	OF PAYMENT	16.	FEE INSPECT	ON			
3 (See FMI) 1 1 2 - ANNU	THLY 3-SEMFANNUALLY UALLY 4-QUARTERLY	2	1 -YES 2 - NO				
17. COMMUNITY SIZE 1 - 10 000 OR LESS (FOR BFH AND 2 - OVER 10,000 HPG ONLY)		18. USE OF FUNDS CODE (See FMI)					
	COMPLETE FOR	ROB	LIGATION OF	FUNDS			
	OSE CODE	21.	SOURCE OF F	UNDS	22.	TYPE OF ACTION	
ASSISTANCE 075 (See FMI) 1						1 -OBLIGATION ONLY 2 - OBLIGATION/CHECK REQUEST 3 - CORRECTION OF OBLIGATION	
23. TYPE OF SUBMISSION 24.	. AMOUNT OF LOAN			25. AMOUN	IT OF	GRANT	
1-INITIAL 2-SUBSEQUENT 2	5,000,000.00						
26. AMOUNT OF IMMEDIATE ADVANCE	27. DATE OF APPROVAL		28. INTERE	ST RATE	29. REPAYMENT TERMS		
	MO DAY YR 9/2//17	3.2500 %			40	1	
	MMUNITY PROGRAM	ANE	CERTAIN MU	LTIPLE-FAM	IILY F	OUSING LOANS	
30. PROFIT TYPE 2- UMITED PROFIT 1- FULL PROFIT 3- NONPROFIT							
	INS ONLY	COMPLETE FOR CREDIT SALE-ASSUMPTION					
31. DISASTER DESIGNATION NUMBER		32.	TYPE OF SALE	2 - ASSUMPTI	ON ONL'	Y 4-ASSUMPTION WITH	
FINANCE OFFICE USE	I-CREDIT SALE WILT S-CREDIT SALE WITH S						
33. OBLIGATION DATE	E ONLY COMPLETE FOR FP LOANS ONLY 34. BEGINNING FARMER/RANCHER						
MO DA YR							
(See FMI)							
2							

If the decision contained above in this form results in denial, reduction or cancellation of USDA assistance, you may appeal this decision and have a hearing or you may request a review in lieu of a hearing. Please use the form we have included for this purpose

COPY 1 - Finance Office

ORIGINAL - Borrower's Case Folder

Position 2

COPY 2 - Applicant/Lender COPY 3 - State Office

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0570-0062. The time required to complete this information collection is estimated to average 15 minutes per response. Including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

#### For All Farmers Programs

EM, OL, FO, and SW Loans

This loan is approved subject to the availability of funds. If this loan does not close for any reason within 90 days from the date of approval on this document, the approval official will request updated eligibility information. The undersigned loan applicant agrees that the approval official will have 14 working days to review any updated information prior to submitting this document for obligation of funds. If there have been significant changes that may affect eligibility, a decision as to eligibility and feasibility will be made within 30 days from the time the applicant provides the necessary information.

If this is a loan approval for which a lien and/or title search is necessary, the undersigned applicant agrees that the 15-working-day loan closing requirement may be exceeded for the purposes of the applicant's legal representative completing title work and completing loan closing.

# 35. COMMENTS AND REQUIREMENTS OF CERTIFYING OFFICIAL

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These funds are extended to the Westminster Presbyterian Homes, Inc. to construct a new healthcare center. The funds will be approved subject to the Board of Trustees meeting the Loan Closing Instructions and satisfying the requirements of the Letter of Conditions dated \_\_\_\_\_\_

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aber 20, 20! Frank McElroy CEO Signature of Applicant)

(Signature of Co-Applicant)

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(Signature of Approving Official)

Typed or Printed Name: Kathy L. Ross

Date Approved:

Date

Title: Acting CP Director

38. TO THE APPLICANT: As of this date <u>9/21/17</u>, this is notice that your application for financial assistance from the USDA has been approved, as indicated above, subject to the availability of funds and other conditions required by the USDA. If you have any questions contact the appropriate USDA Servicing Office.