



# Farm & Ranch Project Legal Aid of Nebraska

## A Workshop on Ag Liens, Loans & Leases

Attend a **FREE** workshop on Agricultural Liens, Loans, and Leases.

<u>Date</u>	<u>Time</u>	<u>Place</u>
December 13, 2017	10:00 am – 2:30 pm	Community Center, Davenport, NE
December 14, 2017	10:00 am – 2:30 pm	Phelps County Ag Center, Holdrege, NE

To register, or for questions, call the **Rural Response Hotline at 1-800-464-0258**.

### Topics include:

- **Liens (Hawbaker)** – Nebraska’s statutory agricultural liens from the producer’s perspective:
  - What are they?
  - How they work?
    - These are liens that give creditors rights in certain property, such as crops, feed and livestock, to secure payment of obligations for goods or services, such as seed, fertilizer, ag chemicals, petroleum products, veterinary assistance, cattle care, harvest work and machine repair.
- **Loans (Goeller)** – Presentation will provide producers with an inside look at “What your lender is looking for.”
  - The impact of collateral, cash flow, credit score, character and trends on loan applications.
  - A brief overview of balance sheets, trend sheets and ratio analysis.
- **Leases (Vyhnalek)**
  - The importance of lease communications between the landlord and tenant.
  - Useful lease provisions.
  - Highlights of current lease rates and trends in Nebraska.

### Presenters

- **Joe Hawbaker**, Agricultural Law attorney, with Hawbaker Law Office, Omaha.
- **Dave Goeller**, Agricultural Finance and Transition Specialist
- **Alan Vyhnalek**, Ag Economics, Extension Educator for Farm/Ranch Succession, UNL

These workshops are made possible by the Nebraska Network for Beginning Farmers & Ranchers, the Farm and Ranch Project of Legal Aid of Nebraska, North Central Risk Management Education, National Institute of Food and Agriculture, Nebraska Farmers Union Foundation, Nebraska Department of Agriculture’s NextGen, University of Nebraska Extension Thayer & Phelps Counties.

**Lunch will be provided.**