



Farm & Ranch Project Legal Aid of Nebraska

A Workshop on Ag Liens, Loans & Leases

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

Date

April 25, 2018

Time

4:30 – 8:30 pm

Place

Chadron State College Student Center,
Scottsbluff Room, Chadron, 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** (Goeller)
 - 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, Hawbaker Law Office, Omaha.
- **Dave Goeller**, Agricultural Finance and Transition Specialist

This workshop is made possible by the North Central Risk Management Education, Nebraska Network for Beginning Farmers & Ranchers, the Farm and Ranch Project of Legal Aid of Nebraska, National Institute of Food and Agriculture, Nebraska Department of Agriculture’s NextGen, Nebraska Farmers Union Foundation, University of Nebraska Extension – Panhandle area, and Chadron State College.

A light dinner will be provided.