

DEQ AgBMP Loan Document Checklist

PHASE 1: Application Process

Complete the AgBMP Loan Application (with assistance from your conservation professional) and submit electronically to CWFAP@deq.virginia.gov or mail to:

Clean Water Financing and Assistance Program
Department of Environmental Quality

P.O. Box 1105

Richmond, Virginia 23218

☐ Completed, signed and dated AgBMP Loan Application

PHASE 2: Credit Review

Within 30 days of receipt of the Conditional Authorization Letter, the following credit documents should be submitted to the Virginia Resources Authority (VRA). **The credit recommendation is valid for 6 months (180 days).**

☐ Copy of valid driver's license for both applicant and co-applicant (if applicable)

☐ Last 2 years of tax returns with **ALL** schedules

☐ W-2s for all **annual off-farm income (if applicable)**

For Entity applicants please provide governing documents as applicable in the table below:

Entity Type	Required Documents
Limited Liability Company (LLC)	Articles of Organization and Operating Agreement
Corporation (Inc.)	Articles of Incorporation, Bylaws, and any Shareholder Agreements
Partnership	Partnership Agreements
Trust	Trust Agreement and Certificate of Trust

☐ Limited Liability Company (LLC)

☐ Articles of Organization

☐ Operating Agreement

☐ Partnership

☐ Partnership Agreements

☐ Corporation (Inc.)

☐ Articles of Incorporation

☐ Bylaws

☐ Shareholder Agreements (if applicable)

☐ Trust

☐ Trust Agreement

☐ Certificate of Trust

PHASE 3: Loan Closing Packet Submittal to DEQ

Upon submittal of credit approval documents the applicant must also provide (or have your conservation professional provide on your behalf):

☐ Signed Conservation Plan that includes all eligible practices you are requesting loan assistance for (provided by SWCD, NRCS, VDACS, DCR, or private planner)

☐ Certification of a current Nutrient Management Plan signed by a Virginia Department of Conservation and Recreation (DCR) Certified Nutrient Management Planner (if agricultural waste practices are included)

Cost-share or Financial Assistance Documentation as applicable:

Cost-share/Financial Assistance Provider	Cost-share/Financial Assistance Documents
SWCD	Cost Estimate Breakdown and Signed Cost-share Approval Letter
NRCS	CPA-1155
FSA	CRP-1, and CPA-1155 or CREP Cost Calculator

- ☐ SWCD ☐ NRCS
- ☐ Cost Estimate Breakdown ☐ CPA-1155 Schedule of Operations
- ☐ Signed Cost-share Approval Letter

- ☐ FSA
- ☐ CRP-1
- ☐ CPA-1155 Schedule of Operations **OR** ☐ CREP Cost Calculator

- ☐ Conservation Plan Maps, Construction Designs, Site Photos, etc. **as requested by DEQ to help determine loan eligibility**
- ☐ Expected Project Start Date
- ☐ Expected Project Completion Date
- ☐ Final Construction Quotes/Bids- for all eligible practices that will be included in the AgBMP Loan Assistance Amount

PHASE 4: Loan Closing

Upon DEQ submittal of the approved closing packet to VRA, these documents will be included in the AgBMP Loan for the applicant's review and notarized signature(s).

- ☐ Promissory Note ☐ Guaranty Agreement ☐ Consent Agreement (if corporation)
- ☐ Bank ACH Information
- ☐ Assignment of payment form (if receiving Cost Share or Financial Assistance)

PHASE 5: Project Construction

Once the loan is closed and the project construction begins the loan recipient will submit invoices for materials purchased and/or construction completed. These invoices will be reviewed by DEQ for eligibility and DEQ may make site visits as necessary to validate the invoice content.

- ☐ Ag Disbursement Forms with attached invoices for DEQ review prior to disbursement approval
- ☐ Final disbursement farm visit request: **The loan recipient must request the final site visit prior to final disbursement being approved.**

Acronyms:

NRCS- USDA Natural Resources Conservation Service
FSA- USDA Farm Service Agency
DCR- Virginia Department of Conservation and Recreation

SWCD- Soil and Water Conservation District
CREP- Conservation Reserve Enhancement Program
VRA- Virginia Resources Authority