

CHELCIE · CAPITAL COORDINATION

Derek, here's what this is and what to do with it.

WHAT THIS DOCUMENT IS

This is your **prep guide**. It tells you exactly which USDA programs you qualify for, how much money is available, and what to bring to your appointments. You do not mail this anywhere or submit it online.

WHAT ACTUALLY GETS SUBMITTED

The government forms are filled out **with staff at the service center in Lyndon, KS** — not on your own. NRCS and FSA staff complete the paperwork with you at your appointment.

YOUR TWO PHONE CALLS — MAKE THESE FIRST

CALL 1 — FSA

Osage County FSA

Schedule an appointment. Say you need a farm number and want to discuss beginning farmer loans.

CALL 2 — NRCS

(785) 828-4631

Schedule a conservation planning visit. Say you have an 880-acre cow/calf operation and are a beginning farmer interested in EQIP and CSP.

WHAT TO BRING TO YOUR APPOINTMENTS

- LLC formation papers
- EIN letter (41-3604243)
- Deed for 880 acres
- Last 3 years personal tax returns (Derek + Lee)

[→ Lee's signed attestation \(included\)](#)[→ This document](#)**ONE RULE — DO NOT START ANY WORK EARLY**

Do not build fence, install water lines, or start any conservation practice until NRCS sends you a signed contract. Work done before the contract is ineligible for reimbursement — no exceptions.

MT- Land & Cattle LLC · PRD-98UVZC · Prepared by CHELCIE · August 24, 2026

— CHELCIE · CAPITAL COORDINATION

MT- Land & Cattle LLC

Complete Funding Submission Package · Osage County, Kansas

PRODUCER ID	EIN	PREPARED	STATUS
PRD-98UVZC	41-3604243	August 24, 2026	Ready for Submission

TOTAL ESTIMATED FUNDING AVAILABLE	PROGRAMS IDENTIFIED	COST SHARE RATE	DESIGNATION
\$768K – \$1.38M+	6	90%	Beginning Farmer

OVERVIEW

Executive Summary

MT- Land & Cattle LLC is a cow/calf operation (142 head, 880 acres) formed in 2025 in Osage County, Kansas. The operation seeks \$500K–\$1M in capital to purchase additional land, expand the herd, and build rotational grazing infrastructure. The property has streams and wetlands and no existing NRCS conservation plan.

Critical advantage: As an LLC formed in 2025, MT- Land & Cattle qualifies as a **Beginning Farmer/Rancher** across all USDA programs — unlocking 90% cost share (vs. 75% standard), priority ranking, advance payments, and preferred loan rates.

AT A GLANCE

Program Portfolio

PROGRAM	AGENCY	TYPE	EST. VALUE	DEADLINE	ACTION
EQIP	NRCS	Cost-share grant	\$128K–\$255K	FY2027 (fall 2026)	 Apply now
CSP	NRCS	Annual payments	\$40K–\$125K / 5 yr	FY2027 (fall 2026)	 Same visit

PROGRAM	AGENCY	TYPE	EST. VALUE	DEADLINE	ACTION
FSA Operating Loan	FSA	Low-interest loan	Up to \$400K	Continuous	⚡ Apply now
FSA Ownership Loan	FSA	Low-interest loan	Up to \$600K	Continuous	⚡ Apply now
LFP	FSA	Disaster payment	TBD	March 1, 2027	🔍 Verify
ELAP	FSA	Disaster payment	TBD	March 1, 2027	🔍 Verify
Total Potential			\$768K–\$1.38M+		

WHERE TO GO

Office Contacts

Osage County NRCS Field Office 115 W 17th Street Lyndon, KS 66451 (785) 828-4631 PROGRAMS: EQUIP · CSP	Osage County FSA Service Center Same building or adjacent to NRCS Lyndon, KS — confirm when calling NRCS Call NRCS to confirm PROGRAMS: OPERATING LOAN · OWNERSHIP LOAN · LFP · ELAP · FARM NUMBER
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PROGRAM 1 OF 6

EQIP — Environmental Quality Incentives Program

Program Details

Cost Share	90% (Beginning Farmer)
Contract Max	\$450,000/year
Lifetime Max	\$900,000 over 6 years
Payment Timing	Reimbursement after install; advance payment available

Application Form

NRCS-CPA-1200 (October 2025) Download at nrcs.usda.gov · Complete with NRCS staff at site visit Key: Check <i>Beginning Farmer or Rancher</i> in Section 3b — unlocks 90% rate + advance payment eligibility.
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TIER 1 — CORE BUNDLE · APPLY TOGETHER

Practice 528 — Grazing Management

Anchor practice. Required first — supports ranking for fencing and water system. NRCS writes the plan with you at no cost.

COMPONENT	UNIT	HU RATE (90%)	880 ACRES EST.
Range, Standard	Ac	\$8.91	\$7,841
Range, Intensive	Ac	\$21.72	\$19,114
Livestock Deferment, Standard	Ac	\$19.44	\$17,107
Prescribed Grazing Mgmt, ≤5 Acres	Ac	\$247.96	—

Recommended: Range, Intensive at \$21.72/ac matches the paddock rotation system you're building.
Est. payment: **\$19,114**.

Practice 382 — Fence

Cross-fencing 880 acres into ~8 paddocks for rotational system. Highest-priority use of Practice 382 in Kansas.

COMPONENT	UNIT	HU RATE (90%)
Barbed or Smooth Wire, Multi-Strand	Ft	\$3.04
High Tensile, Electric, 5+ Wires	Ft	\$3.27
High Tensile, Electric, 4 Wires or Less	Ft	\$2.46
Woven Wire, 96 Inches	Ft	\$7.73
Virtual Fence, Startup Year 1, Base Cost	No	\$10,023.57
Virtual Fence, Startup Year 1, Implementation	No	\$48.81/unit
Virtual Fence, Transmitter Station	No	\$6,979.09

Est. payment: 15,000 lnft high-tensile electric (5+ wire) × \$3.27/ft = **\$49,050**. Ask NRCS about Virtual Fence eligibility for full paddock flexibility.

Practice 614 — Watering Facility

Every paddock needs water access. With streams on property, frost-free tanks at each paddock gate are required for the rotational system to function.

COMPONENT	UNIT	HU RATE (90%)
Frost Free Tank	No	\$2,097.02
Permanent, Large, Base Cost	No	\$2,587.50
Permanent, Large, Implementation	Gal	\$0.81
Permanent, Small, Base Cost	No	\$847.23
Permanent, Small, Implementation	Gal	\$2.84
Water Storage Tank, Base Cost	No	\$1,407.61
Insulated Tank with Cover	Gal	\$4.30

Est. payment: 8 frost-free tanks × \$2,097 = **\$16,776.**

Practice 516 — Livestock Pipeline

Distributes water from source to paddock tanks. Essential if relying on a central well or rural water connection.

COMPONENT	UNIT	HU RATE (90%)
HDPE, Base Cost	No	\$1,642.19
HDPE, Implementation Cost	Lb	\$5.05
Rural Water Connection Equipment	Ea	\$5,085.20
Difficult Trenching Conditions	LnFt	\$23.97
Horizontal Boring	LnFt	\$132.21
PVC, Base Cost	No	\$1,238.73

TIER 2 — HIGH PRIORITY

Practice 314 — Brush Management

Eastern red cedar encroachment is the dominant grazing land degradation issue in Osage County and the Flint Hills. Cedar control directly improves stocking rates. Kansas NRCS prioritizes this.

COMPONENT	UNIT	HU RATE (90%)
Chemical Control, Ground Application	Ac	\$31.38
Chemical Control, Individual Plant Treatment	Ac	\$44.60
Mechanical Control for Large Shrubs, Medium Infestation	Ac	\$378.89
Mechanical Control, Hand Application	Ac	\$71.26
Mechanical Control, ≤1 Acre	Ac	\$496.51

Est. payment range: 100–300 acres treated = \$6,000–\$75,000 depending on method.

Practice 561 — Heavy Use Area Protection

142 head concentrating around gates, water, and feed areas creates degraded zones affecting water quality. Client has streams on property — NRCS will flag this.

COMPONENT	UNIT	HU RATE (90%)
Rock/Gravel on Geotextile	SqFt	\$2.81
Reinforced Concrete, Base Cost	No	\$1,631.19
Reinforced Concrete, Implementation	CuYd	\$582.20

TIER 3 — SECONDARY

Practice 590 — Nutrient Management

Streams/wetlands on property + water quality concern = ranking booster. 142 head generates significant nutrients.

Component	Unit	HU Rate (90%)
Nutrient Management	Ac	\$37.52
Manure	Ac	\$302.78
Adaptive Nutrient Management	Ea	\$2,847.73

Practice 512 — Pasture and Hay Planting

After cedar clearing (314), bare areas need reseeding. Plan as a follow-on after brush management.

Component	Unit	HU Rate (90%)
Introduced Perennial Species	Ac	\$351.20
Native Perennial Species	Ac	\$430.96
Native Perennial Species, Low Input	Ac	\$215.34

Practice	Description	Est. HU Payment
528	Grazing Management, Intensive, 880 ac	\$19,114
382	Cross-fencing, 15,000 lnft high-tensile electric	\$49,050
614	8 frost-free watering units	\$16,776
516	Pipeline system (rural water + distribution)	\$30,000–\$80,000
314	Brush/cedar management, 100–300 ac	\$6,000–\$75,000
561	Heavy use area protection, 3 sites	\$8,000–\$15,000
EQIP Estimated Total		\$128K–\$255K

PROGRAM 2 OF 6

CSP — Conservation Stewardship Program

Annual payments for maintaining and improving conservation activities. Apply at the **same NRCS visit as EQIP** — same form (CPA-1200), check both boxes. CSP and EQIP run simultaneously with no conflict.

OPERATION SIZE	ANNUAL PAYMENT	5-YEAR TOTAL
Small ranch (50–200 head)	\$4K–\$10K/yr	\$20K–\$50K
Mid-size (142 head) ←	\$8K–\$25K/yr	\$40K–\$125K
Large (500+ head)	\$15K–\$40K/yr	\$75K–\$200K+

Top Enhancements for This Operation

- Intensive rotational grazing system
- Riparian buffer and stream exclusion fencing
- Drought-resilient grazing strategies
- Brush and invasive cedar management
- Pollinator habitat integration

MT- Land & Cattle likely qualifies: rotational grazing interest ✓ · streams requiring management ✓ · grazing land condition concern ✓

PROGRAM 3 OF 6

FSA Direct Operating Loan

For operating capital — the stated need. Below-market fixed rate, continuous application cycle.

Maximum Amount	\$400,000
Rate	Below-market, fixed (set monthly by USDA)
Use	Operating capital, livestock, equipment, minor improvements
Application	FSA-2001 or FSA Online Loan Application (OLA)

Eligibility Status

- ✓ Beginning farmer/rancher (formed 2025)
- ✓ Gross income under \$50K — demonstrates need
- ✓ Existing loan with Lyndon State Bank supports "unable to obtain more credit commercially" requirement
- ⚠ Entity requirement: all LLC members must be related OR both qualify independently as beginning farmers — confirm at FSA

PROGRAM 4 OF 6

FSA Direct Farm Ownership Loan

For land purchase — matches the stated goal of acquiring more acreage to expand the herd. Down Payment Program requires only 5% down for beginning farmers.

Maximum Amount	\$600,000	Eligibility Status ✓ Beginning farmer designation ✓ 3-year experience requirement: CONFIRMED — Lee Mudd, owner of RLM Underground (Missouri, ~8 years). Qualifying business management experience documented via attestation. ⚠ 880 acres must be under 30% of average farm size in Osage County — FSA calculates at appointment
Down Payment Program	5% down (beginning farmers)	
FSA Covers	45% of purchase price	
Commercial Lender	50% (Lyndon State Bank)	
Application	FSA-2001 or FSA Online Loan Application (OLA)	

Key document: Lee Mudd Business Management Attestation (RLM Underground, Missouri, 8 years) — included in this package. Bring to FSA appointment.

PROGRAMS 5 & 6 OF 6

Disaster Assistance — LFP & ELAP

LFP — Livestock Forage Disaster Program

Compensates for grazing losses due to drought. USDA declared Kansas drought disaster assistance in June 2026. Osage County designation must be confirmed — FSA updates the eligible county list every Thursday.

Deadline: March 1, 2027 for 2026 losses. Ask FSA at appointment: "Is Osage County designated for LFP drought assistance for 2026?"

ELAP — Emergency Livestock Assistance

Compensates for above-normal costs of hauling water or feed to livestock, or transporting livestock to alternative grazing. If any emergency feed or water hauling occurred in 2026, document and file.

Deadline: March 1, 2027 for 2026 costs. Same office, same appointment as LFP.

ACTION PLAN

Submission Checklist

Week 1 — FSA First

- ☐ **STEP 1**
Call Osage County FSA, schedule appointment
- ☐ **STEP 2**
At FSA: Establish/confirm FSA farm number (required for EQIP)
- ☐ **STEP 3**
At FSA: File AGI (Adjusted Gross Income) certification
- ☐ **STEP 4**
At FSA: Ask — "Is Osage County designated for 2026 LFP drought assistance?"
- ☐ **STEP 5**
Pick up FSA-2001 forms (Operating Loan + Ownership Loan)
- ☐ **BRING**
LLC Articles of Organization · EIN letter · Deeds for 880 acres · Personal tax returns (Derek + Lee) · Lee Mudd Attestation (RLM Underground)

Week 2 — NRCS Visit

- ☐ **STEP 6**
Call NRCS (785) 828-4631, schedule conservation planning site visit
- ☐ **STEP 7**
At NRCS: Complete NRCS-CPA-1200 — check EQIP + CSP boxes
- ☐ **STEP 8**
At NRCS: Check "Beginning Farmer or Rancher" in Section 3b — critical
- ☐ **STEP 9**
At NRCS: Request FY2027 batching date
- ☐ **CRITICAL**
Do NOT start any EQIP practice installation until NRCS contract is signed and received

Weeks 3–4 — FSA Loan Applications

- ☐ **STEP 10**
Complete FSA-2001 for Operating Loan (up to \$400K for operating capital)
- ☐ **STEP 11**
Complete FSA-2001 for Farm Ownership Loan (up to \$600K for land purchase)
- ☐ **BRING**
Tax returns (3 years) · Current balance sheet · Cash flow projections · Business plan · LLC docs · Lee's attestation for experience requirement

Ongoing

- ☐ FALL 2026
EQIP + CSP applications ranked in FY2027 cycle
- ☐ ONGOING
FSA loan underwriting proceeds
- ☐ BY MAR 1, 2027
File LFP and/or ELAP if Osage County is designated

FILES IN THIS PACKAGE

Document Index

DOCUMENT	PURPOSE	SUBMIT TO
MT-Land-Cattle-Funding-Package.html	This document — full submission package	Client + CHELCIE file
MT-Land-Cattle-EQIP-Application-Packet.md	EQIP practice detail + pre-filled CPA-1200 answers	NRCS appointment
MT-Land-Cattle-COMPLETE-SUBMISSION-PACKAGE.md	Full program guide (markdown working copy)	Internal reference
MT-Land-Cattle-Lee-Mudd-Business-Attestation.md	Lee Mudd signed attestation — RLM Underground, 8 yrs, Missouri	FSA loan file
NRCS-CPA-1200.pdf	Official EQIP/CSP application form	NRCS service center
FSA-2001.pdf	FSA loan application (Operating + Ownership)	FSA service center

CHELCIE · Capital Coordination
Coordinated Capital Access. Built For The
Speed of Life.

MT- Land & Cattle LLC · PRD-98UVZC
Prepared August 24, 2026 · Rates from FY2026 Kansas NRCS EQIP Payment
Schedule (March 2, 2026)