

Subject Farmer-lender mediation

Authors Smith and others

Analyst Megan Mullenbach

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Summary

This bill extends the Farmer-Lender Mediation Act until June 30, 2032. Under current law, this act will expire on June 30, 2027.

The Farmer-Lender Mediation Act prohibits creditors from enforcing a debt of at least \$15,000 against agricultural property until 90 days after the date the creditor files a mediation request with the director of Minnesota Extension. The 90-day mediation period allows the creditor and farmer time to work with a mediator, financial analyst, and farm advocate to restructure, renegotiate, or resolve debt. Agricultural property under this act includes real and personal property, including farmland, equipment, crops, and livestock.