

Subject Agriculture
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Overview

This bill (1) modifies where farmers can obtain a mediation request form under the Farmer-Lender Mediation Act, and (2) repeals a statute that specifies the process that must be followed when someone finds a stray animal.

As amended, this bill would direct farmers to contact University of Minnesota Extension, rather than a county recorder or county extension office, to obtain a mediation request form. Under the Farmer-Lender Mediation Act, a bank or other creditor must offer mediation to an eligible farmer before enforcing a debt of \$15,000 or more against agricultural property such as land, livestock, or crops. Specifically, the Farmer-Lender Mediation Act applies to foreclosures, repossessions, cancellations of a contract for deed, court orders or judgments, and debt subject to the Uniform Commercial Code. For each type of debt, state law prescribes the exact wording of the mediation notice creditors must send to a farmer before enforcing the debt. As amended, this bill would modify the notice wording for each category of debt that is subject to the Farmer-Lender Mediation Act.

Summary

| Section | Description |
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| 1 | <p>Rights after default; judicial enforcement; consignor or buyer of accounts, chattel paper, payment intangibles, or promissory notes.</p> <p>Modifies the contents of the mediation notice that creditors must provide to a farmer before enforcing a debt that is subject to the Uniform Commercial Code (e.g., the creditor is located in another state). Specifies that the farmer may obtain a mediation request form from University of Minnesota Extension, not the county recorder or county extension office.</p> |
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| Section | Description |
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| 2 | Contents Modifies the contents of the mediation notice that creditors must provide to a farmer before enforcing a court judgement against the farmer’s agricultural property. Specifies that the farmer may obtain a mediation request form from University of Minnesota Extension, not the county recorder or county extension office. |
| 3 | Mediation notice and conditions for agricultural property. Modifies the contents of the mediation notice that creditors must provide to a farmer before cancelling a contract for deed to purchase agricultural property. Specifies that the farmer may obtain a mediation request form from University of Minnesota Extension, not a county extension office. |
| 4 | Contents. Modifies the contents of the mediation notice that creditors must provide to a farmer before foreclosing on mortgaged agricultural property. Specifies that the farmer may obtain a mediation request form from University of Minnesota Extension, not the county recorder or county extension office. |
| 5 | Voluntary mediation proceedings. Requires the director of the Farmer-Lender Mediation Program at University of Minnesota Extension to provide mediation application forms to farmers. Under current law, the director must make these forms available at county recorder and county extension offices in each county. |
| 6 | Mediation request. As in section 5, this section requires the director of the Farmer-Lender Mediation program at University of Minnesota Extension to provide mediation application forms directly. Under current law, the director must make these forms available at county recorder and county extension offices in each county. |
| 7 | Repealer. Repeals a statute that, among other things, requires: (1) county recorders to maintain a log of stray animals; and (2) people who find stray animals to notify the owner within seven days, or, if the person does not know who the animal’s owner is, to file notice with the town clerk, who must transmit notice to the county recorder. |



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