Hello,

I am writing to ask you to support **HB 3091** – which reduces fees and costs to borrowers using the state's existing '**Aggie Bonds**' beginning farmer loan program. Aggie Bonds was set up in 2013 to incentivize lower-interest lending by private parties to beginning farmers and ranchers for land and equipment.

Thank you for your time Sincerely,

Cindy Kimball 1260 21st St NE, Salem, OR 97301