

The actions delineated below were taken in open session of the Kentucky Agricultural Finance Corporation Board at the October 10, 2025, business meeting. This is provided in summary form; an official record of the meeting is available in the permanent records of the Kentucky Office of Agricultural Policy (KOAP), 107 Corporate Drive, Frankfort, Kentucky 40601.



**Kentucky Agricultural Finance Corporation Board
Summary Minutes of the Business Meeting
Franklin County Extension Office
101 Lakeview Court, Frankfort, KY
October 10, 2025**

Call to Order

Commissioner of Agriculture Jonathan Shell presiding, called the Kentucky Agricultural Finance Corporation Board (KAFC) regular business meeting to order at 10:06 a.m. (EDT).

Roll Call

The following members were present: of Agriculture Jonathan Shell, Billy Aldridge (designee for Secretary Holly M. Johnson), Dan Flanagan, Frank Penn, Jonathan Noe, Michael Cochran, Wes King, Lori Noel, Wayne Hunt, Linda Rumpke, and Steven Olt.

Absent Members: Dr. Kenny Burdine.

Notification of Media

Commissioner Shell received verification from Hannah Sharp-Johnson, Board Secretary; that the media had been notified of the KAFC monthly board meeting.

Welcome

Commissioner Shell welcomed everyone to the KAFC meeting. Board members and guests participated in person.

Approval of Minutes

Commissioner Shell entertained a motion to approve the minutes of the September 12, 2025, board meeting.

Mr. Noe moved to approve the minutes, as presented; Ms. Rumpke seconded the motion.

VOTE: Motion Passed; Unanimous.

Kentucky Department of Agriculture Report

Commissioner Shell updated the board on activities of the Kentucky Department of Agriculture (KDA).

Executive Director's Report

Commissioner Shell called on Brandon Reed to give the Executive Director's Report. Mr. Reed gave an overview office's activities since the September board meeting. Mr. Reed congratulated Lori Noel on being named FNB's new President. Lastly, Mr. Reed reminded board members that Joint Strategic Planning Session will take place following lunch.

Deputy Executive Director's Report

Commissioner Shell called on Bill McCloskey, KOAP Deputy Executive Director, to present the compliance and financial report to the board.

Mr. McCloskey referenced the Kentucky Agricultural Development Fund State Pool Tobacco Funds (on file) as of September 26, 2025.

Mr. McCloskey reviewed Kentucky Agricultural Development Fund County Balances (on file) as of September 26, 2025.

Mr. McCloskey reviewed the KAFC Statement of Financial Position (*on file*) as of September 30, 2025

KAFC Statement of Financial Position			
As of September 30, 2025			
Assets			
Cash KAFC Accounts		\$	33,833,170
Hold Account-Not Authorized for Distribution		\$	20,000,000
Loan Payments Due KAFC			
	Category A	\$	127,669,554
	Category B	\$	2,311,678
	Total Loans	\$	129,981,232
Total Assets		\$	183,814,402
Hold Account-Not Authorized for Distribution		\$	20,000,000
Liabilities			
KAFC loans approved not closed		\$	22,642,426
Principal Outstanding		\$	129,981,232
Total Liabilities		\$	172,623,658
Unobligated Assets		\$	11,190,744
Total Liabilities & Unobligated Assets		\$	183,814,402

Mr. Aldridge moved to accept the KAFC financial report, as presented; Mr. Penn seconded the motion.

VOTE: Motion Passed; Unanimous.

KCARD Report

Commissioner Shell called on Brent Lackey to give the KCARD Report. Mr. Lackey gave an overview of offices activities and updates since the June board meeting.

KAFC Loan Review and Compliance Committee Report

Commissioner Shell called on Ms. Noel to give the KAFC Loan Review Committee report. Ms. Noel stated the loans would be discussed in order of the agenda. Ms. Noel called on Mr. Noe to give the Compliance report.

Ms. Noel moved to accept the committee report, as presented; Ms. Rumpke seconded the motion.

VOTE: Motion passed; Unanimous.

New Business

Commissioner Shell called on Mr. McCloskey, Alandria Lee, Chelsea Smither, Becca Besok, & Hunter Jones to present the following applications:

Agricultural Infrastructure Loan Program (AILP)**AF25-0142 Cherry, David**

Ms. Lee referenced the above application requesting \$250,000 for the purchase of 20,000-layer barn and equipment in Graves County. First Financial Bank in Murray, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Cochran moved to approve the staff recommendation, as presented; Mr. Penn seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0144 Brenneman, Alvin

Mr. McCloskey referenced the above application requesting \$250,000 for the construction of a 52x272 poultry house in Taylor County. Community Trust Bank in Campbellsville, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Ms. Noel moved to approve the staff recommendation, as presented; Mr. Olt seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0145 Sanderfur, Tyson

Ms. Besok referenced the above application requesting \$250,000 for the construction of a Vital Farms poultry barn in Ohio County. Farm Credit Mid-America in Owensboro, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. King moved to approve the staff recommendation, as presented; Mr. Noe seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0146 Hobbs, David

Ms. Smither referenced the above application requesting \$10,000 to create a water way to slow erosion on leased farmland in Graves County. River Valley AgCredit in Mayfield, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Olt moved to approve the staff recommendation, as presented; Mr. Aldridge seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0147 Ballew, Lee

Mr. McCloskey referenced the above application requesting \$250,000 for the purchase of a Vital Farms poultry facility in Graves County. River Valley AgCredit in Mayfield, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review Committee recommends approving contingent upon the approval and obligation of a 90% FSA guarantee on River Valley Ag Credit and KAFC funds, with a combined loan-to-value no greater than 100%. as presented.

Mr. Flanagan moved to approve the committee recommendation, as presented; Ms. Noel seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0148 Clapp, Jacob

Ms. Smither referenced the above application requesting \$250,000 for the purchase of 25 acres with 4 Pilgrims mega barns in Graves County. River Valley AgCredit in Mayfield, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review Committee recommends pending the application and recommended applying under the Begging Farmer Loan Program.

Ms. Noel moved to approve the committee recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Unanimous.

Beginning Farmer Loan Program (BFLP)

AF25-0134 Smith, David

Mr. McCloskey referenced the above application requesting \$250,000 to refinance an existing KAFC loan and upgrade Pilgrims poultry barns in Graves County. River Valley AgCredit in Clinton, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review Committee recommends approving as presented contingent on quarterly check-ins with KCARD.

Ms. Noel moved to approve the committee recommendation, as presented; Mr. Hunt seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0149 Morgeson, Cameron

Mr. Jones referenced the above application requesting \$125,000 for the purchase of 40 acres in Green County. Bank of Columbia in Columbia, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 90% FSA guarantee on Bank of Columbia and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Noe moved to approve the staff recommendation, as presented; Mr. Penn seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0150 Travis, Joshua

Ms. Lee referenced the above application requesting \$152,500 for the purchase of 60 acres at auction for expansion of sheep and cattle operation in Grayson County. Farm Credit Mid-America in Elizabethtown, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Ms. Noel moved to approve the staff recommendation, as presented; Mr. Penn seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0151 Whitehouse, Weston

Ms. Besok referenced the above application requesting \$250,000 for the purchase of 40 acres with 2 40x500 poultry houses in Ohio County. Farm Credit Mid-America in Russellville, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review and Compliance Committee recommends pending the application for additional information.

Ms. Noel moved to approve the committee recommendation, as presented; Mr. Penn seconded the motion

VOTE: Motion Passed; Unanimous.

AF25-0153 Christian, Nicholas

Mr. Jones referenced the above application requesting \$250,000 for the purchase of 99 acres in Logan County. Lewisburg Bank Company in Russellville, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Penn moved to approve the staff recommendation, as presented; Ms. Noel seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0154 Carmickle, Eric

Ms. Smither referenced the above application requesting \$173,375 for the purchase of 35 acres in Scott County. Central Kentucky Ag Credit Lexington, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 90% FSA guarantee on Central Kentucky Ag Credit and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Olt moved to approve the staff recommendation, as presented; Mr. Flangan seconded the motion.

VOTE: Motion Passed; Mr. Noe Abstained.

AF25-0155 Riggs, Jacob

Ms. Lee referenced the above application requesting \$62,500 for the purchase of 18 acres at an auction in Grayson County. Farm Credit Mid-America in Elizabethtown, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Noe moved to approve the staff recommendation, as presented; Mr. Hunt seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0156 Coomer, Cory

Mr. Jones referenced the above application requesting \$150,000 for the purchase of 73 acres in Metcalfe County. Bank of Columbia in Columbia, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Aldridge moved to approve the staff recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0157 Furr, Joshua & Jordan

Ms. Besok referenced the above application requesting \$250,000 for the purchase of 25 acres in Marshall County. FNB Bank, Inc in Mayfield, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 90% FSA guarantee on FNB and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Penn moved to approve the staff recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Ms. Noel Abstained.

AF25-0158 Miller, Susan

Mr. McCloskey referenced the above application requesting \$113,500 for the purchase of 6 acres in Shelby County. Independence Bank in Shelbyville, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review and Compliance Committee recommends approving as presented.

Ms. Noel moved to approve the committee recommendation, as presented; Mr. Penn seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0159 Oesch, Anthony

Ms. Lee referenced the above application requesting \$250,000 for the purchase of 5 acres and existing hog barns in Graves County. First Community Bank of the Heartland in Clinton, KY is the participating lender. This application was referred to the Loan Review Committee.

The Loan Review and Compliance Committee recommends to pend the application for additional information.

Ms. Noel moved to approve the committee recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0161 Cain, Tyler

Mr. Jones referenced the above application requesting \$250,000 for the purchase of 104 acres in Harrison County. Central Kentucky Ag Credit in Paris, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 95% FSA guarantee on Central Kentucky Ag Credit and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Olt moved to approve the staff recommendation, as presented; Mr. King seconded the motion.

VOTE: Motion Passed; Mr. Noe Abstained.

AF25-0162 Durrett, Heizer

Mr. McCloskey referenced the above application requesting \$250,000 for the purchase of 166 acres in Green County. United Citizens Bank of Southern KY. in Campbellsville, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Flanagan moved to approve the staff recommendation, as presented; Mr. Noel seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0163 Vittitow, Joesph

Ms. Smither referenced the above application requesting \$74,980 for the purchase of 60 acres in Clinton County. Town & Country Bank & Trust Company in Bardstown, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Aldridge moved to approve the staff recommendation, as presented; Mr. Noe seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0164 Thang, Hen

Mr. McCloskey referenced the above application requesting \$250,000 for the purchase of 15 acres with 8 Tyson broiler barns and make improvements in McLean County. Field & Main Bank, Inc. in Henderson, KY is the participating lender.

Staff recommends approval, with documentation of proof of Kentucky residency, contingent upon the approval and obligation of a 95% FSA guarantee on FMB and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Flanagan moved to approve the staff recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0165 Clark, Caton

Mr. Jones referenced the above application requesting \$250,000 for the purchase of 142 acres in Green County. First and Farmers National Bank in Columbia, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 90% FFNB and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. King moved to approve the staff recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Mr. Unanimous.

AF25-0166 Clark, Colton

Mr. McCloskey referenced the above application requesting \$250,000 for the purchase of 141 acres in Green County. First and Farmers National Bank in Columbia, KY is the participating lender.

Staff recommends approval, contingent upon the approval and obligation of a 90% FSA guarantee on FFNB and KAFC funds, with a combined loan-to-value no greater than 100%.

Mr. Noe moved to approve the staff recommendation, as presented; Mr. Aldridge seconded the motion.

VOTE: Motion Passed; Unanimous.

Diversification through Entrepreneurship in Agribusiness Loan Program (DEALP)

AF25-0152 Gregory, William

Ms. Smither referenced the above application requesting \$250,000 for the purchase of an action business in Logan County. Independence Bank in Russellville, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Penn moved to approve the staff recommendation, as presented; Mr. Noe seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0160 Gregory, Curtis

Ms. Lee referenced the above application requesting \$250,000 for the purchase of an business and inventory for CATMAS LLC dba Pecks Farm Supply in Bath County. Community Trust Bank in Danville, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Olt moved to approve the staff recommendation, as presented; Mr. King seconded the motion.

VOTE: Motion Passed; Unanimous.

Large Animal Veterinary Loan Program (VET)

AF25-0143 Parker, Matthew

Mr. Jones referenced the above application requesting \$250,000 to construct a vet clinic in Owen County. Farm Credit Mid-America in Lexington, KY is the participating lender.

Staff recommends approval, with a combined loan-to-value no greater than 85%.

Mr. Penn moved to approve the staff recommendation, as presented; Mr. Flanagan seconded the motion.

VOTE: Motion Passed; Unanimous.

Old Business:

Commissioner Shell called on Mr. Jones, Ms. Lee, & Ms. Smither to present the following modifications, time extensions and withdrawn applications.

Modifications

AF24-0187 Buck, Travis

Mr. Jones presented a memorandum (*on file*) regarding the above-mentioned loan. The KAFC Board approved Travis' request for \$195,000 for the purchase of 37+/- acres and construction of 4 Tyson broiler houses in Monroe County at the November 08, 2024, meeting.

The loan officer requests a release of 74+/- acres that is owned by the applicant's father that is being pledged as collateral for the loan. The loan officer indicated that the loan will still be secured by 37+/- acres with the 4 Tyson broiler and 38+/- acres. This request is to release the 74+/- acres. This application was referred to the Loan Review Committee.

The Loan Review and Compliance Committee recommends approving as presented.

Mr. Hunt moved to approve committee recommendation, as presented; Mr. Cochran seconded the motion.

VOTE: Motion Passed; Unanimous.

AF23-0046 Lawless, Michael

Mr. Jones presented a memorandum (*on file*) regarding the above-mentioned loan. The KAFC Board approved Chase's request for \$172,000 for the purchase of 86+/- acres in Larue County at the April 21, 2023, meeting.

The loan officer requests a partial release of 5+/- acres from the 86 +/- acres. KAFC will still have a second on the 81+/- acres after the release. This application was referred to the Loan Review Committee.

The Loan Review and Compliance Committee recommends approving as presented.

Ms. Noel moved to approve committee recommendation, as presented; Mr. Olt seconded the motion.

VOTE: Motion Passed; Unanimous.

Extension

AF24-0007 Halcomb, John

Mr. Jones presented a memorandum (*on file*) regarding the above referenced loan. The loan officer indicated that there have been a delay due to equipment deliveries. This request is for a three (3) month extension to allow time for the construction and the loan to close. The new deadline would be January 10, 2026.

Mr. Cochran moved to approve staff recommendation, as presented; Mr. Flanagan seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0026 Eicher, Cole

Ms. Lee presented a memorandum (*on file*) regarding the above referenced loan. The loan officer indicated that there have been delays in closing due to health issues on the sellers side. This request is for a three (3) month extension to allow time for the loan officer to obtain documentation of the approved FSA guarantee. The new deadline would be January 14, 2026.

Mr. Penn moved to approve staff recommendation, as presented; Mr. King seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0085 Geron, Joshua

Ms. Lee presented a memorandum (*on file*) regarding the above referenced loan. The loan officer indicated that there have been delays in closing the loan due to the collection of receipts upon completion of the project. This request is for a three (3) month extension to allow time for the loan office to obtain documentation of the approved FSA guarantee. The new deadline would be December 20, 2025.

Mr. Cochran moved to approve staff recommendation, as presented; Mr. Noe seconded the motion.

VOTE: Motion Passed; Unanimous.

AF25-0091 Watson, Brandon

Ms. Lee presented a memorandum (*on file*) regarding the above referenced loan. The loan officer indicated that there have been delays in closing the loan due to the property being appraised for less than the asking price and is being held up due to renegotiating a contract. This request is for a three (3) month extension to allow time for renegotiation and closing of the loan. The new deadline would be January 10, 2026.

Mr. Olt moved to approve staff recommendation, as presented; Ms. Noel seconded the motion.

VOTE: Motion Passed; Mr. Noe Abstained.

AF25-0093 Chasteen, Kimberly

Ms. Smither presented a memorandum (*on file*) regarding the above referenced loan. The loan officer has indicated that they are in the process of closing the deal, but it may extend a little past the expiration date of

October 11. This request is for a three (3) month extension to allow time to finalize and submit all paperwork. The new deadline would be January 12, 2026.

Mr. Flanagan moved to approve staff recommendation, as presented; Mr. Aldridge seconded the motion.

VOTE: Motion Passed; Unanimous.

AF24-0110 Mattingly, Ethan

Ms. Lee presented a memorandum (*on file*) regarding the above referenced loan. The loan officer indicated that there have been delays in closing the loan due to the survey not being completed. This request is for a three (3) month extension to allow time for the construction to be complete and the loan to close. The new deadline would be January 10, 2026.

Mr. Cochran moved to approve staff recommendation, as presented; Ms. Noel seconded the motion.

VOTE: Motion Passed; Unanimous.

Closing Remarks

Commissioner Shell informed the board the next KAFC meeting will be at Franklin County Extension Office on Friday, November 14, 2025, at 10:00 a.m. (EST).

Adjournment

There being no further business, Commissioner Shell entertained a motion to adjourn the meeting at 11:54 a.m. (EDT).

Mr. Olt moved to adjourn the October KAFC board meeting; Mr. King seconded the motion.

VOTE: Motion Passed; Unanimous.

APPROVED DATE:

November 14th 2025

PRESIDING OFFICER:

[Signature]
Kentucky Agricultural Finance Corporation, Chair

BOARDS COORDINATOR:

[Signature]
Hannah Sharp-Johnson, Board Secretary

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1. A copy of the Loan and Compliance Review Committee meeting minutes is attached as Appendix A.

APPENDIX A:

Loan Review & Compliance

Committee Meeting Minutes



Meeting Date:	October 10, 2025
Meeting Location:	Franklin County Extension Office
Meeting Chair:	Lori Noel
Attendees:	<p><u>Committee Members:</u> Jonathan Noe, Lori Noel, Michael Cochran, Wayne Hunt, Billy Aldridge, Steven Olt, Frank Penn, Dan Flanagan, and Linda Rumpke.</p> <p><u>Staff:</u> Bill McCloskey, Hunter Jones, Brian Murphy, Brandon Reed, Chelsea Smither, Alexis Scheidt, Becca Besok, Hannah Sharp-Johnson, Savanna Hill, Alandria Lee, Bailey Siry-Crowder, Jesse Moore, Sarah Charles, Rachel Cowherd, and Landon Peach.</p>
Minutes Issued By:	Chelsea Smither, Loan Programs Manager
Meeting Call to Order:	9:06 AM EDT
Meeting Adjourned:	10:00 AM EDT

Agenda Items

New Business

1. Review of new loans:
 - a. AF25-0147 Lee Ballew: Lack of Documentation
 - i. Bill McCloskey led the discussion with a brief background about the application.
 - ii. The committee recommended approving the application because the missing documents were submitted.
 - b. AF25-0148 Jacob Clapp: Guideline Concern
 - i. Bill McCloskey led the discussion with a brief background about the application.
 - ii. The committee recommended the application be withdrawn and they reapply under the Beginning Farmer Loan Program.
 - c. AF25-0134 David Smith: Restructure and KCARD Update
 - i. Bill McCloskey led the discussion with a brief background about the application.
 - ii. The committee recommended approving the application contingent on the borrower working with a KCARD mentor quarterly.
 - d. AF25-0151 Weston Whitehouse: Lack of Documentation
 - i. Bill McCloskey led the discussion with a brief background about the application.

APPENDIX A:

Loan Review & Compliance

Committee Meeting Minutes



- ii. The committee recommended pending the application for further information.
- e. AF25-0158 Susan Miller: Credit Discussion
 - i. Bill McCloskey led the discussion with a brief background about the application.
 - ii. The committee recommended approving the request.
- f. AF25-0159 Anthony Oesch: Lack of Documentation
 - i. Bill McCloskey led the discussion with a brief background about the application.
 - ii. The committee recommended pending the application for further information.

Old News:

1. Review of AF23-0046: Michael Lawless: Modification
 - a. The committee recommended approving the request.
2. Update of Stressed Loans
 - a. KAFC Staff provided an update on the following stressed loans:
 - i. AF15-0091 Joseph Mehr
 - ii. AF19-0005 Austin Tabor
 - iii. AF20-0037 Pennington Stave
 - 1. The committee recommended approving the request for interest only payments for 3 months.
 - iv. AF20-0051 Jason Black
 - v. AF21-0084 Thaing San
 - vi. AF21-0091 AW Farms
 - vii. AF22-0055 Oxbow
 - viii. AF22-0085 Holland
3. Review Loan Disbursements
 - a. 36 Loans Closed April – June 2025.
4. Report of 9 Reviewed Loans (Randomly Selected by the Committee Chair)
 - a. Jonathan Noe gave of a report on the following reviewed loans.
 - i. AF25-0002 Andrew Knoll
 - ii. AF24-0156 Nicholas Hadley
 - iii. AF25-0032 Reece Cowley
 - iv. AF24-0090 Kyle Kirks
 - v. AF25-0013 Jordan Curtsinger
 - vi. AF24-0186 Timothy Elkins

APPENDIX A:

Loan Review & Compliance

Committee Meeting Minutes



- vii. AF24-0230 Kayla Phillips
- viii. AF25-0008 Nathan Beavin
- ix. AF24-0083 John Horst

- 5. Adjournment
 - a. Committee adjourned in acclamation.