

U.S. DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT  
Washington, D.C. 20250

MANUAL  
WSAL  
DATE  
January 16, 2026

ISSUE No.  
PN 653

## PROCEDURE NOTICE

### RD MANUAL CHANGES

INSERT RD INS 440.1  
(WSAL)

**INTEREST RATES, AMORTIZATION,  
GUARANTEE FEE, ANNUAL CHARGE, AND FIXED  
PERIOD.** This Instruction is partially  
revised as follows:

#### Exhibit B:

To update the Treasury Judgement rate and the effective date of January 1, 2026.

REMOVE  
Exhibit B dated 12-15-25.

INSERT  
Exhibit B revised 01-16-26.

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