

Testimony to the North Dakota Senate Judiciary Committee on January 28, 2021

1. Introduction of John and Lorie Pre-Farm Purchase.
2. Lobbying, Purchase of the farm, first few years, lowering the loan.
3. Remembering the 90's 1992- 1993, loss of our lender, no crop insurance.
4. New lender in the late 90's, Jill and Amy situation
5. Landlord and John and Lorie Sold land to a Rural Water system, because it was the best management decision. Rent back breach.
6. Lost current Lender, sought out Beresford Bancorp. Paid double interest
7. Limited operating by the lender, so I could not farm or ranch properly.
8. Worked off the farm, Met Jim Gord
9. Had to file Bankruptcy to protect our equity. Approached Jim Gord
10. Borrowed from Jim Gord to pay off Beresford, Difference in Money owed based on our Bankruptcy Settlement Agreement.
11. Owed both Jim and Beresford
12. Beresford wanted out, QCD, theft of QCD, Gord's assurances to Warren Anderson.
13. Despite Gord's Assurances try to sell the land for a quick profit.
14. 2009- rent the land out, Grazing Association Ran cattle, 3 year rule
15. Fall 2011, want to pay off the Gord's, Blindside with eviction.
16. Various Court action and we are here today.
17. Admit to letting people down, but have always tried to make it right.