

# Web-Based Farm Storage Facility Loan Program Functions



.

#### UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency Washington, DC 20250

Web-Based Farm Storage Facility Loan Program Functions 2-FSFL (Revision 1)

Amendment 4

Approved by: Acting Deputy Administrator, Farm Programs

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#### **Amendment Transmittal**

#### A Background

FSFL-DLS software enhancements will be released on December 16, 2016, that provides the following capabilities:

- ability to view the FSFL Loan Balances
- ability to waive an Application Fee
- ability to create the Disbursement Calculator for a loan disbursement.

#### **B** Major Changes

Subparagraph 31 B has been updated with a new screenshot of the Process Application Screen.

Subparagraph 31 B has been amended to update the new screenshot of the Add Application Package & Loan Request Detail Screen.

Subparagraph 32 B has been amended to update the new screenshot of the Add Application Package & Loan Request Detail Screen.

Subparagraph 32 C has been amended to include the description of FSFL loan balances.

Subparagraph 34 C has been amended to update the description for the payment amount.

Subparagraph 37 B has been amended to provide a reference for depositing application fee in NRRS.

Paragraph 39 has been added to include procedure for waiving application fee.

#### **Amendment Transmittal (Continued)**

#### **B** Major Changes (Continued)

Paragraph 90 has been added to include procedure for creating a partial/final loan request.

Paragraph 91 has been added to include procedure for converting a partial/final loan request to a final only loan request.

Subparagraph 100 A has been amended to remove the add loan request option from modifying applications.

Subparagraph 103:

- B has been amended to update the new screenshot of the Withdraw Loan Request Screen.
- C has been amended to clarify the procedure for withdrawing a loan request.

Paragraph 105 has been withdrawn and guidance about adding loan requests has been added to paragraph 90.

Paragraph 375 has been added to include procedure for accessing disbursement calculator.

Paragraph 376 has been added to include procedure for the Disbursement Calculator Screen before receipts have been entered.

Paragraph 377 has been added to include procedure for entering a disbursement calculator receipt.

Paragraph 378 has been added to include procedure for the Disbursement Calculator Screen after receipts have been entered.

Paragraph 379 has been added to include procedure for disbursement calculator 2<sup>nd</sup> party review.

Paragraph 380 has been added to include procedure for reopening the disbursement calculator after the 2<sup>nd</sup> party review.

Subparagraph 400 A has been amended to update the process when disbursing funds through Check Request.

Subparagraph 400 D has been amended to update the note for the Check Request Confirmation Screen.

Subparagraph 400.5 D has been amended to update procedure to cancel a payable.

#### **Amendment Transmittal (Continued)**

# **B** Major Changes (Continued)

Subparagraph 401 A has been amended to include a note for closing a partial/final loan request.

Subparagraph 550 G has been amended to include procedure for waiving application fee for an assumption.

Paragraph 555 has been added to include procedure for Treasury Offset Payments.

The following paragraphs have been withdrawn because Data Marts are no longer used for reporting. Paragraph:

- 600
- 601
- 602.

Exhibit 3 has been added to include descriptions of statuses used in DLS.

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	3-4.5, 3-4.6	
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	6-4.5, 6-4.6	
	6-4.9, 6-4.10	
	6-5, 6-6	
	7-107 through 7-108	
	7-115, 7-116	
	7-117	
	8-1 through 8-24 (remove)	
	8-25 (remove)	

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#### **Exhibits**

- 1 Reports, Forms, Abbreviations, and Redelegations of Authority
- 2 Definitions of Terms Used in This Handbook
- 3 Statuses Used in DLS

#### Part 1 General Information

#### 1 Handbook Coverage

#### A Purpose

This handbook provides step-by-step instructions for using the web-based DLS software to administer the FSFL program.

#### **B** Authority and Responsibilities

PECD has the authority and responsibility for the instructions in this handbook. PSD has the authority and responsibility for policy in 1-FSFL.

# C Related FSA Handbooks

The following FSA handbooks concern FSFL.

IF the area of concern is about	THEN see
actively engaged determinations	4-PL.
appeals	1-APP.
approved abbreviations, signatures, and authorizations	1-CM.
audits and investigations	9-AO.
disbursing lien search and UCC-1 recording fees	1-FI.
document retention period	25-AS.
environmental quality	1-EQ and 2-EQ.
establishing claims	58-FI.
FBP	1-FLP.
FSFL policy	1-FSFL.
interest rates	50-FI.
IRS reporting	62-FI.
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# 2 **Responsibilities**

# A Background

The responsibilities described in this paragraph are in addition to the responsibilities in 1-FSFL.

# **B** Office Responsibilities

The following table describes the responsibilities of each office for FSFL activity.

Office	Responsibilities
PSD	Implement web-based processes to support FSFL functions in
	State and County Offices.
	Provide procedural assistance to State Offices on data entry
	requirements and software operations.
State Offices	Provide application training to County Offices.
	Provide procedural assistance to County Offices on data entry
	requirements and software operations.
KC-ITSD and KCCO	Provide technical assistance to State and County Offices on
	nonprogram-related problems.

#### **3** DLS Background and Functionality

#### A Background

DLS:

- is an Intranet-based web application that is part of FLPIDS
- is used to record, track, monitor, and process various account actions related to making and managing FLP loans and FSFL's
- uses eAuthentication in the same manner that State, County, and National Offices use for other web-based programs
- operates through a Kansas City-based central web site
- is available 24 hours a day, 7 days a week, **except** during routine backup and maintenance periods.

**Note:** The National Help Desk is only available at 800-255-2434 or 816-926-1552 during regular business hours, and may **only** be contacted after National Office concurrence.

#### **B** Functionality

Follow the instructions in this handbook when using DLS to accomplish automated functions for the following FSFL activities:

- loan making
- routine servicing
- special servicing.

#### 4-19 (Reserved)

#### 20 DLS Definitions and Security Roles

#### **A Basic Information**

All FSFL functions:

- are within the web-based DLS currently used to process FLP applications
- can only be updated by FSA employees with Level II eAuthentication access "FSFL" role
- are no longer processed using the System 36/APSS.

#### **B** Definitions

In this part:

• <u>borrower</u> means a single borrower or a borrower who has a co-borrower/co-signer/ guarantor

**Note:** Borrower also means the applicant before a loan is approved.

- <u>FBP</u> contains the credit analysis for the applicant/borrower
- <u>FLP employees</u> mean State and County Office employees who administer FLP's
- <u>FP employees</u> mean State and County Office employees who administer FP's, such as price support, conservation, and disaster
- <u>loans</u> mean FSFL's only
- <u>users</u> mean FSA employees with Level II eAuthentication access to DLS, **except** where specifically noted
- •\*--microloans means FSFL microloans only.--\*

#### 20 DLS Definitions and Security Roles (Continued)

#### C Security Roles

The following are security roles:

- FP employees with authorized access in DLS for FSFL applications will be able to fully administer FSFL's within their State
- FLP employees will continue to have the roles for FLP loans as granted by the security officer

Note: An additional "FSFL" role is needed for authorized FLP employees.

- FP employees with FLP loan approval authority will have access for FLP loans as requested on FSA-13-A
- for FP and FLP employees, who need access to FSFL and have not already been granted access, will need to submit FSA-13-A. Contact the security officer for guidance.

#### 21 Accessing DLS

#### A Farm Loan Program Systems

Access the Farm Loan Programs System from the FSA Intranet Application Page at http://fsaintranet.sc.egov.usda.gov/fsa/applications.asp.

Note: Internet Explorer shall be used when accessing DLS.

#### **B** Example of Farm Loan Programs Systems Screen

Following is an example of the Farm Loan Programs Systems Screen.



#### 21 Accessing DLS (Continued)

#### C Action

From the FSA Intranet Application Page:

- CLICK "**D-F**"
- CLICK "Farm Loan Programs System"
- CLICK "Logon" to display the eAuthentication Login Screen
- enter user ID and password or login using LincPass
- CLICK "Login" to display the Farm Loan Programs Systems Main Menu
- CLICK "Direct Loan System" under "Applications".

#### **D** Example of Welcome to the Direct Loan System Screen

Following is an example of the Welcome to the Direct Loan System Screen.

**Note:** The Welcome to the Direct Loan System Screen will be referenced as the DLS Home Page.



#### A Overview

Before initiating any FSFL process, select the borrower from the DLS Home Page.

#### **B** Example of "Select Customer" Options

Following is an example of the "Select Customer" options.



#### C Action

From the DLS Home Page:

- CLICK "Select Customer"
- CLICK "Loan Making"
- select the borrower from the SCIMS Search Page
- the customer profile will be displayed with the SCIMS and State/County information.

**Note:** The "**Loan Making**" option is the starting point for **all** FSFL functions, including loan servicing.

# A Overview

A customer profile:

• contains a summary of account information for FLP loans and FSFL's

- will be established during the loan making process if one does not already exist.
- **Note:** This will always be the first step in accessing a customer in "Loan Making". The user will select the customer by clicking "Select Customer", then "Loan Making" on the top navigational bar on the Direct Loan Making Main Screen. Upon selecting a customer, the system will automatically link the user to the SCIMS Customer Selection Screen.

If the applicant:

- is new to DLS, the user will be prompted to establish a 1-time customer profile by clicking "**Submit**"
- already exists in DLS, the Process Application Screen will be displayed.

#### **B** Example of Customer Profile Screen for a New Applicant in DLS

Following is an example of the Customer Profile Screen for a new applicant in DLS.

FSA - Farm Loan Programs - Customer Management						
			Contraction of the second second	angen A		
DLS Home About DLS	S 🕨 🕴 Other FSA 🔻	Help   Contact U	s   Logout of eAut	ih		
DLS Admin 🔻 Select	t Customer 🔻 🛛 L	S-Dashboard   Trar	saction Manager	Acquisitions	Reports	
Customer Management Loan Making LS -	Message: The selec Customer. Please o	cted Customer (CCID: create a corresponding	11844809) does no DLS/FLP customer.	t match any exis	sting DLS/FLP	
LS - Dashboard		Cus	tomer Profile			
FSFL Loan Servicing	SCIMS Information	on				
Special Servicing Transactions	Customer Name: Title:	IM Borrower	Customer Type: Business Type: Empile	Individ Individ	ual ual	
	City, State: Zip:	Anytown, State 12345	Marital Status:	Unknov	wn N/A	
	Tax ID:	123456789	Tax ID Type:	S Soci	ial Security	
	Birth Date:	Not an Employee	Gender:	Male		
	Ethnicity Type: Phone(s):	Not Hispanic	Veteran:	No		
	State/County					
	State/County::	18066 - KS/Nemaha	•			
	Service Center:	18366 - KS/SENECA/2	0131			
			Submit Cancel			

**Note:** All applicants must have a customer profile established before a loan can be processed.

# C Example of Process Application Screen

The Process Application Screen is the first screen displayed after a borrower is selected from SCIMS and a customer profile is created, if applicable.

Following is an example of the Process Application Screen, which is displayed for all existing borrowers in DLS.

	Process Application						
The first time a new application is entered, select "Add Package".     Add Package   Action: Select an Action     Go							
S.No	Date Received	Request Type	Type of Assistance Loan #	Amount	Status	Status Date	
1	05-30-2014	11 - FS	900 2014/00006	50,000.00	Obligated	07-13-2014	
2	05-12-2014	🔘 11 - FS	901 2014/00002(P)	75,000.00	Check Processed	07-07-2014	
		🔘 11 - FS	901 2014/00003	75,000.00	Closed	07-07-2014	
3	09-11-2013	🔘 11 - FS	900 2014/00001	50,000.00	Withdrawn	05-19-2014	
4	05-20-2011	🔘 11 - FS	900 2011/00001	87,201.51	Closed	11-15-2011	

24-30 (Reserved)

#### Part 3 Loan Making

# Section 1 Loan Information and Application Fees

#### 31 Adding a Loan Package for New Applications

#### A Overview

A loan package contains either of the following:

- final loan
- partial and final loan.

**Important:** A partial and final loan **must** be in the same loan package.

"Loan Making" is divided into the following 6 screens:

- Loan Info
- Application Fee
- Related Entities
- Facility
- Farm Production
- Disposition.

**Notes:** If a field is required on the specific screen as indicated by an asterisk, users must enter the required information before moving to another screen.

Use tabs only after an application is created. Using tabs during the creation of the loan may not always save information entered.

FSFL procedure allows an applicant to combine a loan request for both grain and hay structures under 1 loan.

Users will:

- only enter the farm production to determine storage needs for the grain structure
- attach a completed hay worksheet to CCC-185 according to 1-FSFL, Exhibit 6.

# **B** Action

Add a new loan according to the following table.

Step			Actio	n			
1	Select the borrow	Select the borrower according to paragraph 22.					
	*						
	Customer Management Loan Making	Process Application > <u>Printer Friendly</u>					
	Process Application		Pro	cess Appl	ication		
	Checklist	The first time a new a	polication is er	stared select	'Add Backade''	,	
	Credit Decision - (FBP)		ppication is er	itered, select	Add Fackage		
	Customer Profile	Add Package					
	Other FSFL Fees	Action : Select	an Action	V Go			
	Loan Request Status History	S.No Date Received	Request Type	Type of Assistance	Amount	Status	Status Date
	Transaction Status History	1 05-29-2017	● 11 - FS-M	Loan # 904 2017/00007	25,000.00	Received	05-29-2017
	LS -						
	LS - Dashboard						
	FSFL Loan Servicing						
	Special Servicing						
	Transactions						
		·					*
	On the Process A	nulication Scree	n CI ICK •	م dd Pacl	zage"		
2	Scroll to the bott	om of the Custon	ner Profile	Screen	inge i		
_				Sereen			
	Fund Code Loop No.	(Restructured)	Paid State	us			
	- Loan Type	Original (Restructured) Loan	Date Paid in	Full	ss of WriteOff	New	Loan #
	No Information Available	Amt					
	Past Debt Inform	ation - Guaranteed	Terminating F	Paacon		Prima	ry Borr Id
	Loan # - Loan Type	Current Loan Amount <sup>S</sup>	ettlement/Ter Date	minated Cu	istomer Type	Primary	Borr Name
	No Information Available Past Debt Information	ation - Farm Stora	ge Facility				
	Loan Number State County Code	Original Closi	ng Date (	Driginal Loan A	Amount	Paid St Date Paid	atus in Full
	2013/00001 01009	08-01-20	13	\$11,220.0	0	R00 03-11-2	2014
	Previous Debt For	giveness - Direct	t Amount	Amount Repai	d	Prima	y Borr Id
	Loan No - Loan Type Settle	ment Type		Date of Last Collection	Custome Type	Primary	Borr Name
	No Information Available Previous Debt For	giveness - Guaran	teed				_
	Loan # - Loan Type	Current Loan Amount Net Loss Amount	Loss Typ Loss Dat	e Cu	stomer Type	Primar Primary	y Borr Id Borr Name
	No Information Available	Information		_	Training Hi	story	
No Information Available					<u>story</u>		
	Flag Type	e F	lag Descriptio	n Type		Flag Date	
	No Information Available			_			
		Submit	ont to Loan Rec	Reset	Cancel		
1	CI ICK "Cont to	Loop Dog?					

# 31 Adding a Loan Package for New Applications (Continued)

# **B** Action (Continued)

Step	Action									
3	The Add Applic	ation Package & Lo	tion Package & Loan Request Detail Screen will be displayed.							
	11	S								
	Customer Management									
	Loan Making	Process Application >								
	Process Application	Add Applicat	ion Packago	& Loop Poquest Det	sil					
	Checklist		Ion Package	a Loan Request Deta	a11					
	Customer Profile	Application Package Detail I	information							
	Loan Request Status		Date Received :							
	History	Loan Request Detail Informa	ation							
	Transaction Status	Request Type: Select	•	Emergency Designation #:						
		Init/Sub: 🔘 Initi	al 🔘 Subsequent							
	LS - Transfer/Assumption	Beginning Farmer: 🔘 Yes	No	Prevailing Claimant: 🔘 Ye	s 🔍 No					
	LS - Dashboard	Streamlined Loan: 🔘 Yes	No	Priority Consideration: 🔘 Ye	s 🔍 No					
	FSFL Loan Servicing	Loan Information								
	Special Servicing	Requested Loan Amt:		Incomplete Letter Date1:						
	Transactions	Application Completed Date:		Incomplete Letter Date2:						
		Eligibility Information								
		Elig Decision Date:		Elig Decision Determination: Select	•					
		Elig Decision Letter Date:	11 <sup>1</sup>							
		Demourar Training Information	<u></u>							
	In the "Date Received" field, enter the date the application was receive in the County Office by doing either of the following:									
	• entering the		yyyy Ionn	al						
	• clicking the	calendar icon.								
	<b>Note:</b> If "Date populate	Received" field is le	eft blank the er "FS" on f	e system will autom he next screen.	atically					
	r °r ande	santent auto uit								

#### 31 Adding a Loan Package for New Applications (Continued)

#### **B** Action (Continued)



# 31 Adding a Loan Package for New Applications (Continued)

# **B** Action (Continued)

Step	Action								
5	After the request	type has been selected, the Add Ap	plication Package & Loan						
	Request Detail So	creen will be displayed.	ereen will be displayed.						
	*								
	Customer Management	Add Application Deckars	Loon Dogwoot Datail						
	Loan Making		& Loan Request Detail						
	Process Application								
	Checklist	All required fields are denoted by an asterisk (*).							
	Credit Decision - (FBP)	Application Package Detail Information							
	Customer Profile	* Date Received: 10/23/2017	Request Type: FS-M						
	Loan Request Status	FSFL Loan Balances							
	History	Aggregate Outstanding Balance (\$): 0.00							
	Transaction Status History	Obligated Balance Not Disbursed (\$): 0.00							
		Available Microloan Balance (\$): 50,000.00							
	LS -	*FSA Admin State: Select V	*FSA Admin County: Select 🗸						
	Transfer/Assumption	*Requested Loan Amount:	* Partial/Final Indicator: O Partial 🖲 Final						
	LS - Dashboard	Total Requested Loan Amount:	* Fiscal Year: 2018						
	FSFL Loan Servicing	Delinquent Indicator: 🔿 Yes 💿 No	*Loan Term: Select 🗸						
	Special Servicing	Application Completed Date:	IncompleteLetterDate1:						
	Transactions	Incomplete Letter Date 2:							
		*Purpose of Loan:	^						
			$\sim$						
		Submit & Next	Cancel						
			*						
	Complete the init	ial application process according to	paragraph 32 through 80 as						
	applicable.								

# 32 Loan Information

#### A Overview

The "Loan Info" tab contains general information about the loan. The Add Application Package & Loan Request Detail Screen captures general loan information for the loan.

•

#### **B** Example of Add Application Package & Loan Request Detail Screen

Following is an example of the Add Application Package & Loan Request Detail Screen after \*--"FS" or "FS-M" is selected according to subparagraph 31 B.

Customer Management		
Loan Making	Add Application Package	& Loan Request Detail
Process Application		
Checklist	All required fields are denoted by an asterisk (*)	
Credit Decision - (FBP)	Application Package Detail Information	
Customer Profile	* Date Reœived: 10/23/2017	Request Type: FS-M
	FSFL Loan Balances	
Loan Request Status History	Aggregate Outstanding Balance (\$): 0.00	
	Obligated Balance Not Disbursed (\$): 0.00	
Transaction Status	Available Microloan Balance (\$): 50,000.00	
nscory	FSFL Loan Information	
LS -	*FSA Admin State: Select 🗸	*FSA Admin County: Select 🗸
Transfer/Assumption	*Requested Loan Amount:	* Partial/Final Indicator: 🔘 Partial 💿 Final
LS - Dashboard	Total Requested Loan Amount:	* Fiscal Year: 2018
FSFL Loan Servicing	Delin quent Indicator: 🔿 Yes 🖲 No	*Loan Term: Select 🗸
Special Servicing	Application Completed Date:	Incomplete Letter Date 1:
Transactions	Incomplete Letter Date 2:	
	*Purpose of Loan:	<u>^</u>
		$\sim$
	Submit & Next	Cancel
		*

#### **C** Field Descriptions and Actions

The following table provides the field descriptions and actions for the Add Application Package & Loan Request Detail Screen.

Field/Button	Description			Action					
	Application Package Detail Information								
Date Received The date the signed CCC-185 is received in the County Office.		Enter the date received if no already displayed.							
	Note:	If the date was entered according to subparagraph 31 B, Step 3 the date will be populated.	Note:	A blue warning message will be displayed if the date entered is greater than 7 calendar days before the current date. Review and confirm that the date entered is corrected before clicking <b>"Submit &amp; Next"</b> .					

Description	Action							
Application Package Detail Information (Continued)								
"FS" means "Farm Storage"								
"FS-M" means "Farm Storage Microloan".								
*FSFL Loan Balances								
Displays the sum of the loan principal for all								
outstanding loans for the primary borrower, plus any								
loans in check processing status.								
<b>Note:</b> A warning message will be displayed when the								
total Aggregate Outstanding Balance is greater								
than \$100,000.								
Displays the difference between \$50,000 and the								
Aggregate Outstanding Balance for all outstanding								
loans.								
<b>Important:</b> The borrower is only eligible for the								
amount displayed.								
<b>Note:</b> A warning message will be displayed when the								
Requested Loan Amount entered for a								
Microloan is greater than the Available								
Microloan Balance.								
<b>Example:</b> Aggregate Outstanding Balance = \$30,000								
Available Microloan Balance = \$20,000								
(\$50,000-\$30,000=\$20,000)								
Displays the sum of obligated loans not disbursed.								
_								
This field assists the user when entering a new loan								
request*								
	DescriptionApplication Package Detail Information (Continued"FS" means "Farm Storage""FS" means "Farm Storage Microloan".*FSFL Loan BalancesDisplays the sum of the loan principal for alloutstanding loans for the primary borrower, plus anyloans in check processing status.Note: A warning message will be displayed when the total Aggregate Outstanding Balance is greater than \$100,000.Displays the difference between \$50,000 and the Aggregate Outstanding Balance for all outstanding loans.Important: The borrower is only eligible for the amount displayed.Note: A warning message will be displayed when the Requested Loan Amount entered for a Microloan is greater than the Available Microloan Balance.Example: Aggregate Outstanding Balance = \$30,000 Available Microloan Balance = \$20,000(\$50,000-\$30,000=\$20,000)Displays the sum of obligated loans not disbursed.This field assists the user when entering a new loan request*							

# **C** Field Descriptions and Actions (Continued)

	_	FSFL Loan Information	_			
FSA Admin	The off	ice location of the applicant's	Using the drop-down list, select			
State	adminis	strative State and County Office. See	the applicable State.			
FSA Admin	1-FSFL	., subparagraph 68 B.	Using the drop-down list, select			
County			the applicable county.			
Requested	The req	uested amount of the loan.	Enter the requested loan amount			
Loan Amt			in dolla	ars and cents.		
	Note:	Maximum amount requested for				
		microloans is \$50,000.	If the l	oan being entered is for the		
			partial	loan, enter the amount of		
			the par	tial loan that can be up to		
			50 per	cent of the total requested		
<b>D</b>	7.1 .0		loan ar	nount.		
Partial/Final	Identifi	es whether the loan is for a partial or	Select	"Partial" or "Final".		
Indicator	final lo	an.	NI-4			
	NI-4	Without and the second se	Note:	The system defaults to		
	Note:	when an applicant requests a partial and final loan at loan application time, the		Final <sup>7</sup> .		
		nutial loan application is entered first				
		followed by the final loan application				
Total	The tot	al amount for both partial and final loans	Enter t	he total amount for both		
Requested	as annli	icable	nartial	and final loans		
Loan Amount	us upph		partial	und mitu iouns.		
Louir / infount			Note:	If "Final" is selected this		
			1,000	field is graved out.		
Fiscal Year	The year	ar in which the loan will be approved.	Using	the drop-down list, select		
		11	the fisc	cal year.		
	For loa	ns requested in August or September,		5		
	users w	ill have the option to select the future FY	Note:	This field is defaulted to		
	if it is k	mown at time of application that the loan		the current FY and		
	will no	t be approved in the current FY.		cannot be changed unless		
				the loan is requested in		
	Note:	After the loan is submitted in DLS, the		August or September.		
		fiscal year cannot be changed.				

# **C** Field Descriptions and Actions (Continued)

•

Field/Button	Description	Action			
Delinquent Indicator	Identifies if an applicant is	Field is defaulted to " <b>No</b> ".			
	delinquent according to DCIA rules.				
		Select "Yes" only if the applicant is			
		delinquent.			
Loan Term	The length of the loan in number of	*Select "3", "5", "7", "10", or*			
	years.	"12" from the drop-down list			
		according to 1-FSFL, paragraph 23.			
Application	The date all information has been	Enter the date by doing either of the			
Completed Date	submitted by the applicant.	following:			
	Leave blank if all information has	• enter the date in the			
	not been submitted at the time of	"mm/dd/yyyy" format			
	request.				
		• click the calendar icon.			
	<b>Note:</b> Leave this field blank when				
	doing a partial or final loan.	Note: Users cannot delete the			
	While the loan is in	"Application Complete Date"			
	"Received" status, changes	after clicking "Submit".			
	made to the partial loan will				
	populate to the final loan.				
	Once the partial loan is in				
	Completed status, any				
	updates to the partial loan				
	will <b>not</b> populate to the final				
In a sumplate I attan	IOan.	Enter the date by dains either of the			
Deta1	The date the first fetter was maned to	following:			
Dater	information	lonowing:			
In a surgilate I attag	The data the second latter was	a sector the data is the			
Deto2	mailed to the applicant requesting	• enter the date in the "mm/dd/www" format			
Datez	additional information	mm/dd/yyyy Tormat			
		• alight the colondar icon			
		• Click the calendar icoli.			
		Note: Users cannot delete the			
		"Application Complete Date"			
		after clicking "Submit"			
Purpose of Loan	A free-form field to enter the reason	Enter the purpose for the loan			
I dipose of Loan	for requesting the loan	Enter the purpose for the four.			
Submit & Next	Proceeds to the Application Fee	CLICK "Submit & Next"			
	Screen: information is saved	CLICIX Submit & IVAL			
Cancel	Returns to the Process Application	CLICK "Cancel".			
	Screen; information is not saved				

# C Field Descriptions and Actions (Continued)

#### 33 Application Fee

#### A Overview

All application fees for FSFL are:

- entered in DLS
- transmitted automatically from DLS to NRRS.

Important: County Offices shall not use NRRS to submit FSFL application fees.

The "Application Fee" tab contains a series of screens that allow the user to:

- enter application fee details
- update or delete application fee details that have not been transmitted to NRRS
- delete application fee details that have been transmitted to NRRS.

**Note:** Subsequent application fees can be entered until the check has been requested for loan closing.

#### **B** Example of Initial Application Fee Screen

Following is an example of the Initial Application Fee Screen before the application fee has been entered.

Customer Management							
Loan Making		A	pplicatio	on Fee			
Process Application							
Checklist							
Credit Decision - (FBP)	Loan Info App Fee						
Customer Profile	All required fields are denoted by Application Details	an asterisk ( * ).					
Loan Request Status	Date Received: 12/05/2015	Re	quest Type: FS	3	Fiscal Ye	ar: 2016	
History	Application Fee Details						
Transaction Status History	Payment Remitter Date Name	Remittance Amount	Remittance Type	FSA Office	Check/Item Number	Payment Amount	Status
LS - Transfer/Assumption LS - Dashboard	Total Application fee us Total Application fee availa Total Application f	ed: \$0.00 ble: \$0.00 ee: \$0.00					
FSFL Loan Servicing Special Servicing Transactions	Add Payment	(	Previous	Cancel			

#### **33** Application Fee (Continued)

#### C Action

From the Application Fee Screen CLICK:

- "Add Payment" to proceed to the Application Fee Details Screen
- "Previous" to return to the Loan Information Screen
- "Cancel" to return to the Process Application Screen.

Note: If "Cancel" is selected and the loan needs to be:

- re-accessed, select "**Update Loan Request**" from the drop-down list on the Process Application Screen before proceeding forward
- deleted, select **"Delete" Loan Request"** from the drop-down list on the Process Application Screen and delete loan according to paragraph 104.

Note: Obligated loans cannot be deleted, only withdrawn. See paragraph 103.

#### 34 Adding Application Fee Details

#### A Overview

The Application Fee Screen allows the user to enter all remittance details associated with the application fee.

#### **B** Example of Remittance Details on Application Fee Screen

Following is an example of the remittance details on the Application Fee Screen before details have been entered.

Customer Management	
Loan Making	Application Fee
Process Application Checklist	
Credit Decision - (FBP)	Loan Info App Fee
Customer Profile Loan Request Status	All required fields are denoted by an asterisk ( * ). Remittance Details
History	Select: 🔘 Existing 🔘 New
Transaction Status History	* Remitter Name: Select * Remittance Amount:
LS - Transfer/Assumption	* Remittance Type:       Select <ul> <li>* Check/Item Number:</li> <li>* Remittance State:</li> <li>Select             <li>* Remittance County:</li> <li>Select         </li></li></ul>
LS - Dashboard	* Office: Select 💌
FSFL Loan Servicing	Payment Type: Application Fee
Special Servicing	Payment Details
Transactions	* Payment Amount:
	* Payment Date:
	Submit Cancel

# 34 Adding Application Fee Details (Continued)

# C Field Descriptions and Actions for Remittance Details

The following table provides the field descriptions and actions for entering the remittance details on the Application Fee Screen.

Field/Button	Description	Action
	Remittance Details	<u> </u>
Existing/New	Allows the user to select a new or an existing remittance.	"New" is the default value. Select "Existing" when correcting an application fee that is in an
Remitter Name	The name of the person or persons submitting the payment.Note:The remitter can be someone other than the borrower.	"Active verified" status. Using the drop down list, select the remitter. If the remitter is not the borrower, select the remitter from SCIMS by clicking "Select Customer from SCIMS".
		Note: The remitter must have a valid TIN in SCIMS. When the remitter does not have a valid TIN, use TIN "430951685 E", for CCC.
Remittance Amount	Enter the total remittance being submitted. It must be equal to the payment amount. Note: A future release will allow the remittance amount to be greater than the	Enter the amount in increments of \$100.00
	payment amount.	
Remittance Type	The type of remittance. The following options are available: <ul> <li>cash</li> <li>cashier's check</li> <li>check</li> <li>money order</li> <li>multi-party check</li> </ul>	Using the drop-down list, select the applicable remittance type.

# 34 Adding Application Fee Details (Continued)

Field/Button	Description	Action						
Remittance Details (Continued)								
Check/Item Number	The number associated with the remittance type, such as check number.	Enter the number associated with the check/item number. <b>Note:</b> The field is grayed out when "Cash" has been selected.						
Remittance State	<ul> <li>The State where the application fee was accepted.</li> <li>Note: Borrowers can only submit an application fee in states they are associated with.</li> </ul>	Using the drop-down list, select the applicable State.						
*Remittance County	The county where the application fee was accepted.	Using the drop-down list, select the applicable county*						
Office	The Service Center associated with the State and county selected.	Using the drop-down list, select the Service Center.						
	Payment Type							
Payment Type	The type of payment. "Application Fee" is the only available type and this field is grayed out.							
Payment Amount	*Payment amount is the amount applied to the application fee*	Enter the remittance amount.						
Payment Date	The date the payment was received in the Service Center	<ul> <li>Enter the date by doing either of the following:</li> <li>enter the date in the "mm/dd/yyyy" format</li> <li>click the calendar icon.</li> </ul>						

# C Field Descriptions and Actions for Remittance Details (Continued)

#### 34 Adding Application Fee Details (Continued)

<b>Field/Button</b>	Description	Action
	Payment Type (Contin	ued)
Submit	The remittance information is saved and ready to transmit to NRRS.	CLICK "Submit".
	The Application Fee Summary Screen will be displayed.	
Cancel	Returns to the Application Fee Screen; information is not saved.	CLICK "Cancel".

#### **C** Field Descriptions and Actions for Remittance Details (Continued)

# **35** Finalizing Application Fee Details

#### A Overview

After the application fee details have been entered according to paragraph 34, the user will be able to submit the application fee details to NRRS.

# **B** Example of Application Fee Screen Before Submitting to NRRS

The following is an example of the Application Fee Screen after application details have been entered but before the details have been submitted to NRRS. The status is "Pending".

Customer Management									
Loan Making				Α	pplicati	on Fee			
Process Application									
Checklist	Lo	oan Info	ADD Fee						
Credit Decision - (FBP)	All re	quired fields ar	e denoted by a	n asterisk ( * ).					
Customer Profile	Ар	plication De	etails						
Loan Request Status		Date Received:	12/05/2015	Re	quest Type: F	s	Fiscal Ye	ar: 2016	
Transaction Ctatus	Арр	plication Fe	e Details						
History		Payment Date	Remitter Name	Remittance Amount	Remittance Type	FSA Office	Check/Item Numbe <del>r</del>	Payment Amount	Status
LS -	$\odot$	12/05/2015	IM Remitter	\$100.00	Check	ADAIR, IA	12345	\$100.00	Pending
Transfer/Assumption									
LS - Dashboard		Total App	lication fee use	d: \$0.00					
FSFL Loan Servicing		Total Applicat	ion fee availab	le: \$0.00					
Special Servicing		Tota	l Application fe	e: \$100.00					
Transactions	Δ	dd Payment							
		aa i aymont							
			[	Submit Pa	yments	Previous	incel		
## **35** Finalizing Application Fee Details (Continued)

## C Actions

On the Application Fee Pending Screen CLICK:

- "Submit Payments" to submit application fee to NRRS
- "Add Payment" to add another application fee according to paragraph 34
- **"Previous"** to return to the Loan Information Screen; see paragraph 32
- "Cancel" to return the Process Application Screen; information entered is saved.
- radio button next to specific payment to update or delete the payment; see paragraph 36.

### **36** Modifying Application Fee Details

### A Overview

Application fee details may be modified before submitting to NRRS.

After the application fee has been successfully submitted to NRRS, the only option is to delete the application payment and re-enter.

#### **B** Action

Modify the application fee details according to the following table.

			A	ction							
On the following Application Fee Screen,											
Customer Management											
Loan Making Process Application			Α	pplicati	ion Fee						
Checklist Credit Decision - (FBP) Customer Profile	Loan Info All required fields a Application D	App Fee re denoted by a etails	an asterisk ( * )								
Loan Request Status History	Date Received: 12/05/2015 Request Type: FS Fiscal Year:						ar: 2016	: 2016			
Transaction Status History	Application Fe Payment Date	ee Details Remitter Name	Remittance Amount	Remittance Type	FSA Office	Check/Item Number	Payment Amount	Status			
LS - Transfer/Assumption	12/05/2015	IM Remitter	\$100.00	Check	ADAIR, IA	12345	\$100.00	Pending			
LS - Dashboard	Total Application fee used: \$0.00										
FSFL Loan Servicing Special Servicing	Total Applica Tot	tion fee availat al Application f	ole: \$0.00 ee: \$100.00								
Transactions	Add Payment										
			Submit Pa	yments	Previous	ancel					

## **36** Modifying Application Fee Details (Continued)

#### **B** Action (Continued)



## 36 Modifying Application Fee Details (Continued)

#### **B** Action (Continued)



## **37** Submitting Application Fees to NRRS

### A Overview

The Application Fee Screen will be displayed with a status transmission update once submitted to NRRS.

After "Submit Payment" has been clicked the "Status" field will be updated to 1 of the following statuses:

- "Success"
- "No Response"
- "Failure".

### B "Success" Transmission to NRRS

A status of "Success" indicates that all application fees have been successfully transmitted to NRRS the user will proceed to the Related Entities Screen and:

- associate the application fee to the borrower(s)
- attribute share percentages for when co-borrowers are present on the loan
- enter any applicable co-signers and or guarantors.

**Note:** Subsequent application fees can be entered at any time until the check has been \*--requested for loan closing. See 64-FI for guidance on completing the deposit in NRRS.--\*

### C Example of "Success" Transmission to NRRS

Following is an example of a successful transmission of remittance details to NRRS. The "Related Entitles" ("RE") tab is now available.

Customer Management												
Loan Making				Α	pplicati	on Fee						
Process Application Checklist												
Credit Decision - (FBP)	ision - (FBP) Loan Info App Fee RE											
Customer Profile	All re Ap	plication De	e denoted by a stails	in asterišk ( * ).								
Loan Request Status History	Date Received: 11/05/2015 Request Type: FS						Fiscal Ye	ar: 2016				
Transaction Status	Арр	Payment	e Details Remitter	Remittance	Remittance	EEA Office	Check/Item	Payment	Status			
History		Date	Name IM Domittor	Amount	Type		Number	Amount	Status			
LS - Transfer/Assumption		11/05/2015	IN Remitter	\$100.00	Check	ADAMS, IL	12343	\$100.00	Success			
LS - Dashboard		Total App	lication fee use	ed: \$0.00								
FSFL Loan Servicing		Total Applicati Tota	I Application fe	e: \$100.00 ee: \$100.00								
Special Servicing	_		_									
Transactions	A	dd Payment										
				Nex	t Previous	s Cancel						

### 37 Submitting Application Fees to NRRS (Continued)

## D Actions After "Success" Transmission to NRRS

On the screen CLICK:

- "Next" or the "RE" tab to proceed to the Related Entities Screen; see paragraph 60
- "**Previous**" to return to the Loan Information Screen
- **"Cancel"** to return the Process Application Screen. Application fee information entered is saved.

## E "No Response" Transmission to NRRS

A status of "No Response" indicates that the application fee details attempted to be transmitted to NRRS but was unsuccessful. This will usually occur when NRRS is not available to receive transmissions.

The information is saved however the user will not be able to continue with the application process until the transmission is successful.

The screen will be updated to include a "Recovery" button which will allow the user to re-submit the application fee at a later time.

Note: An auto recovery process will be run nightly for all "No Response" statuses.

### F Example of a "No Response" Status

Following is an example of a "No Response" status.

Customer Management											
Loan Making				Α	pplicati	on Fee					
Process Application											
Checklist	Lo	oan Info	ADD Fee								
Credit Decision - (FBP)	All re	equired fields are	e denoted by a	n asterisk ( * )							
Customer Profile	Application Details										
Loan Request Status		Date Received:	12/05/2015	Re	quest Type: F	S	Fiscal Ye	ar: 2016			
HISLOFY .	Арр	olication Fe	e Details								
Transaction Status History		Payment Date	Remitter Name	Remittance Amount	Remittance Type	FSA Office	Check/Item Number	Payment Amount	Status		
LS -	0	12/05/2015	IM Remitter	\$100.00	Check	ADAMS - UNION,	12345	\$100.00	No		
Transfer/Assumption						IA		V.	Response		
LS - Dashboard		Total Appl	ication fee use	d• ¢0.00							
FSFL Loan Servicing		Total Applicati	on fee availabl	e: \$0.00							
Special Servicing		Tota	l Application fe	e: \$100.00							
Transactions	A	dd Payment									
				Reco	over	Previous Ca	incel				

## **37** Submitting Application Fees to NRRS (Continued)

### G Actions After a "No Response" Transmission

When the "Status" field displays a "No Response" an error message will be displayed instructing the user to retry at a later time.

CLICK:

- "Cancel" to return to the Process Application Screen; information will be saved
- **"Recover"** to re-submit the application fee to NRRS before the auto recovery process has run.

## H "Failure" Status

When the "Status" field displays a "Failure", an error message will be displayed indicating that application fee was not transmitted to NRRS.

This occurs when the user tries to delete an application fee that has already been verified on the Schedule of Deposit.

**Note:** Only remittances in an "Active-Verified" status can be re-submitted. See 64-FI, Part 4 for further instructions.

## I Actions After a "Failure" Transmission

When the status displayed is "Failure":

- follow 64-FI, Part 4 to activate the remittance
- retry submitting the application fee according to paragraph 36.

### **38** Deleting Application Fees

### A Overview

Application fees can only be deleted:

- before successful transmission to NRRS
- after successful transmission to NRRS and the remittance is an "Unscheduled" status
- after successful transmission to NRRS and the remittance is in an "Active-Verified" status.

### **B** Deleting Application Fee Before Successful Transmission to NRRS

Delete an application fee according to the following table.



## **B** Deleting Application Fee Before Successful Transmission to NRRS (Continued)

р					Ac	ction						
	The payment is successfully deleted.											
	Customer Management											
	Loan Making				Α	pplicati	on Fee					
	Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History	All re Ap	an Info equired fields ar plication De Date Received: plication Fe Payment Date	App Fee e denoted by a etails 12/05/2015 e Details Remitter Name	an asterisk ( * ) Re Remittance Amount	quest Type: F Remittance Type	S FSA Office	Fiscal Ye Check/Item Number	ar: 2016 Payment Amount	Status		
	LS - Transfer/Assumption	0	12/05/2015	IM Remitter	\$100.00	Check	ADAMS - UNION, IA	1111	\$100.00	Pending		
	LS - Dashboard FSFL Loan Servicing Special Servicing		Total App Total Applicat Tota	lication fee use ion fee availab al Application fe	ed: \$0.00 le: \$0.00 ee: \$100.00							
	Transactions	A	dd Payment									
				ĺ	Submit Pa	yments	Previous Ca	ancel				

## \*--C Deleting Application Fee With Remittance in "Unscheduled" Status

Delete an application fee that has been successfully submitted to NRRS and the remittance is in an "Unscheduled" status according to the following table.--\*

			Ac	ction							
On the Application Fee Screen the "Status" is "Success".											
Customer Management Loan Making Process Application			А	pplicati	ion Fee						
Checklist Credit Decision - (FBP) Customer Profile	Loan Info All required fields ar Application De	App Fee e denoted by a etails	RE an asterisk (*)								
Loan Request Status History	Date Received: Application Fe	12/05/2015 e Details	Re	quest Type: F	S	Fiscal Ye	ar: 2016				
Transaction Status History	Payment Date	Remitter Name	Remittance Amount	Remittance Type	FSA Office	Check/Item Number	Payment Amount St	atus			
LS - Transfer/Assumption	0 12/05/2015	IM Remitter	\$100.00	Check	ADAMS - UNION, IA	12345	\$100.00 S	uccess			
LS - Dashboard FSFL Loan Servicing Special Servicing	Total App Total Applicat Tota	lication fee use ion fee availab Il Application fe	ed: \$0.00 de: \$100.00 ee: \$100.00								
Transactions	Add Payment										
			Nex	t Previou	s Cancel						

## \*--C Deleting Application Fee With Remittance in "Unscheduled" Status (Continued)



## **D** Deleting Application Fee with Remittance in "Settled" Status

Delete an application fee that has been successfully submitted to NRRS and the remittance is in a "Settled" status according to the following table.

Step	Action
1	Activate remittance in NRRS, according to 64-FI, part 4.
	<b>Note:</b> Print out remittance information from NRRS, this provides a reference in case application fee has to be re-entered again.
2	Delete application fee from DLS, according to subparagraph 38 C.
3	Review remittance in NRRS to confirm the external receipt has been deleted.

### \*--39 Waiving Application Fee

## A Overview

Application fees may only be waived;

- in certain situations
- by a National Office user.

**Example:** An assumption has been requested for the spouse of a deceased primary borrower. 1-FSFL allows for fees to be waived for this request

## **B** County Office Action

County Offices must provide the State Office FSFL Specialist with the following loan information:

- borrower name
- fiscal year
- loan number
- details for waiving application fee

### C State Office Action

State Offices will access the following FSFL SharePoint website to record the waived application fee request.

https://sharepoint.fsa.usda.net/mgr/dafp/PECD/Payment\_Issues/Lists/FSFL%20Payments/AllItems.aspx--\*

### 40-59 (Reserved)

### Section 2 Related Entities

#### 60 Related Entities Screen

### A Overview

All primary borrowers and any applicable co-borrowers, co-signers, and guarantors on a loan must be entered in the Related Entities Screen.

The Related Entities Screen allows the user to:

- associate the application fee to the borrower(s)
- allocate shares when co-borrowers exist
- enter co-signers and guarantors
- •\*--delete co-signers and co-borrowers.--\*

**Note:** Related entities may be entered and or modified until the check has been requested for loan closing.

#### **B** Action

When the loan:

- is for a single borrower, see paragraph 61
- is for multiple borrowers, see paragraph 62
- has co-signers or guarantors, see paragraph 62.

## 61 Adding Related Entities for a Single Borrower

#### A Overview

Loans with a single borrower will be recorded in the Related Entities Screen as the primary borrower.

## **B** Associating Payment Details to a Single Borrower

Complete the Related Entities Screen for a loan with a single borrower according to the following table.

Step	Action
1	After the application fee has been successfully transmitted to NRRS according to
	paragraph 37, the Application Fee Screen will display the "RE" tab.
	Customer Management
	Loan Making Application Fee
	Process Application
	Credit Decision - (FBP)
	Customer Profile All required fields are denoted by an asterisk (* ). Application Details
	Loan Request Status Date Received: 12/05/2015 Request Type: FS Fiscal Year: 2016
	Transaction Status           Payment         Remittance         Remittance         FSA Office         Check/Item         Payment         Status
	History Annount Type Number Annount
	Transfer/Assumption
	LS - Dashboard Total Application fee used: \$0.00
	Special Servicing         Total Application fee available: \$100.00           Special Servicing         Total Application fee: \$100.00
	Transactions Add Payment
	Next Previous Cancel
	CLICK "Next" or the "RE" tab.
2	The Related Entities Screen will be displayed.
	Before the payment details are associated to the borrower, the number of available
	payments is displayed as "1".
	The "Borrower Type" displayed is "Primary" and the Share Percentage is 100%.
	Customer Management
	Loan Making Related Entities
	Checklist
	Credit Decision - (FBP)
	Customer Profile Date Received: 12/05/2015 Request Type: FS Loan Request Status No. of available Payments: 1 Fiscal Year: 2016
	History
	Transaction Status History Related Entity Information :
	LS -
	Transfer/Assumption         Related           I.S Dashboard         Select         Raining           Name         Borrower Type         Payment Details         Share %
	FSFL Loan Servicing         Borrower         999999999         Primary         Select         100.00
	Special Servicing
	Transactions
	Submit RE Previous Cancel
	CLICK the "Payment Details" field.

## **B** Associating Payment Details to a Single Borrower (Continued)

The payment det		Action							
The payment details will be displayed.									
Customer Management									
Loan Making Related Entities									
Checklist Credit Decision - (FBP)	cklist dit Decision - (FBP)								
Customer Profile	Application Details Date Received: 12// No. of available Payments: 1	Request Type: FS Fiscal Year: 2016							
History Transaction Status	Related Entity Information :								
History LS -									
Transfer/Assumption LS - Dashboard	Select Related Select Entity Tax ID Name	Borrower Type	Payment Details	Share %					
FSFL Loan Servicing Special Servicing	Borrower 999999999	Primary	Chk:1111;Amt:\$100.0;Bal:\$100.0 🔻	100.00					
Transactions		Submit DF	travious Cancel	Add					
CLICK <b>"Submi</b> t	t RE".								
a anno ata d	hafara proceeding	iyea ii tiic		nust be					
corrected The num The rema	before proceeding. ber of available pay	ments has	been updated to "0".	nust be					
corrected The num The rema Customer Management Loan Making Process Application	before proceeding. ber of available pay aining loan making t	ments has abs are no	been updated to "0".	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP)	l before proceeding. ber of available pay aining loan making t	ments has abs are no nitities are succes Related	been updated to "0". ow available.	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status	ber of available pay aining loan making t Message: The chosen Related Er Loan Info App Fee RE Application Details	ments has abs are no ntities are succes Related	been updated to "0". ow available. stuly submitted.	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status	ber of available pay aining loan making t Message: The chosen Related Er Loan Info App Fee RE Application Details No. of available Payments: 0	ments has abs are no nitities are succes Related Facility Far	been updated to "0". bw available. stuly submitted. Entities m Production Disposition Request Type: FS Fiscal Year: 2016	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption	ber of available pay bining loan making t Message: The chosen Related Er Loan Info App Fee RE Application Details Date Received - 204 No. of available Payments: 0 Related Entity Information :	ments has abs are no nitities are succes Related Facility Fai	been updated to "0". ow available. sfully submitted. Entities m Production Disposition Request Type: FS Fiscal Year: 2016	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing	ber of available pay ber of available pay bining loan making t Message: The chosen Related Er Loan Info App Fee RE Application Details Date Received: - 544 No. of available Payments: 0 Related Entity Information :	ments has abs are no ntities are succes Related Facility Fai 15/2015	been updated to "0". ow available. sfully submitted. Entities m Production Disposition Request Type: FS Fiscal Year: 2016	nust be					
corrected The num The rema Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	l before proceeding. ber of available pay aining loan making t Message: The chosen Related Er Loan Info App Fee RE Application Details Date Received: - 244 No. of available Payments: 0 Related Entity Information : Select Related Entity Tax ID Borrower 99999999	ments has abs are no ntities are succes Related Facility Fac 15/2015	been updated to "O". been updated to "O". ow available. Entities m Production Disposition Request Type: FS Fiscal Year: 2016 Payment Details Chk:1111 ChkAmt: \$100.0 Fee: \$100.0	nust de Share %					

## **B** Associating Payment Details to a Single Borrower (Continued)

Action							
The Facility So	creen will be display	ed.					
-							
Customer Managemen	nt						
Loan Making	U	pdate Loan Request Detail					
Process Application							
Checklist	Loan Info App Fee R	E Facility Farm Production Disposition					
Credit Decision - (FB	All required fields are denoted by an a	sterisk ( * ).					
Customer Profile Loan Request Status	Equipment Purchased or Tentative						
History	Proposed Structure:	Storage Bin					
Transaction Status History		Storage Crib Upright Silo Flat Storage					
LS -	Purchased From:						
Transfer/Assumption	Real Estate Information						
LS - Dashboard	Owner Name:						
FSFL Loan Servicing	Address Line 1:						
Special Servicing	Address Line 2:						
Transactions	City:						
	State:	Select Tip Code: -					
	Lien Holder:						
	Lien Search Date:						
		Submit Previous Next Cancel					

## 62 Adding Related Entities for Multiple Borrowers

#### A Overview

61

Multiple borrower loans:

- have a primary borrower
- have 1 or more co-borrowers
- may have co-signers
- may have guarantors.
- \*--Note: Changes to related entities and applicable shares can be made up until the loan is closed. After the loan has closed only the shares can be updated using the "Manage Related Entities" function in Loan Servicing according to subparagraph 460 A.--\*

Application fees can be accepted as:

- a single remittance
- multiple remittances.

#### **Adding Related Entities for Multiple Remittances** B

Add the related entities with multiple remittances according to the following table.



## **B** Adding Related Entities for Multiple Remittances (Continued)

		ACHOIL		
The SCIMS Searc	ch Page will be di	splayed.		
Linited States Departmen	t of Agriculture		CCIMC	
Farm Servic	e Agency		Customer Search	ĥ
	180 2 2	8		
Scims Se	earch Home   About Scim	is Search   Help   Cor	ntact Us   Exit   Logou	t of eAuth
Please Select A Custor	ner			
Location State:		County		
IOWA 🔻		ALL COL	JNTIES -	
Service Center (Optional):				
ALL SERVICE CENTERS	•	National 9	earch:	
		Name		
Туре		Starts With Sexac	t Match	
Active      Active and Inactive	ve	Last or Business:		
		Hirst:		
Tax ID		Other Common Name:		
ID Type: SELECT ONE	E 🔻	Zip Code:		
Whole ID		Phone No:		
	Search	Reset Cancel		
Select the co-borr The Related Entit	ower accordingly ies Screen is re-di	splayed.		
Select the co-borr The Related Entiti Note: When the l completing	ower accordingly ies Screen is re-di loan has more tha g this step.	splayed. n 1 co-borrowe	r, repeat steps 2 a	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making	ower accordingly ies Screen is re-di loan has more tha g this step.	splayed. n 1 co-borrower Related Enti	r, repeat steps 2 a	nd 3 bet
Select the co-borr The Related Entit: Note: When the l completing Customer Management Loan Making Process Application Checklist	ower accordingly ies Screen is re-di loan has more tha g this step.	splayed. n 1 co-borrower Related Enti	r, repeat steps 2 a	nd 3 bei
Select the co-borr The Related Entit: Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP)	ower accordingly ies Screen is re-di oan has more tha g this step.	splayed. n 1 co-borrower Related Enti	r, repeat steps 2 a	nd 3 bei
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Profile	ower accordingly ies Screen is re-di loan has more tha g this step.	splayed. n 1 co-borrowe: Related Enti	r, repeat steps 2 a ties	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments:	splayed. n 1 co-borrower Related Enti	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016	nd 3 bei
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments: Related Entity Information	splayed. n 1 co-borrowes Related Enti	r, repeat steps 2 a ties	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS -	ower accordingly ies Screen is re-di oan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments: Related Entity Information	splayed. n 1 co-borrowe: Related Enti	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments: Related Entity Information Select Related Entity Tax 1D	splayed. n 1 co-borrower Related Enti 2/05/2015	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments : Related Entity Information Select Related Tax ID Borrower 1 999999999	splayed. n 1 co-borrowes Related Enti Related Enti	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016 Payment Details	nd 3 bet
Select the co-borr The Related Entit Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments: Related Entity Information Select Related Entity Name Borrower 1 999999999 Borrower 2 111111111	splayed. n 1 co-borrowe: Related Enti E 2/05/2015 1: Borrower Type Primary Sele Select	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016 Payment Details et	nd 3 bet
Select the co-borr The Related Entit: Note: When the l completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ower accordingly ies Screen is re-di loan has more tha g this step.	splayed. n 1 co-borrower Related Enti E 22/05/2015 1 : Borrower Type Primary Sele Select Select Select	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016 Payment Details st t	nd 3 bet
Select the co-borr The Related Entit Note: When the I completing Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History IS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ower accordingly ies Screen is re-di loan has more tha g this step. Loan Info App Fee R Application Details Date Received: No. of available Payments: Related Entity Information Select Related Entity Information Borrower 1 99999999 Borrower 2 11111111	splayed. n 1 co-borrower Related Enti E 2/05/2015 : Borrower Type Primary Sele Select Select Sele	r, repeat steps 2 a ties Request Type: FS Fiscal Year: 2016 Payment Details tet Cancel	nd 3 bei

# **B** Adding Related Entities for Multiple Remittances (Continued)

					Action					
1	The borrower ty	ypes v	vill be o	display	ed.					
	Notes: The "Pa	ymen	t Detai	ls" field	d will be g	rayed out:				
	• unt	il the	co-borr	ower is	s selected					
	• for all co-signers selected									
	• for	• for all guarantors selected.								
	Customer Management				Deleted	Paralal and				
	Process Application Checklist				Related	Entities				
	Credit Decision - (FBP) Customer Profile	Applic	Info Ap ation Detai	p Fee RE Is						
	Loan Request Status History		D No. of availab	ate Received: 1: le Payments: 2	2/05/2015		Request Type: FS Fiscal Year: 2016			
	Transaction Status History	Relate	ed Entity I	nformation	:					
	LS - Transfer/Assumption	Select	Related Entity Name	Tax ID	Borrower Type	Рауте	nt Details	Share %		
	FSFL Loan Servicing		Borrower 1	999999999	Primary	Select	•	100.00		
	Transactions	0	Borrower 2	11111111	Select 🔻	Select	Ŧ			
	Than Succions				Select					
					Co-Borrower Co-Signer Guarantor	Previous Cancel	1	Add		
					Co-Borrower Co-Signer Guarantor	Previous Cancel	]	Add		
	CLICK "Co-Bo	orrowe	er"		Co-Borrower Co-Signer Guarantor	Previous Cancel	]	Add		
	CLICK "Co-Bo The "Borrower	orrowe Type	er" ' field ]	has pop	Dulated.	Previous Cancel	]	Add		
	CLICK "Co-Bo The "Borrower <b>Note:</b> The "Pa	orrowe Type tymen	er" ' field : t Detai	has pop	bulated. d is now ed	Previous Cancel	]	Add		
	CLICK "Co-Bo The "Borrower <b>Note:</b> The "Pa	orrowe Type tymen	er" " field 1 t Detai	has pop	bulated.	Previous Cancel	]	Add		
	CLICK "Co-Bo The "Borrower <b>Note:</b> The "Pa Customer Management Loan Making Process Application	orrowe Type	er" ' field : t Detai	has pop ls" field	bulated. d is now ed	Previous Cancel litable Entities	]	Add		
	CLICK "Co-Bo The "Borrower <b>Note:</b> The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP	orrowe Type tymen	er" "field t Detai	has pop ls" field	Dulated. d is now ed Related	Previous Cancel litable Entities	]	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Customer Profile Loan Request Status	orrowe Type ymen	er" " field t Detai	has pop ls" field	Dulated. d is now eco Related	Previous Cancel litable Entities	Request Type: FS Fiscal Year: 2016	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status	orrowe Type tymen Loar Applic	er" " field t Detai Info Ap ation Deta No. of availa	has pop ls" field p Fee Ri ils ate Received: 1 able Payments: 2 nformation	co-Borrower Co-Signer Guarantor Quarantor d is now eco Related E 2/05/2015	Previous Cancel litable Entities	Request Type: FS Fiscal Year: 2016	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS -	orrowe Type tymen Loar Applic Relat	er" field t Detai	has pop ls" field ls <b>PFce RI</b> ils ate Received: 1 ble Payments: 2 nformation	co-survey Co-survey Guarantor Dulated. d is now ecc Related	Previous Cancel litable Entities	Request Type: FS Fiscal Year: 2016	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard	orrowe Type aymen Loar Applic Relat	Pr" ' field t Detai t Detai t Detai c Ap ation Deta C No. of availa ed Entity Name	has pop ls" field is is a Received: 1 ble Payments: 2 nformation	Co-Suprover Gostinger Guarantor Quarantor Quarantor Quarantor Related E 2/05/2015 C Borrower Type	Previous Cancel litable Entities	Request Type: FS Fiscal Year: 2016	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	orrowe Type aymen Loar Applic Relat	er'' ' field t Detai t Detai t Detai et Entity No. of availa ed Entity I Related Entity Name Borrower 1	has pop ls" field p Fee R is a Received: 1 ble Payments: 2 nformation Tax 1D 999999999	Co-Signary Co-Signary	Previous Cancel litable Entities Payme Select	Request Type: FS Fiscal Year: 2016	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	orrowe Type tymen Loar Applic Relat	er'' ' field t Detai t Detai t Detai et Entity Related Entity Related Entity Borrower 1 Borrower 2	has pop ls" field ls" field ls" field ls ls ls ls ls ls ls ls ls ls ls ls ls	Co-Borrower Type Primary Co-Borrower Type	Previous Cancel litable Entities Payme Select Select	Request Type: FS Fiscal Year: 2016 nt Details	Add		
	CLICK "Co-Bo The "Borrower Note: The "Pa Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	orrowe Type tymen Loar Applic Relat	er" field t Detai t Detai t Detai t Detai c De	has pop ls" field is ate Received: 1 ole Payments: 2 nformation Tax 1D 999999999 11111111	Co-Borrower Co-Signer Courantor Co-Signer Co-Signer Co-Signer Co-Signer Related Related E 2/05/2015 : Primary Co-Borrower V Co-Borrower V Submit RE	Previous Cancel litable Entities Payme Select Select Previous Cancel	Request Type: FS Fiscal Year: 2016	Add 5hare % 100.00 Add		

## **B** Adding Related Entities for Multiple Remittances (Continued)

Step		Actio	n	
7	The Payment De	etails will display all succes	sful remittances.	
	Customer Management			
	Loan Making Process Application	Relat	ed Entities	
	Checklist	Loan Info App Fee RE		
	Customer Profile	Application Details	Request Type: FS	
	Loan Request Status History	No. of available Payments: 2	Fiscal Year: 2016	
	Transaction Status History	Related Entity Information :		
	LS - Transfer/Assumption LS - Dashboard	Select Related Entity Tax ID Borrower Type	Payment Details	Share %
	FSFL Loan Servicing Special Servicing	Borrower 1 999999999 Primary	Select ▼ Select Chk:4567;Amt:\$100.0;Bal:\$100.0 Chk:789:4mt:\$100.0;Bal:\$100.0	100.00
	Transactions	Borrower 2 111111111 Co-Borrower 🔻		Add
	1	Submit RE	Previous Cancel	
	Click on the app	licable remittance for the p	rimary borrower.	
	Repeat for rema	ining co-borrowers.		
8	After all remitta	nces have been associated t	o all borrowers,	
		1		
	Customer Management Loan Making	Pola	tod Entition	
	Process Application	Keid		
	Credit Decision - (FBP)	Loan Info App Fee RE		
	Customer Profile	Application Details Date Received: 12/05/2015	Request Type: FS	
	Loan Request Status History	No. of available Payments: 2	Fiscal Year: 2016	
	Transaction Status History	Related Entity Information :		
	LS - Transfer/Assumption	Related Select Entity Tax ID Borrower Typ	e Payment Details	Share %
	LS - Dashboard FSFL Loan Servicing	Name Borrower 1 009000000 Primary	Chk:4567;Amt:\$100.0;Bal:\$100.0	100.00
	Special Servicing	Donower 1 33333333		
	Transactions	Borrower 2 111111111 Co-Borrower	<ul> <li>Chk:789;Amt:\$100.0;Bal:\$100.0</li> </ul>	
		Submit RE	Previous Cancel	Add
	update the share	percentages for all borrow	ers.	

\*--Note: Share percentages must equal 100 percent.--\*

# **B** Adding Related Entities for Multiple Remittances (Continued)

<u>p</u>	Action
	After the shares have been allocated,
	Customer Management Loan Making Related Entities
	Process Application Checklist
	Credit Decision - (FBP) Loan Info App Fee RE Application Details
	Customer profile         Date Received: 12/05/2015         Request Type: FS           Loan Request Status         No. of available Payments: 2         Fiscal Year: 2016
	Transaction Status Related Entity Information :
	History LS -
	Transfer/Assumption         Related           LS - Dashboard         Select         Entity Name         Tax ID         Borrower Type         Payment Details         Share %
	FSFL Loan Servicing         Borrower 1         99999999         Primary         Chk:4567;Amt:\$100.0;Bal:\$100.0         60           Special Servicing         60
	Transactions O Borrower 2 11111111 Co-Borrower Chk:789;Amt:\$100.0;Bal:\$100.0   40
	Add
	CLICK "Submit RE".
	The following message will be displayed, "The chosen Related Entities are
)	The following message will be displayed, "The chosen Related Entities are successfully submitted."
)	The following message will be displayed, " <i>The chosen Related Entities are successfully submitted</i> ." Notes: Error messages will be displayed if there are errors. Errors must be
)	<ul> <li>The following message will be displayed, "The chosen Related Entities are successfully submitted."</li> <li>Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.</li> </ul>
)	<ul> <li>The following message will be displayed, "The chosen Related Entities are successfully submitted."</li> <li>Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.</li> </ul>
)	<ul> <li>The following message will be displayed, "The chosen Related Entities are successfully submitted."</li> <li>Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.</li> <li>The number of available payments has been updated to "0".</li> </ul>
)	<ul> <li>The following message will be displayed, "The chosen Related Entities are successfully submitted."</li> <li>Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.</li> <li>The number of available payments has been updated to "0".</li> <li>The remaining loan making tabs are now available.</li> </ul>
)	<ul> <li>The following message will be displayed, "<i>The chosen Related Entities are successfully submitted</i>."</li> <li>Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.</li> <li>The number of available payments has been updated to "0".</li> <li>The remaining loan making tabs are now available.</li> </ul>
)	The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.
)	The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.         Image: Intermediate Intermediated Entities are successfully submitted.         Process Application         Related Entities
)	The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.         Customer Management Loan Making         Process Application Checklist Credit Decision - (FBP)
)	The following message will be displayed, " <i>The chosen Related Entities are successfully submitted.</i> " Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding. The number of available payments has been updated to "0". The remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.           Use the remaining loan making tabs are now available.
)	The following message will be displayed, "The chosen Related Entities and successfully submitted." Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding. The number of available payments has been updated to "0". The remaining loan making tabs are now available.           Customer Management         Loan Making         Process Application         Credit Decision - (FBP)         Customer Profile         Loan Info         App Fee         Related Entities         Related Entities         Process Status         History         Transaction Status
)	The following message will be displayed, " <i>The chosen Related Entities are successfully submitted.</i> " Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding. The number of available payments has been updated to "0". The remaining loan making tabs are now available.           Customer Management         Image: Construct Management         Image: Construct Management         Customer Management         Process Application         Checklist         Credit Decision - (FBP)         Customer Profile         Loan Info         Application Details         Message: The chosen Related Entities are successfully submitted.         Related Entities         Related Entities         Request Type: FS         Fiscal Payments: 0         Related Entities         Request Type: FS         Fiscal Year: 2016         Related Entity Information :
)	The following message will be displayed, "The chosen Related Entities are successfully submitted." Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding. The number of available payments has been updated to "0". The remaining loan making tabs are now available.
)	Custome related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.         Customer Management         Process Application         Customer Profile         Coan Info App Fee RE Facility Farm Production Disposition         Request Status         History       Transaction Status         History       Estatus         Estatus       Related Entities         Related Entity Information :         Transaction Status         History         Status Related Entity Information :
)	Character Profile         The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "O".         The number of available payments has been updated to "O".         The remaining loan making tabs are now available.         Customer Management Loan Making         Message: The chosen Related Entities are successfully submitted.         Proceeding.         Customer Management Loan Making         Message: The chosen Related Entities are successfully submitted.         Proceeding.         Credit Decision - (FBP)         Customer Profile         Loan Info App Fee RE Facility Farm Production Disposition         Credit Decision - (FBP)         Customer Profile         Loan Info App Fee RE Facility Farm Production Disposition         Payment betails         Related Entity Information :         Special Servicing         Special Servicing         Special Servicing         Special Servicing
)	Customer Means and Colspan="2">Constant Field 1         The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.         Customer Management         Loan Making         Process Application         Checklist         Customer Profile         Control Mater Profile         Loan Info App Fee RE Facility Farm Production Disposition         Profile Facility Farm Production Disposition         Customer Profile         LS - Transaction Status         History         Special Servicing         Fiscal Year: 2016         Special Servicing         Special Servicing         Special Servicing         Special Servicing         Primary Chic:4567 ChikAmtt\$100.0 Fee:\$100.0         O Borrower 1 1999999999         Primar
)	Customer Version Version         The following message will be displayed, "The chosen Related Entities are successfully submitted."         Notes: Error messages will be displayed if there are errors. Errors must be corrected before proceeding.         The number of available payments has been updated to "0".         The remaining loan making tabs are now available.         Customer Management         Nessage: The chosen Related Entities are successfully submitted.         Process Application         Customer Management         Message: The chosen Related Entities are successfully submitted.         Process Application         Customer Profile         Customer Profile         Loan Info App Fee RE Facility Farm Production Disposition         Process Application         Customer Type: 78         Reducet Entities         Reducet Entities         Customer Type: 78         Process Year: 2016         Process Ye

# **B** Adding Related Entities for Multiple Remittances (Continued)

	Action				
	The Facility Scre	en will be display	ed.		
Ī	Customer Management				
	Loan Making	U	odate Loan Request Detail		
	Process Application				
	Checklist	Loan Info App Fee R	E Facility Farm Production Disposition		
	Credit Decision - (FBP)	All required fields are denoted by an a	sterisk ( * ).		
	Customer Profile	Facility Information			
	Loan Request Status	Equipment Purchased or Tentative Purchase Date:			
	Transaction Status	Proposed Structure:	Storage Crib Upright Silo		
	LS -	Purchased From:	Flat Storage		
	Transfer/Assumption	Real Estate Information			
	LS - Dashboard	Owner Name:			
	FSFL Loan Servicing	Address Line 1:			
	Special Servicing	Address Line 2:			
	Transactions	City:			
		State:	Select Zip Code: -		
		Lien Holder:			
		Lien Search Date:			
			Submit Previous Next Cancel		

## C Adding Related Entities With a Single Remittance

Add the related entities with a single remittance according to the following table.

Step	Action
1	After the application fee has been successfully transmitted to NRRS according to paragraph 37, the "RE" tab will be available.
	Customer Management
	Loan Making Application Fee
	Checklist Condit Decision - (EPD) Loan Info App Fee RE
	Customer Profile All required fields are denoted by an asterick (*). Application Details
	Loan Request Status History Application Fee. Details
	Transaction Status History         Payment Date         Remitter Name         Remittance Amount         Remittance Type         FSA Office         Check/Item Number         Payment Amount         Status
	LS - Dirrower 1 \$200.00 Check ADAIR, IA 777 \$200.00 Success
	LS - Dashboard     Total Application fee used: \$0.00       FSFL Loan Servicing     Total Application fee available: \$200.00       Special Servicing     Total Application fee: \$200.00
	Transactions Add Payment
	Next Previous Cancel
2	CLICK "Next" or "RE".
2	specific borrower.
	<b>Notes:</b> The primary borrower will always be the borrower who was selected on the Process Application Screen according to paragraph 31.
	The number of available payments is the total number of \$100 remittances submitted that have not yet been associated with a borrower. The number will decrease when payments are associated to a borrower.
	will decrease when payments are associated to a borrower.
	Customer Management
	Loan Making         Related Entities           Process Application
	Checklist Credit Decision - (FBP)
	Customer Profile Loan Request Status No. of available Payments: 2
	History Transaction Status
	History
	LS - Transfer/Assumption Select Related Entity Tax ID Borrower Type Payment Details Share %
	LS - Dashboard     Name       FSFL Loan Servicing     Borrower 1     99999999     Primary     Select     100.00
	Special Servicing       Transactions
	Submit RE Previous Cancel
	ULIUK "Add". 2 ESEL (Pey 1) Amend 1 Page 3

## C Adding Related Entities With a Single Remittance (Continued)

Step		Action
3	The SCIMS Search Page will be dis	played.
	United States Department of Agriculture Farm Service Agency	SCIMS
	Scims Search Home   About Scims	Search   Help   Contact Us   Exit   Logout of eAuth
	Please Select A Customer	
	- Location	
	State:	County:
	Service Center (Optional):	
	ALL SERVICE CENTERS	
	Service Center Details	National Search:
	Туре	Name  Starts With  Exact Match
	Individual Business Both     Active Active and Inactive	Last or Business:
		First:
		Other Common Name:
	ID Type: SELECT ONE	Zip Code:
	Whole ID   □ Last 4 Digits	Phone No:
	Search	Reset Cancel
	Select the co-borrower accordingly.	
4	The Related Entities Screen is re-dis	played.
		F
	<b>Note:</b> When the loan has more than	1 co-borrower, repeat steps 2 and 3 before
	completing this step.	, <u>r</u>
	I I C I I I I I I I I I I I I I I I I I	
	Customer Management	
	Loan Making	Related Entities
	Checklist	
	Credit Decision - (FBP)	
	Customer Profile Date Received: 12/ Loop Request Status	05/2015 Request Type: FS Fiscal Year: 2016
	History	
	Transaction Status History	
	LS -	
	Transfer/Assumption Select Related LS - Dashboard Select Name	Borrower Type Payment Details Share %
	FSFL Loan Servicing Borrower 1 999999999	Primary Select
	Special Servicing	
	Transactions	Select
		Add
		Submit RE Previous Cancel
	After all co-borrowers have been sel	ected CLICK the <b>"Borrower Type"</b> field of
	the applicable co-borrower.	

## C Adding Related Entities With a Single Remittance (Continued)

	Action	
The borrower	types will be displayed.	
Notes: The "F	Payment Details" field will be gray	yed out:
• ur	ntil the co-borrower is selected	
• fo	or all co-signers selected	
• fo	or all guarantors selected.	
Customer Manageme Loan Making	nt Polated E	ntities
Process Application Checklist		
Credit Decision - (FB	3P) Loan Info App Fee RE Application Details	
Loan Request Status	Date Received: 12/05/2015 No. of available Payments: 2	Request Type: FS Fiscal Year: 2016
History Transaction Status History	Related Entity Information :	
LS - Transfer/Assumption	h Related Select Entity Tax ID Borrower Type	Payment Details Share %
FSFL Loan Servicing	Borrower 1 999999999 Primary	Select • 100.00
Special Servicing	Borrower 2 111111111 Select	Select
Transactions		
Transactions	Select Co-Borrower Co-Signer Guaranter	Add
Transactions	Co-Signer Guarantor	Add
	Scleet Co-Borrower Co-Signer Guarantor Submit Rc	Add
CLICK "Co-E	Borrower".	Add
CLICK "Co-E The "Borrowe	Borrower". er Type" field has populated.	Add
CLICK "Co-E The "Borrowe Note: The "F	Borrower". er Type" field has populated. Payment Details" field is now edit.	Add
CLICK "Co-E The "Borrowe Note: The "F	Borrower". er Type" field has populated. Payment Details" field is now edit	Add
CLICK "Co-E The "Borrowe Note: The "F	Borrower". er Type" field has populated. Payment Details" field is now edit.	Add able.
CLICK "Co-E The "Borrowe Note: The "F	Borrower". er Type" field has populated. Payment Details" field is now edit.	Add ious Cancel able. ntities
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FF	Borrower". er Type" field has populated. Payment Details" field is now edit. Related E Coan Info App Fee RE Application Details	Add able.
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status	Borrower". er Type" field has populated. Prev Prev Borrower". er Type" field has populated. Payment Details" field is now edit. Prev Related E Date Received: 12/05/2015 No. of available Payments: 2	Add able. ntities Request Type: FS Fiscal Year: 2016
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transaction Status	Borrower". er Type" field has populated. Payment Details" field is now edit. Payment Details" field is now edit. Payment Details" field is now edit. Payment Details Payments: 2 Prevent State Received: 12/05/2015 No. of available Payments: 2 Related Entity Information :	Add ious Cancel able. ntities Request Type: FS Fiscal Year: 2016
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transaction Status	Borrower". er Type" field has populated. Prev Prev Borrower". er Type" field has populated. Payment Details" field is now edit. Related E Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information :	Add able. ntities Request Type: FS Fiscal Year: 2016
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption	Borrower". er Type" field has populated. Prev Bayment Details" field is now edit. Prev Related E Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : n Select Related Tax 10 Borrower Type	able. ntities Request Type: FS Fiscal Year: 2016 Payment Details
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing	Borrower". er Type" field has populated. Prev Bayment Details" field is now edit. Prev Related E Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : Determine Type No. of available Payments: 2 Related Entity Information : Determine Type Borrower 1 99999999 Primary	Add ious Cancel able. ntities Request Type: FS Fiscal Year: 2016 Payment Details Share % Select $\checkmark$ 100.00
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transaction Status History LS - Transfer / Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	Borrower". er Type" field has populated. Prev Bayment Details" field is now edit. Payment Details" field is now edit. Payment Details" field is now edit. Payment Details Payments: 2 Related Entity Information : No. of available Payments: 2 Related Entity Information : Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information :	able.  Request Type: FS Fiscal Year: 2016  Payment Details Select 100.00 Select
CLICK "Co-E The "Borrowe Note: The "F Customer Manageme Loan Making Process Application Checklist Credit Decision - (FE Customer Profile Loan Request Status History Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	Borrower". er Type" field has populated. Prev Bayment Details" field is now edite Prev Prev Bayment Details" field is now edite Prev Related E Loan Info App Fee RE Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : Select Related Tax ID Borrower Type Borrower 1 99999999 Primary Borrower 2 1111111 Co-Borrower V	able.  Request Type: FS Fiscal Year: 2016  Payment Details Select I00.00 Select Add

## C Adding Related Entities With a Single Remittance (Continued)

Step		Action					
7	The Payment De	tails will display all successful remittances.					
	Customer Management						
	Loan Making	Related E	intities				
	Checklist						
	Credit Decision - (FBP)	Loan Info App Fee RE					
	Customer Profile	Date Received: 12/05/2015 No. of available Payments: 2	Request Type: FS Fiscal Year: 2016				
	History						
	Transaction Status History	Related Entity Information :					
	LS - Transfer/Assumption	Related					
	LS - Dashboard	Select Entity Tax ID Borrower Type	Payment Details Share %				
	FSFL Loan Servicing	Borrower 1 99999999 Primary	Select T100.00				
	Transactions	Borrower 2 111111111 Co-Borrower ▼	Chk:777;Amt:\$200.0;Bal:\$200.0 Select				
			bbA				
		Submit RE Prev	vious Cancel				
	and the second sec	and the second se					
	Click on the sam	ne remittance for all borrowers					
8	Click on the sam	ne remittance for all borrowers. ance is used for all borrowers.					
8	Click on the sam The same remitta	ne remittance for all borrowers. ance is used for all borrowers.					
8	Click on the sam The same remitta	ne remittance for all borrowers. ance is used for all borrowers.					
8	Click on the sam The same remitta	ne remittance for all borrowers. ance is used for all borrowers. Related F	Entities				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist	ne remittance for all borrowers. ance is used for all borrowers. Related F	Entities				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP)	ne remittance for all borrowers. ance is used for all borrowers. Related E	Entities				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile	ne remittance for all borrowers. ance is used for all borrowers. Related F Loan Info App Fee RE Application Details Date Received: 12/05/2015	Entities Request Type: FS Escal Yaar: 2016				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History	ne remittance for all borrowers. ance is used for all borrowers. Related E Loan Info App Fee RE Application Details Date Received: 12/05/2015 No. of available Payments: 2	Entities Request Type: FS Fiscal Year: 2016				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History	ne remittance for all borrowers. ance is used for all borrowers. Related E Loan Info App Fee RE Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information :	Entities Request Type: FS Fiscal Year: 2016				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS -	ne remittance for all borrowers. ance is used for all borrowers. Related E Loan Info App Fee RE Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information :	Entities Request Type: FS Fiscal Year: 2016				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard	ne remittance for all borrowers. ance is used for all borrowers. Related E Loan Info App Fee RE Application Details Date Received: 12/05/2015 No. of available Payments: 2 Related Entity Information : Select Related Entity Tax ID Borrower Type	Entities Request Type: FS Fiscal Year: 2016 Payment Details				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing	A constraint of the second sec	Entities Request Type: FS Fiscal Year: 2016 Payment Details Chk:777;Amt:\$200.0;Bal:\$200.0				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	ne remittance for all borrowers.         ance is used for all borrowers.         Related for all borrower Type         Borrower 1         Borrower 2         Borrower 2         Borrower 2         Borrower 2	Entities Request Type: FS Fiscal Year: 2016 Payment Details Chk:777;Amt:\$200.0;Bal:\$200.0 100.00 Chk:777;Amt:\$200.0;Bal:\$200.0				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ne remittance for all borrowers.         ance is used for all borrowers.         Related for all borrowers.         Select       Related for all borrower for an all borrower for all borrower for all borrower.         Borrower 1       999999999         Primary       Borrower 2         Borrower 2       11111111         Co-Borrower       Gorrower	Entities Request Type: FS Fiscal Year: 2016 Payment Details Chk:777;Amt:\$200.0;Bal:\$200.0 Chk:777;Amt:\$200.0;Bal:\$200.0				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	A constraint of the second of	Entities  Request Type: FS Fiscal Year: 2016  Payment Details  Chk:777;Amt:\$200.0;Bal:\$200.0  Chk:777;Amt:\$200.0;Bal:\$200.0  Add				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	A constraint of the second sec	Entities  Request Type: FS Fiscal Year: 2016  Payment Details  Chk:777;Amt:\$200.0;Bal:\$200.0  Chk:777;Amt:\$200.0;Bal:\$200.0  Add  evious Cancel				
8	Click on the sam The same remitta Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	A constraint of the second sec	Entities  Request Type: FS Fiscal Year: 2016  Payment Details Chk:777;Amt:\$200.0;Bal:\$200.0 Chk:777;Amt:\$200.0;Bal:\$200.0;Bal:\$200.0 Chk:777;Amt:\$200.0;Pal:				

\*--Note: Share percentages must equal 100 percent.--\*

## C Adding Related Entities With a Single Remittance (Continued)

9 After the shares have been allocated, Customer Management Loan Making Process Application Checklist Credit Decision - (FBP) Customer Profile Date Received: 12/05/2015 Request Type: FS
Customer Management       Related Entities         Loan Making       Related Entities         Process Application       Checklist         Credit Decision - (FBP)       Loan Info         Customer Profile       Date Received: 12/05/2015
Customer Management         Loan Making       Related Entities         Process Application       Checklist         Checklist       Loan Info       App Fee       RE         Customer Profile       Date Received: 12/05/2015       Request Type: FS
Process Application Checklist Credit Decision - (FBP) Customer Profile Date Received: 12/05/2015 Request Type: FS
Checklist Credit Decision - (FBP) Customer Profile Date Received: 12/05/2015 Request Type: FS
Customer Profile Application Details Date Received: 12/05/2015 Request Type: FS
Loss Desuret Otatus No. of available Paymenter 2
History
Transaction Status History
LS - Transfer/Assumption Select Entity Tay ID Borrower Type Rayment Details Share %
LS - Dashboard Name Name Primary Chk-727-4m+4200.0. Ral-4200.0. T
Special Servicing Borrower 1 999999999
Transactions
Add Submit RE Previous Cancel
CLICK "Submit DE"
10 The following message will be displayed <i>"The chosen Related Entities are</i>
successfully submitted."
Notes: Error messages will be displayed if there are errors. Errors must be
corrected before proceeding.
The number of available payments has been updated to "0".
The remaining loan making tabs are now available.
Customer Management
Loan Making       Message: The chosen Related Entities are successfully submitted.
Process Application Checklist Related Entities
Credit Decision - (FBP)
Loan Request Status Upication Details
Inistory         Date Received: 12/05/2015         Request Type: FS           Transaction Status         No. of available Payments: 0         Fiscal Year: 2016
History LS - Related Entity Information :
Transfer/Assumption LS - Dashboard
FSFL Loan Servicing         Related Entity         Tax ID         Borrower Type         Payment Details         Share %
Special Servicing         Borrower 1         999999999         Primary         Chk:777 ChkAmt:\$200.0 Fee:\$200.0         50.00
Borrower 2         11111111         Co-Borrower         Chk:777 ChkAmt:\$200.0 Fee:\$200.0         50.00
bbA
Submit RE Next Previous Cancel
CLICK "Next".

## C Adding Related Entities With a Single Remittance (Continued)

	Action				
Tł	ne Facility Scre	en will be displayed.			
С	ustomer Management				
L	oan Making	Update L	oan Request Detail		
F	Process Application				
	Checklist	Loan Info App Fee RE Facility	Farm Production Disposition		
	Customer Drofile	All required fields are denoted by an asterisk (*).			
L H	Loan Request Status istory Transaction Status	Equipment Purchased or Tentative Purchase Date: Proposed Structure: Storage Bin Storage Crib	*		
H L	istory S -	Flat Storage Purchased From:	<b>•</b>		
T	ransfer/Assumption	Real Estate Information			
L	S - Dashboard	Owner Name:			
F	SFL Loan Servicing	Address Line 1:			
т	pecial Servicing ransactions	Address Line 2:			
		State: Select Lien Holder:	▼ Zip Code: -		
		Lien Search Date:	2		
		Submit	Previous Next Cancel		

## A Overview

Related entities may be deleted before processing the check request because of the following:

- deceased
- divorced
- other (user error)

Note: Only co-signers, co-borrowers, & guarantors may be deleted.

## **B** Procedure for Deleting Related Entities

Delete related entities according to the following table.

tep					Action			
1	Relat	Related entity must be selected for the "Delete" option to appear.						
				Relate	ed Entities			
		Tar far Au				Discosition		
	Loan	Intion Date	op ree		Farm Production	Disposition		
	No.	Dat Dat of available	e Received: 1 Payments: 0	10/01/2016 )	Req F	uest Type : FS fiscal Year: 2017		
	Relate	ed Entity I	Inform atio	on :				
	Select	Related Entity Name	Tax ID	Borrower Type	Payment	Details	Share %	
		Borrower A	999999999	Primary	Chk:5464 ChkAm t:\$	100.0 Fee:\$100.0	50.00	
	۲	Borrower B	999999999	Co-Borrower	Chk:1545 ChkAmt:\$	100.0 Fee:\$100.0	50.00	
					<b></b>		Add	
			Subm	nit RE Delete	Next Previous C	ancel		
	• Se • C	elect the LICK "I	radio bu <b>Delete"</b> .	itton next to	the related entit	y to delete.		

# \*--63 Deleting Related Entities (Continued)

Step	Action
2	The Delete Related Entity Confirmation pop-up will be displayed.
	Related Entities
	Loan Info Ann Fee PE Facility Farm Production Disposition
	BP) Annlication Details
	Delete Related Entity Confirmation Webpage Dialog      FS 2017
	Are you sure you want to delete this Related Entity?
	2 Delete Reason : Other 1 Divorced
	Tes Deceased
	Name Share %
	g Borrower A 999999999 Primary Chk:5464 ChkAm t:\$100.0 Fee:\$100.0 50.00
	Borrower B 99999999 Co-Borrower Chk:1545 ChkAm t:\$100.0 Fee:\$100.0     50.00
	bbA
	Submit RE Delete Next Previous Cancel
	• Select a delete reason from drop-down menu.
	Click <b>"Yes</b> " to confirm.
	<b>Note:</b> The radio button next to the related entity that was deleted is no longer displayed.
	Related Entities
	Loss Jafe And Fee DF Facility Form Declarities Dispersition
	Application Details
	Date Received: 10/01/2016 Request Type: FS No. of available Payments: 0 Fiscal Year: 2017
	Pelated Entity Information :
	Related
	Select Entity Tax ID Borrower Type Payment Details Share %
	Borrower A 99999999 Primary Chk:5464 ChkAm t:\$100.0 Fee:\$100 [100]
	Borrower B 99999999 Co-Borrower Chk:1545 ChkAm t:\$100.0 Fee:\$100.0
	Add
	Submit RE Next Previous Cancel
	<ul> <li>Update the share percentages for all borrowers.</li> <li>Click "Submit PF"</li> </ul>

## **B** Procedure for Deleting Related Entities (Continued)

## \*--63 Deleting Related Entities (Continued)

Step	Action								
4	The following error message will be displayed, "The chosen Related Entites are successfully submitted."								
	The deleted related entity is no longer displayed on the screen.								
	<b>Note:</b> The error message will be displayed if there are errors. Errors must be corrected before proceeding.								
	Message: The chosen Related Entities are successfully submitted.								
	Related Entities								
	Loan Info         App Fee         RE         Facility         Farm Production         Disposition								
	Application Details           Date Received: 10/01/2016         Request Type: FS           No. of available Payments: 0         Fiscal Year: 2017								
	Related Entity Information :								
	Related         Related           Select         Entity         Tax ID         Borrower Type         Payment Details         Share %           Name         Share %         Share %         Share %         Share %         Share %								
	Borrower A 99999999 Primary Chk:5464 ChkAm t:\$100.0 Fee:\$100.0 100.00								
	Add								
	aven-web-4.0.0-SivAPSHOT Build Date.(OCC-00-2010 13.13 PM)								
	CLICK "Next", "Previous" or "Cancel".								
	*								

## **B** Procedure for Deleting Related Entities (Continued)

64-79 (Reserved)

## Section 3 Facility and Farm Production

## 80 Facility Information

### A Overview

The Facility Screen contains information about the facility and is divided into the following 2 sections:

- Facility Information
- Real Estate Information.

## **B** Example of Facility Screen

Following is an example of the Facility Screen.

Customer Management							
Loan Making	Update Loan Request Detail						
Process Application							
Checklist	Loan Info App Fee RE Facility Farm Production Disposition						
Credit Decision - (FBP)	All required fields are denoted by an asterisk (*).						
Customer Profile	Facility Information						
Loan Request Status	Equipment Purchased or Tentative						
History	Proposed Structure: Storage Bin						
Transaction Status	Storage Crib Upright Silo						
History	Flat Storage						
LS -	Purchased From:						
Transfer/Assumption	Real Estate Information						
LS - Dashboard	Owner Name:						
FSFL Loan Servicing	Address Line 1:						
Special Servicing	Address Line 2:						
Transactions	City:						
	State: Select						
	Lien Holder:						
	Lien Search Date:						
	Submit Previous Next Cancel						

## 80 Facility Information (Continued)

## **C** Field Descriptions and Actions

The following table provides the field descriptions and actions for the Facility Screen.

Field/Button	Description	Action
	Facility Information	
Equipment	It is the date the equipment was	Enter the date by doing either of
Purchased or	purchased or a future date if	the following:
Tentative Purchase	equipment has not been purchased.	
Date		• enter the date in the
		"mm/dd/yyyy" format
		• click the calendar icon.
		<b>Note:</b> Enter the earliest date for multiple dates.
Proposed Structure	Identifies the proposed structures and applicable components.	Using the drop-down list, select the structure or structures.
		Hold the " <b>Ctrl</b> " key when clicking multiple structures or
		components.
Purchased From	A free-form field to enter from whom	Enter the name from whom the
	the equipment was purchased.	equipment was purchased.
	Real Estate Information	
Owner Name	A free-form field to enter the name	Enter the name and address of
Address Line I	and address of the owner of the real	the person or persons who own
Address Line 2	estate.	the real estate.
City	4	If there is no physical address
State	4	If there is no physical address,
Zip Code		structure in the "Address Line 1" field.
Lien Holder	A free-form field to enter the lien	Enter the name of the lien
	holder.	holder.
Lien Search Date	The date of the initial lien search.	Enter the date by doing either of the following:
		• enter the date in the "mm/dd/yyyy" format
		• click the calendar icon.

## 80 Facility Information (Continued)

Field/Button	Description	Action			
Submit	Returns to the Process Application Screen; information is saved.	CLICK "Submit"			
		Note: Do not click "Submit" until after users have entered both the facility and farm production information. If the user clicks "Submit" before completing the loan application, the user will need to re-access the loan according to paragraph 101 using the "Update Loan Request" option.			
Previous	Returns to the RE Screen; information is saved.	CLICK <b>"Previous".</b>			
Next	Proceeds to the Farm Production Screen; information is saved.	CLICK "Next".			
Cancel	Returns to the Process Application Screen; information is not saved.	CLICK "Cancel".			

## **C** Field Descriptions and Actions (Continued)

### 81 Farm Production Information

## A Overview

The Farm Production Screen contains information about the farm production used to calculate additional storage needs.

**Note:** 1-FSFL permits the borrowers to certify storage needs for certain structures; however DLS requires the user to input at least 1 farm number and 1 commodity. The acres and yield fields can be left blank.

## 81 Farm Production Information (Continued)

## **B** Example of Farm Production Screen

Customer Management										
Loan Making	Update Loan Request Detail									
Checklist	Lo	an Info	App Fee	RE	Facility	Farm Pro	duction	Dispositio	n	
Customer Profile	All red Farr	All required fields are denoted by an asterisk ( * ). Farm Production								
Loan Request Status History	Sel	Farm Nur	mber,County,S	State	Com	modity	Acres	Yield Per Acre	Yr	Total Production
Transaction Status		Select		•	Select	•			2	126 000 00
		0000046,Ja	umberland.IL	-	SOYBEANS	•	45	50 55	2	49,500.00
Transfer/Assumption		ALL		•	WHEAT	•	65	50 75	2	97,500.00
LS - Dashboard ESEL Loan Servicing	(	Add Farm	Update Fa	arm	Delete Farm		Total E	stimated Prod	uction	: 273,000.00
Special Servicing							Additior	Existing Cap al Capacity Ne	oacity eeded	r: 1: 273,000.00
Transactions							Proposed	Structure Ca	oacity	
						Compute	Engionity and	r Froradon Ind	icator	. 275,000.00
Submit Previous Next Cancel										

Following is an example of the Farm Production Screen.

## **C** Field Descriptions and Actions

The following table provides field descriptions and actions for the Farm Production Screen.

<b>Field/Button</b>	Description	Action							
Facility Production									
Farm Number,	DLS retrieves the farm numbers on	Using the drop-down list,							
County, State	*record for the primary borrower from	select the applicable farm							
	Farm Records. If there is a co-borrower,	number.							
	then their farm numbers will be retrieved.								
		Users have the option to select							
	Note: Farm numbers are deleted for	"ALL" to combine all							
	co-borrowers if the co-borrower is	acres/production for all farms							
	deleted as a related entity*	for a single commodity.							
Commodity	Lists all eligible commodities.	Using the drop-down list,							
		select the commodity.							
	This list does <b>not</b> validate against								
	selected storage structure.								
Acres	The average acres of the commodity	Enter the 3-year average acres							
		for the specific commodity.							
	<b>Note:</b> This field is grayed out for								
	structures that do not require acre								
	information according to 1-FSFL.								

## 81 Farm Production Information (Continued)

#### **Field/Button** Description Action Yield Per Acre The COC-established yield for the Enter the commodity yield, as commodity. applicable. **Note:** This field is grayed out for After the yield has been structures that do not require yield entered, CLICK "Add Farm". information according to 1-FSFL. A calculated field based on the average Total Production acres times the yield times applicable years of storage needs. For grains and hay, the total production is multiplied by 2. For cold storage, the total production is multiplied by 1. The sum of all production entered. Total Estimated Production Note: Repeat the process for additional farms and commodities. The applicant's existing storage capacity. Enter the existing storage Existing Capacity capacity. Additional A calculated field that subtracts the Capacity existing capacity from the total estimated Needed production. Proposed The proposed structure capacity Enter the proposed capacity, Structure requested on the loan. then CLICK "Compute". Capacity For hay storage, enter the tons calculated from the worksheet in 1-FSFL, Exhibit 6, subparagraph A, line item 5. Eligibility and A calculated field that subtracts the A positive number indicates Proration the applicant is eligible based proposed structure capacity from the Indicator additional capacity needed. on storage needs. A negative number indicates that the applicant does **not** meet the additional storage needs; however, a negative value is acceptable for loans with handling only.

## **C** Field Descriptions and Actions (Continued)

## 81 Farm Production Information (Conitnued)

<b>Field/Button</b>	Description	Action
Compute	Calculates the amount of storage needs	CLICK "Compute".
Submit	Returns to the Application Process	CLICK "Submit".
	Screen; information is saved.	
		Note: Do not click "Submit" until after all information has been entered. If the user clicks "Submit" before completing the loan application, the user will need to re-access the loan according to paragraph 101 using the "Update Loan Request" option.
Previous	Returns to the Facility Screen;	CLICK " <b>Previous</b> ".
Next	Proceeds to the Disposition Screen:	CLICK "Next".
	information is saved.	CLICIX INAL .
Cancel	Returns to the Process Application	CLICK "Cancel".
	Screen; information is not saved	

## **C** Field Descriptions and Actions (Continued)

## **D** Example of Completed Farm Production Screen

Following is an example of a successfully completed Farm Production Screen.

Customer Management										
Loan Making	Update Loan Request Detail									
Process Application										
Checklist	10	an Info	Ann Fee	RF	Facility	Earm Pro	duction	Dispositio	n	
Credit Decision - (FBP)		uired fields	are denoted by	an aste	rick (*)	Tannin	uucuon	Dispositio		
Customer Profile	Farr	m Produc	tion	dif usic	HSK ( ).					
Loan Request Status	Sel	Farm Nu	mber,County,	State	Com	modity	Acres	Yield Per Acre	Yr	Total Production
History		Select		-	Select	•				
Transaction Status History		0000046,Ja	sper,IL	-	CORN/GRAIN	•	3	00 210	2	126,000.00
LS -		0006918,Cu	umberland,IL	-	SOYBEANS	•	4	50 55	2	49,500.00
Transfer/Assumption		ALL	•	•	WHEAT	•	6	50 75	2	97,500.00
LS - Dashboard		Add Farm	Update E	arm	Delete Farm		Total F	Estimated Prod	uction	273.000.00
FSFL Loan Servicing	l	Additum	oputtori		Delete Farm		rota.	Evicting Ca	accio.	
Special Servicing							Additio	nal Capacity N	edeo	1: 173,000.00
Transactions							Propose	d Structure Ca	pacity	/: 75000
							Eligibility an	d Proration Ind	icato	r: 98,000.00
						Compute				
					Submit Pr	evious Nex	t Cancel			
# 81 Farm Production Information (Continued)

# **E** Editing the Farm Production Screen

To make edits to a line item after it is initially entered:

- click the "Sel" radio button of the line item to edit
- make applicable edits
- CLICK "Update Farm".

To delete a line item currently displayed:

- click the "Sel" radio button of the line item to delete
- CLICK "Delete Farm".

82-89 (Reserved)

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#### 90 Creating Partial/Final Loan Request

#### **A** Overview

A partial/final loan request is a loan request that allows the borrower to receive up to 50 percent of the total approved loan amount after completing 50 percent of the project.

**Important:** A partial and final loan request **must** be entered:

- in the same loan package
- at the same time.

Before entering the final loan application, the partial loan must be entered according to Sections 1 through 3. All information entered for the partial loan request will automatically be populated to the final loan request.

#### **B** Example of Process Application Screen for a Partial Loan Requested

The following is an example of the "Action" drop-down menu on the Process Application Screen after the partial loan request has been created.

Customer Management								
Loan Making	Printer Friendly							
Process Application	Process Application							
Credit Decision - (FBP)	The first time a new application is entered, select "Add Package".							
Customer Profile	Add Package							
Other FSFL Fees	Action: Select an Action Go							
Loan Request Status History	Update Loan Request View Loan Request View Loan Request							
Transaction Status	S.No Date Rec Withdraw Loan Request Loan # Status	Status Date						
History	1 10-23-2 Related Entity 904 25,000.00 Received	10-23-2017						
LS - Transfer/Assumption								
LS - Dashboard								
FSFL Loan Servicing								
Special Servicing								
Transactions								

**Note:** Any information **not** entered in partial loan prior to creating the final will have to be entered manually in the final loan request.

#### \*--90 Creating Partial/Final Loan Request (Continued)

### C Action for Creating Final Loan Request for Partial/Final

From the Process Application Screen:

- select the partial loan request
- using the "Action" drop-down list, select "Add Loan Request"
- CLICK "Go".

The Add Application Package & Loan Request Detail Screen will be displayed.

### D Example of Add Application Package & Loan Request Detail Screen for Final Loan

Following is an example of the Add Application Package & Loan Request Detail Screen for final loan in a partial/final loan request.

Customer Management		
Loan Making	Add Application Package 8	Loan Request Detail
Process Application		
Checklist	All required fields are denoted by an asterick (*)	
Credit Decision - (FBP)	Application Package Detail Information	
	Date Received: 10/23/2017	Request Type: FS-M
Customer Profile	FSFL Loan Balances	
Loan Request Status	Aggregate Outstanding Balance (\$): 0.00	
History	Obligated Balance Not Disbursed (\$): 0.00	
Transaction Status	Available Microloan Balance (\$): 50,000.00	
History	FSFL Loan Information	
15-	*FSA Admin State: Maryland 🗸	*FSA Admin County: Frederick 🗸
Transfer/Assumption	*Requested Loan Amount: 25000	Partial/Final Indicator: Final
LS - Dashboard	* lotai Kequested Loan Amount: 50000.00	Fiscal Year: 2018
FSFL Loan Servicing	Delin quent Indicator: 🔿 Yes 💿 No	*Loan Term: 5
Special Servicing	Application Completed Date:	IncompleteLetterDate1:
Transactions	Incomplete Letter Date 2:	
Transactions	*Purpose of Loan: Grain Truck	~
		*
	2 System if 8 Maye	Cancel
	Submit & Next	Cancer

# E Action for Submitting Add Application Package & Loan Request Detail for Final Loan

From the Add Application Package & Loan Request Detail Screen:

- enter the remaining loan amount in the "Requested Loan Amount" field
- CLICK "Submit & Next".

The loan request tabs will be displayed with all the information from the partial loan request.--\*

# \*--91 Converting a Partial/Final Loan Request to a Final Only Loan Request

# Par. 91

# A Overview

The borrower may decide after the partial/final loan request has been approved, that the partial is no longer needed. The loan will need to be converted to a final only loan request.

**Note:** The National Office can only assist with this change.

# **B** Action

County Offices must:

- contact and provide loan information to the State Office Specialist
- provide an explanation as to why the loan is being converted.

State Offices must provide the loan information to the National Office using FSFL SharePoint.--\*

92-99 (Reserved)

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# Section 2 Updating Applications

# **100** Modifying Applications

#### A Overview

After a loan package has been created, the following options are available:

#### \* \* \*

- Update Loan Request
- View Loan Request
- Withdraw Loan Request
- Delete Loan Request
- •\*--Related Entities.--\*

\* \* \*

#### **B** Statuses

The following table describes the statuses of a loan.

Status	Descriptions
Appeal	Application is in appeal.
Approved	Application has been approved by COC or STC.
Check Request	Checks have been requested from Treasury.
Closed	Loan has closed and loan servicing actions can be processed.
Completed	Application has all information submitted and is ready to be approved
	or disapproved.
Disapproved	Application has been disapproved by COC or STC.
Obligated	Funds have been received from Treasury.
Obligation Pending	Approved loan is awaiting funds from Treasury. Loan is locked for
	editing.
Received	Application has been submitted but is not complete.
Rejected	Application has been rejected.
Settled	Loan has been paid in full or has been liquidated.
Withdrawn	Application has been withdrawn by the producer.

**Note:** Deleted applications or loans will never be displayed on the Process Application Screen.

#### **100** Modifying Applications (Continued)

### C Example of Actions After the Loan Package Has Been Created

Following is an example of the actions available after a loan package has been created.

Customer Management											
Loan Making	Process Printer	Process Application > Printer Friendly									
Process Application											
Checklist				Pro	ocess Appl	ication					
Credit Decision - (FBP)											
Customer Profile	The f	irst time a	new a	application is	entered, selec	t "Add Packa	ge".				
Loan Request Status History	Ado	Add Package									
Transaction Status History	,	Action:	Select a	n Action 💌	Go						
LS -			Select a	n Action							
Transfer/Assumption	S No.	Date Rec	View Loa	an Request	Type of Assistance	Amount	Status	Status Date			
LS - Dashboard	5.110	Dute Rec	Delete L	oan Request	Loan #	Amount	Status	Status Bate			
FSFL Loan Servicing	1	12-05-2	Related	Ditity 11 - FS	900 2016/00005	50,000.00	Received	12-05-2015			
Special Servicing	2	12-05-2	015	I1 - FS	900 2016/00006	75,000.00	Received	12-05-2015			
Transactions											

#### **101 Update Loan Request**

#### A Overview

Modifications can be made to a loan application up until the loan is in "Obligation Pending" status.

**Note:** The loan is locked for editing while in "Obligation Pending" status. Once the status is "Obligated", the loan can be modified.

#### **B** Action

From the Process Application Screen:

- click the radio button of the loan to update
- click the "Action" drop-down list to display available options
- CLICK "Update Loan Request"
- CLICK "Go" to display the Update Loan Request Screen.

The Add Application Package & Loan Request Detail Screen will be displayed.

Edit the loan, as applicable, by clicking between tabs or by clicking "Next". After edits have been entered, CLICK "**Submit**". If the user does **not** want to save edits, CLICK "**Cancel**".

# 102 View Loan Request

# A Overview

This function allows the user to view the loan request details.

# **B** Example of View Loan Request Screen

Following is an example of the View Loan Request Screen.

FSFL Loan Information					
FSA Admin State:	New York		FSA Adr	nin County: E	Broome
Requested Loan Amt:	\$44,900.00		Partial/Fina	al Indicator: F	Final
Total Requested Loan Amount:	\$0.00		l	Fiscal Year: 2	2008
Delinquent Indicator:	No		l	Loan Term: 🕽	7 years
Application Completed Date:	08/11/2008	Inc	omplete Le	tter Date1:	
Incomplete Letter Date2:		Equ Tei	ipment Pur ntative Purc	chased or chase Date: (	05/05/2008
Proposed Structure:	Storage Bin				
Purpose of Loan:	PURCHASE, CONSTRUCT, ERECT AND INSTALL 2 STORAGE BINS. BIN 1 - STORAGE CAPACITY OF 5124 BUSHELS BIN 2 - STORAGE CAPACITY OF 3764 BUSHELS				
Purchased From:	SHANKS AG SERVICE IN	IC.			
Lien Holder:					
Real Estate Information					
Owner Name:					
Address Line 1:					
Address Line 2:					
City:					
State:				Zip Code: (	)
Farm Production					
Farm Number,County,State	Commodity	Acres	Yield Per Acre	Yr	Total Production
0000775, Cortland, NY	CORN/GRAIN	10.00	135.00	2	2,700.00
0000775, Cortland, NY	OATS	12.50	40.00	2	1,000.00
0000871, Broome, NY	CORN/GRAIN	44.70	135.00	2	12,069.00
0000871, Broome, NY	OATS	15.60	40.00	2	1,248.00
0000871, Broome, NY	SOYBEANS	32.40	45.00	2	2,916.00
		Tota	l Estimated	l Production:	19,933.00
			Existi	ing Capacity:	10,002.59
		Addi	tional Capa	city Needed:	9,930,41
		Propo	sed Structu	ire Capacity:	8,888.00
		Fligibility	and Proratio	on Indicator:	1 042 41
Eligibility Information					1,0 12111
Elig Decision Date:	08/11/2009	Elia D	ocicion Det	ormination.	Iigible
Elig Decision Letter Date:	08/11/2008	city D	cusion Det		ligible
Disposition Information	00/11/2000				
Final Disposition	Approved			cition Datas (	09/11/2009
Final Disposition:	Approved		Appost C	sition Date: (	08/11/2008
Approved Amounts	¢44.000.00		Appear 5	latus Date:	14/22/2009
Approved Amount:	\$44,900.00		Lien S		J4/22/2000
Explanation:					
Reason for No Final Disposition: Explanation:					
Additional Information					

### **102** View Loan Request (Continued)

### C Action

From the Process Application Screen:

- click the radio button of the loan to view
- click the "Action" drop-down list to display available options
- CLICK "View Loan Request"
- CLICK "Go" to display the View Loan Request Screen.

### 103 Withdraw Loan Request

### A Overview

A loan that is:

• **not** obligated can only be withdrawn by the applicant

**Note:** Use the "Delete Loan" function when the application was entered in error by the user

- obligated can be withdrawn when:
  - requested by the applicant before the loan is closed.
  - the loan expiration date has passed.

\*--Note: A withdrawal of an obligated loan will automatically deobligate the loan.--\*

\* \* \*

**Important:** Once a check has been requested for disbursement in NPS, but has not been signed and certified; and the applicant decides not to close the loan, users can use the "Withdraw" option to withdraw the loan request. If the check has been signed and certified, and the applicant decides to withdraw, contact the National Office for assistance.

#### **103** Withdraw Loan Request (Continued)

#### **B** Example of Withdraw Loan Request Screen

Following is an example of the Withdraw Loan Request Screen.

Withdraw Loan Request									
All required fields a	re den o	ted by an a	sterisk (*).	Type of	Requested Loan				
Loan Number	Date	Received	Request Type	Assistance	Amount	Status			
2017/00013	2017/00013 04/01/2017		FS	900	15,000.00	Obliga ted			
Withdraw Da	te			Explanat	tion				
**	] 📰 is loan r	equest you	will NOT be able to Are you s Submit	o apply the ap ure you want Cancel	oplication fee to an to with draw this loa	other Ioan. OYes n request?  No			

# C Action

From the Process Application Screen:

- click the radio button of the loan to withdraw
- click the "Action" drop-down list to display available options
- CLICK "Withdraw Loan Request"
- CLICK "Go" to display the Withdraw Loan Request Screen
- enter the withdraw date of the request
- enter an explanation for the withdraw request
- select "**Yes**" to the question, "If you withdraw the loan request, you will **not** be able to apply the application fee to another loan. Are you sure you want to withdraw this loan request?"
- CLICK "Submit".

The loan will be withdrawn and no further action can be processed on this loan.

Note: To cancel the withdraw process, CLICK "Cancel".

--\*

#### **104 Delete Loan Request**

#### A Overview

An FSFL can be deleted when:

- an error has occurred by the user
- has not been obligated.

Before an application can be deleted, the application fees must be deleted before deleting the erroneous application

**Note:** This function is available to only National Office users.

#### **B** Action

When the FSFL is to be deleted, County Offices shall:

- activate the remittance according to 64-FI
- delete the application fee according to subparagraph 38 C or D
- contact the State Office specialist.

The State Office specialist shall submit loan deletions on the FSFL SharePoint.

**Note:** When the error is discovered after the loan was obligated, the user must delete the application fee before withdrawing the loan according to paragraph 103.

#### 105 (Withdrawn--Amend. 4)

**106-299** (Reserved)

#### \*--105 Add Loan Request

### A Overview

A loan request can be added to a loan package when a partial/final loan request is selected by the borrower.

Note: Only use "Add Loan Request" to add a final loan to a created partial loan request.

For additional information about partial/final loan requests see 1-FSFL.

#### **B** Action

From the Process Application Screen:

- click the radio button of the already existing partial loan
- click the "Action" drop-down list to display available options
- CLICK "Add Loan Request"
- CLICK "Go" to display the "Add Application Package & Loan Request Detail Screen"
- enter the "Requested Loan Amount"
- CLICK "Submit & Next".

All loan request information (except for the disposition tab) will automatically populate from the partial loan request.

Note: Only 1 loan package is created for a partial/final loan request.--\*

#### **106-299** (Reserved)

•

#### Part 4 Loan Disposition

#### **300** Credit Decision

#### A Overview

After a loan application is submitted in DLS, the next step is to determine credit worthiness.

Authorized FSA users with loan approval authority will enter the applicable information needed to make a credit decision in FBP.

The credit decision date:

- populates to DLS as the final disposition date
- is not editable.

#### **B** Action

After an application has been requested, the FSA employee with loan approval authority will complete the financials in FBP and enter a credit status of either of the following:

- recommend approve
- recommend disapprove.

After an application has been acted on by COC or STC, the FSA employee with loan approval authority will update the credit decision **on the same day of the COC/STC meeting** as either of the following:

- approved
- disapproved.

\*--Important: The FBP credit action decision should be updated on the same day as the--\* COC/STC meeting to ensure that the producer receives the correct FSFL interest rate.

### **301** Disposition

### A Overview

The Disposition Screen allows the user to record the decision of COC/STC. The Disposition Screen allows the user to record:

- an approval for a completed loan
- a disapproval for a completed loan
- an increase to an obligated loan
- a decrease to an obligated loan
- •\*--an extension to an obligated loan.--\*

Loans can only be approved when:

- the status is completed
- all required information has been recorded.

**Note:** When information is missing, an error message will be displayed to identify the missing information that is required before approval.

# **B** Action

When the COC/STC decision is to:

- approve the loan, follow paragraph 302
- disapprove the loan, follow paragraph 303.

# **302** Approving FSFL's

# A Overview

\*--Before a loan can be approved the loan should have an approved credit decision recorded in FBP. It is imperative that the credit decision be recorded in FBP on the **same day** as the COC/STC meeting. However, the FBP date can be different but an explanation shall be required in the "Remarks" section. For example, a COC/STC meeting is held after business hours.--\*

When a loan package contains both a partial and a final loan, each loan must be approved:

- separately
- on the same day
- with the same COC/STC decision date.

\* \* \*

#### **B** Action

Approve a loan according to the following table.



#### **B** Action (Continued)



3-15-16

Step	Action
5	The Disposition Screen is updated to include the Approval Information Section.
_	* <u></u>
	Customer Management
	Loan Making Update Loan Request Detail
	Checklist
	Credit Decision - (FBP) Loan Info App Fee RE Facility Farm Production Disposition
	Customer Profile All required fields are denoted by an asterisk ( * ).
	Loan Request Status History Final Disposition: Approved V Final Disposition Date: 07-28-2016 V
	Transaction Status In Appeal: Select V Appeal Status Date:
	History
	Transfer/Assumption Reason for No Final Select
	LS - Dashboard
	FSFL Loan Servicing Explanation:
	Transactions Approval Information
	Original COC/STC Decision     Date:
	Approved Am ount:
	Additional Information
	· · · · · · · · · · · · · · · · · · ·
	Submit Previous Cancel
	Using the drop-down list, select the final disposition date.
	Note: This date cannot be overridden.
6	After the Final Disposition Date has been selected,
	Customer Management
	Process Application
	Checklist
	Customer Profile All required fields are denoted by an asterisk (*).
	Loan Request Status
	Transaction Status In Appeal: Select V Appeal Status Date:
	History
	LS - Transfer/Assumption Reason for No Final Disposition: Select V
	LS - Dashboard
	Special Servicing Explanation:
	Transactions Approval Information
	* Original COC/STC Decision 07/28/2016
	* Approved Amount:
	Remarks:
	$\bigcirc$
	Submit Previous Cancel
	enter the COC/STC decision date in the "Original COC/STC Decision Date" field.
	Note: The COC/STC dispersition date and the final dispersition date should always be the same
	date: however when the COC/STC decision date is earlier than the final disposition date
	users will be required to optor a reason in the "Demarks" section *
	users will be required to enter a reason in the Kemarks section*

	Action								
After the COC/STC decision date is entered,									
	,								
Customer Manag	gement								
Loan Making	Update Loan Request Detail								
Process Applica	tion								
Checklist	Loan Info App Fee RE Facility Farm Production Disposition								
Credit Decision	- (FBP) All required fields are denoted by an asterisk (*).								
Customer Profi	e Disposition Information								
History	In Anneal: Select								
Transaction Sta	tus								
History	Bassan far No Final								
LS - Transfer/Assum	ption								
LS - Dashboard	Explanation:								
FSFL Loan Servi	cing								
Special Servicing	Approval Information								
Transactions	* Original COC/STC Decision Date: 12/06/2015								
	* Approved Amount: 75000								
	Additional Information								
	Remarks:								
	· · · · · · · · · · · · · · · · · · ·								
	Submit Previous Cancel								

p		Action							
	After the approv	ved amount has been entered, review the amount entered <b>carefully</b>							
	before proceeding.								
	Enter any additi	onal information in the "Remarks" section.							
	Customer Management								
	Loan Making Process Application	Update Loan Request Detail							
	Checklist	Loan Info Ann Fee RE Facility Farm Production Disposition							
	Credit Decision - (FBP)	All required fields are denoted by an asterisk (*).							
	Customer Profile	Disposition Information Final Disposition: Approved  Final Disposition Date: 12-06-2015							
	History	In Appeal: Select  Appeal Status Date:							
	Transaction Status History								
	LS -	Reason for No Final Disposition:							
	Transfer/Assumption								
	FSFL Loan Servicing	Explanation:							
	Special Servicing	Approval Information							
	Transactions	Original COC/STC Decision Date: 12/06/2015 REVIEW AMOUNT							
		Additional Information							
		Remarks:							
		2 Submit Previous Cancel							
	CLICK "Submi	t''							
	CLICIT DUDIE								
	* Note: The	application will automatically obligate *							
		application will automatically obligate*							
	XX 71 .1								
	when the appro	ved amount was entered incorrectly users must follow:							
	• paragraph 3	51 to increase the approved amount							
	• paragraph 3:	52 to decrease the approved amount.							

# **B** Action (Continued)

Action									
The Process Appl	icatio	cation Screen will be displayed.							
*The loan status	The loan status has been updated to "Obligated"*								
Customer Management Loan Making Process Application	Process Printer	Application > Friendly							
Checklist			Pro	cess App	lication				
Credit Decision - (FBP) Customer Profile	The first time a new application is entered, select "Add Package".								
Check Request	Add	Add Package							
History	А	Action: Select an Action							
History	S.No	Date Received	Reque <i>s</i> t Type	Type of Assistance Loan #	Amount	Status	Status Dat		
Transfer/Assumption	1	07-28-2016	11 - FS	907 2016/00001	60,000.00	Obligated	08-01-201		
LS - Dashboard	2	03-07-2013	0 11 - FS	900 2013/00003	230,339.96	Closed	01-21-201		
Special Servicing									
Transactions									

## **303** Disapproving FSFL's

### A Overview

When COC/STC disapproves a loan, the disapproval must be recorded in the Disposition Screen.

The Disposition Screen provides field entries to:

- disapprove
- record reason for disapproval.

#### **B** Action

Disapprove a loan according to the following table.

Step Action From the Process Application Screen, 1 **Customer Management** Process Application > Printer Friendly Loan Making Process Application **Process Application** The first time a new application is entered, select "Add Package". Add Package ▼ Go Action: Select an Action IS Transfer/Assumption Type o Assistan Loan # Date Received Request Type Amount Status Status Date S.No LS - Dashboard 11-05-2015 1 000 2016/00001 Completed I1 - FS 11-10-2015 FSFL Loan Servicing 75,000.00 2 09-11-2012 900 2012/00006 Special Servicing 8,000.00 Closed 12-28-2012 🔘 11 - FS 04-27-2012 Transactions 3 900 2012/00001 11 - FS 29,947,72 Closed 09-24-2012 click the radio button of the applicable loan. Note: The status must be "Completed". From the Process Application Screen: 2 Customer Management Loan Making Process Application > Printer Friendly rocess Application **Process Application** The first time a new application is entered, select "Add Package". Loan Request Status History Transaction Status History Add Package Go LS Transfer/Assumption Request Type Status Status Date S.No **Date Received** Amount LS - Dashboard 11-05-2015 000 FSFL Loan Servicing 11 - FS 75,000.00 Completed 11-10-2015 2016/00001 2 09-11-2012 Special Servicing 900 2012/00006 11 - FS 8,000.00 Closed 12-28-2012 3 04-27-2012 Transactions 900 2012/00001 🔘 11 - FS 29,947.72 Closed 09-24-2012 using the drop-down list, select "Update Loan Request" • • CLICK "Go".







Апегтеестоп	information has	been entered		
anter rejection .	information has	ocen entered,		
Customer Management				
Loan Making		Update Loan R	equest Detail	
Checklist				
Credit Decision - (FBP)	Loan Info App Fee	e RE Facility Fari	n Production Disposition	
Customer Profile	All required fields are denoted to Disposition Information	by an asterisk ( * ). On		
Loan Request Status	Final Disposition:	Rejected 🔻	Final Disposition Date: 1	2/05/2015 📧
History	In Appeal:	Select 🔻	Appeal Status Date:	
Transaction Status History				
15 -	Reason for No Final	Select		-
Transfer/Assumption	Disposition:			
LS - Dashboard	Explanation:			<b>^</b>
FSFL Loan Servicing	_			-
Special Servicing	Rejection Information			
Transactions	Reason(s) for Rejection:	Select		•
	Peacons	Add Re	ason	
	Reddona,	Other		
		Remove F	Reason	
	Explanation:	Borrower started project bedore	CCC-850 was approved.	^
				-
	Additional Information	n		
	Remarks:			~
				-
		Cubmit		
		Submit	Cancel	
CLICK <b>"Subm</b>	it".			
CLICK <b>"Subm</b>	it".	will be display	rad	
CLICK <b>"Subm</b> The Process Ap	it". plication Screen	will be display	ved.	
CLICK <b>"Subm</b> The Process Ap	it". plication Screen	will be display	ved.	
CLICK <b>"Subm</b> The Process Ap Customer Management	it". plication Screen	will be display	/ed.	
CLICK <b>"Subm</b> The Process Ap Customer Management Loan Making	it". plication Screen	will be display	/ed.	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application	it". plication Screen Process Application > Printer Friendly	will be display	ved.	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP	it". pplication Screen	will be display Process Ap	red. oplication	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile	it". pplication Screen Process Application > Printer Friendly The first time a new a	will be display Process Ap	plication	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status	it". pplication Screen Process Application > Printer Friendly The first time a new application	will be display Process Ap pplication is entered, se	Pplication	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History	it". pplication Screen Process Application > Printer Friendly The first time a new ap Add Package	will be display Process Ap pplication is entered, se	P <b>plication</b> lect "Add Package".	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status	it?". pplication Screen Process Application > Printer Friendly The first time a new an Add Package	Process Application is entered, se	P <b>plication</b> Hect "Add Package".	
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History	it?". pplication Screen Process Application > Printer Friendly The first time a new ap Add Package Action: Select an	Process Application is entered, se	P <b>plication</b> Hect "Add Package".	
CLICK "Subm The Process App Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption	it?". pplication Screen Process Application > Printer Friendly The first time a new ap Add Package Action: Select an	Process Application is entered, se	red. oplication lect "Add Package".	
CLICK "Subm The Process App Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard	it?". pplication Screen Process Application > Printer Friendly The first time a new a Add Package Action: Select an S.No Date Received	Process Application is entered, se Action • Go Request Type Type of Loan #	Ped.	Status Date
CLICK "Subm The Process Ap Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing	it?". pplication Screen Process Application > Printer Friendly The first time a new and Add Package Action: Select and S.No Date Received 1 11-23-2015	Process Application is entered, see	Polication lect "Add Package".  Amount Status 100,000.00 Withdrawn	Status Date           11-23-2015
CLICK "Subm The Process App Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	it?". pplication Screen Process Application > Printer Friendly The first time a new a Add Package Action: Select an S.No Date Received 1 11-23-2015 2 11-15-2015	Process Application is entered, see	Polication Polication Rect "Add Package".  Polication Policati Polication Polication Polication Pol	Status Date           11-23-2015           12-05-2015
CLICK "Subm The Process App Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	it?". pplication Screen Process Application > Printer Friendly. The first time a new application = Action: Select an S.No Date Received 1 11-23-2015 2 11-15-2015 3 03-20-2012	Process Application is entered, see       Action     Go       Request Type     Assistance       0     11 - FS     900       0     11 - FS     902	Pplication         lect "Add Package".         100,000.00       Withdrawn         S00,000.00       Rejected         51,857.65       Closed	Status Date           11-23-2015           12-05-2015           12-21-2012
CLICK "Subm The Process App Customer Management Loan Making Process Application Checklist Credit Decision - (FBP Customer Profile Loan Request Status History Transaction Status History LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	it?". pplication Screen Process Application > Printer Friendly The first time a new ap Add Package Action: Select an S.No Date Received 1 11-23-2015 2 11-15-2015 3 03-20-2012 4 10-04-2010	Action Carlos Content of the second s	Pplication           lect "Add Package".           2         100,000.00         Withdrawn           3         500,000.00         Rejected           5         51,857.65         Closed           46,753.00         Closed	Status Date           11-23-2015           12-05-2015           12-21-2012           01-19-2011

#### \*--304 Approval Extensions

#### A Overview

FSFL approvals expire 6 months after the date of approval. If a borrower submits a request for an extension, DLS allows users to record an extension request.

The following rules apply to extensions in DLS:

- only 2 extensions are granted
- each extension will extend the application an additional 6 months.

For additional guidelines and policy on approval extensions see 1-FSFL, paragraph 158.

#### **B** Example of an Extension on the Disposition Tab

The following is an example of an extension on the "Disposition" tab.

Loan Info         App Fee         RE         Facility         Farm Production         Disposition
All required fields are denoted by an asterisk (*).
Final Disposition: Approved V Final Disposition Date: 06-08-2016 V
In Appeal: Select  Appeal Status Date:
Reason for No Final Disposition:
Explanation:
Approval Information
Original COC/STC Decision Date: 06/01/2016 * Final COC/STC Decision 06/01/2016
* Approved Amount: 30000.00
Additional Information
Remarks: COC met the night of 6/1/2016
Obligation Information
Current Status: OBLIGATED Current Obligation Amount: \$30,000.00 Loan Request Type: FS
Extension Information Extension Request: Select Expiration Date: 12/01/2016
1st 2nd Submit Previous Cancel

# \*--304 Approval Extensions (Continued)

# C Action

From the "Disposition" tab:

• use the "Extension Request" drop-down list to select the request

Note: DLS will update the expiration date of the loan

- CLICK "Submit"--\*
- **305-349** (Reserved)

..

#### Part 5 Requesting Funding

#### \*--350 Obligations

#### A Overview

The obligation process is automatically initiated by the system once a loan is approved. If funding is:

- available the status will update to "Obligated"
- **not** available the loan remains in an "Approved" status
- available but the transmission failed, the status remains in an "Approved" status.

**Note:** All loans in an approved status that were unable to be obligated must re-access using "Update Loan Request", navigate to the "Disposition" tab and CLICK "Submit".

#### **B** Example of an Obligated Loan

Following is an example of an obligated loan.

Customer Management Loan Making Process Application	Process Application > <u>Printer Friendly</u> Process Application						
Checklist							
Credit Decision - (FBP) Customer Profile	The first time a new application is entered, select "Add Package".						
Check Request	Add Package						
Loan Request Status History	Action: Select an Action V Go						
History	S.No	Date Received	Request Type	Type of Assistance Loan #	Amount	Status	Status Date
Transfer/Assumption	1	07-28-2016	11 - FS	907 2016/00001	60,000.00	Obligated	08-01-2016
LS - Dashboard FSFL Loan Servicing	2	03-07-2013	O 11 - FS	900 2013/00003	230,339.96	Closed	01-21-2014
Special Servicing							
Transactions							
							_

#### Par. 351

#### 351 Increases to Approved Loan Amount

#### A Overview

\*--When an increase has been approved by COC/STC and the increase amount is

• greater than 10 percent, a new credit decision is required

**Note:** DLS will **not** accept an approved increase above 10 percent without a new credit decision date.

• 10 percent or less, a new credit decision is not required.

A new COC/STC date must be entered in DLS regardless of the increased amount.

**Note:** Only one increase is allowed.--\*

# **B** Action

Increase the loan amount according to the following table.

Step	Action							
1	Select the borrower according to paragraph 22.							
2	From the Process	n the Process Application Screen						
	Customer Management Loan Making Process Application Checklist Credit Decision - (FBP)	Process Application > Printer Friendly Process Application The first time a new application is entered, select "Add Package".						
	Check Request Loan Request Status History	Add Package						
	Transaction Status History	S.No Date Received	Request Type	Type of Assistance	Amount	Status	Status Date	
	LS - Transfer/Assumption LS - Dashboard	1 07-28-2016 2 03-07-2013	● 11 - FS	907 2016/00001 900	60,000.00	Obligated	08-01-2016	
	FSFL Loan Servicing Special Servicing		0 11 - FS	2013/00003	230,339.96	Closed	01-21-2014	
	Transactions							
2	click the radio bu	tton of the loar	n to increa	se.				
3	After the loan is	selected,						
	Customer Management Loan Making	Process Application > Printer Friendly						
	Process Application Checklist	Process Application						
	Credit Decision - (FBP) Customer Profile	The first time a new application is entered, select "Add Package".						
	Check Request Loan Request Status	Add Package						
	History Transaction Status	Action: Updat	e Loan Request					
	LS -	S.No Date Received	Request Type	Assistance Loan #	Amount	Status	Status Date	
	Transfer/Assumption LS - Dashboard	2 03-07-2013	11 - FS	907 2016/00001 900	60,000.00	Obligated	08-01-2016	
	FSFL Loan Servicing Special Servicing		0 11 - FS	2013/00003	230,339.96	Closed	01-21-2014	
	Transactions							
	CLICK:						*	
	• "Update Loa	n Request"						
	• "Go".							



Step	Action						
5	*The disposition screen will be displayed.						
v	The disposition screen will be displayed.						
	Customer Management Loan Making Update Loan Request Detail						
	Process Application Checklist						
	Credit Decision - (FBP) Loan Info App Fee RE Facility Farm Production Disposition						
	Customer Profile Loan Request Status						
	History     Hinal Disposition:     Approved     Final Disposition:     Date:     07-28-2016       Transaction Status     In Appeal:     Select     Appeal Status Date:     Image: Comparison Date:						
	History						
	Transfer/Assumption Reason for No Final Disposition: Select						
	FSFL Loan Servicing Explanation:						
	Transactions Approval Information						
	Original COC/STC Decision Date: 07/28/2016 Final COC/STC Decision Date: 07/29/2016						
	Additional Information						
	Remarks:						
	Obligation Information						
	Current Status: OBLIGATED Current Obligation Amount: \$50,000.00 Loan Request Type: FS Extension Information						
	Extension Request: Select V Expiration Date:01/28/2017						
	Submit Previous Cancel						
	Enter:						
	• the new final COC/STC decision date						
	• the new total increase						
	<ul> <li>amount in the "Approval" field</li> <li>the updated FBP credit action date in the "Final Disposition Date" field when</li> </ul>						
	the increase is 10 percent greater than original approved loan amount						
	• any applicable remarks						
	<b>Note:</b> Increases less than 10 percent still require an updated COC/STC approval						
	date*						
	uuto.						

#### **B** Action (Continued)

р	Action						
	After all required information has been entered *						
	Customer Management Loan Making Process Application	Update Loan Request Detail					
	Cnecklist Credit Decision - (FBP) Customer Profile	Loan Info         App Fee         RE         Facility         Farm Production         Disposition           All required fields are denoted by an asterisk (*).         Disposition of formation         Disposition         Disposition					
	Loan Request Status History Transaction Status	Final Disposition Late: 07-28-2016 V In Appeal: Select V Appeal Status Date: 07-28-2016 V					
	History	Reason for No Final Folget					
	Transfer/Assumption LS - Dashboard ESEL Loan Servicing	Disposition:					
	Special Servicing						
		Original COC/STC Decision Date: 07/28/2016 * Approved Amount: 65,000 Additional Information Rem arks:					
		Obligation Information					
		Current Status: OBLIGATED Current Obligation Amount: \$50,000.00 Loan Request Type: FS					
		Extension Information Extension Request: Select V Expiration Date:01/28/2017					
		Submit Previous Cancel					
	CLICK "Submi	it".					
	Important: Use	ers must enter the increased amount on the "Disposition" tab fore clicking "Submit" Failure to do so will <b>not</b> obligate the					
	inci	rease and a new credit decision must be performed on another day					
	*wh	en the increase is greater than 10 percent*					

# **352** Decreases to Approved Loan Amount

#### A Overview

When a borrower requests a decrease to an approved loan amount, the approved loan amount **must** be adjusted:

- on the Disposition Screen
- before processing the check request.

**Note:** Do **not** adjust the loan amount on the Loan Info Screen. Decreases in approved loan amounts are only made on the Disposition Screen.

2-FSFL (Rev. 1) Amend. 2
#### **352** Decreases to Approved Loan Amount (Continued)

#### **B** Action

Decrease an approved loan amount according to the following table.



#### 352 **Decreases to Approved Loan Amount (Continued)**

#### **B** Action



### 352 Decreases to Approved Loan Amount (Continued)

### **B** Action

Step	Action								
6	The Process Appl	Application Screen will be displayed.							
	Customer Management Loan Making Process Application	t Process Application > Printer Friendly							
	Checklist Process Application								
	Credit Decision - (FBP) Customer Profile	) The first time a new application is entered, select "Add Package".							
	Check Request     Add Package       Loan Request Status								
	History Transaction Status	Action: Select an Action V Go							
	History	S.No	Date Received	Request Type	Assistance Loan #	Amount	Status	Status Date	
	Transfer/Assumption	1	07-28-2016	🖲 11 - FS	907 2016/00001	50,000.00	Obligated	08-01-2016	
	LS - Dashboard ESEL Loan Servicing	2	03-07-2013	🔿 11 - FS	900 2013/00003	230,339.96	Closed	01-21-2014	
	Special Servicing Transactions The loan amount has been decreased.								
	<b>Note:</b> The status remains "Obligated". DLS will automatically send a decrease to the Finance Office.								

# 353-374 (Reserved)

•

#### **375** Accessing Disbursement Calculator

#### A Overview

The disbursement calculator is **only** available to a user after the loan is obligated.

County Offices **must** complete the FSFL Disbursement Calculator only after receiving any of the following:

- bills from the borrower
- completed CCC-191 Farm Storage Facility Loan Program Release of Liability
- completed CCC-197 Final Farm Storage Facility Loan (FSFL) Program Cost Certification.

The partial disbursement calculator **must** be completed before the final disbursement calculator.

**Note:** DLS will not allow the Check Request function to be available until the Disbursement Calculator has been completed.

#### **B** Example for Accessing Disbursement Calculator Screen

Following is an example of the Process Application Screen for accessing the disbursement calculator.

Customer Management	0							
Loan Making	Printer	Process Application > <u>Printer Friendly</u>						
Process Application				Pro		lication		
Checklist				FIG	cess App	neation		
Credit Decision - (FBP)	The fi	The first time a new application is entered, select "Add Package".						
Customer Profile	Add	l Package						
Disbursement	A	Action :	Select	an Action	Go			
Other FSFL Fees	S.No	Date R	eceived	Request Type	Type of Assistance	Amount	Status	Status Date
Loan Request Status History	1	12-01	-201	🖲 11 - FS	900 2016/00001	34,000.00	Obligated	10-16-2017
Transaction Status History								
LS - Transfer/Assumption								
LS - Dashboard								
FSFL Loan Servicing								
Special Servicing								
- <b>-</b>								

#### \*--375 Accessing Disbursement Calculator (Continued)

#### C Action

From the Process Application Screen:

- select the loan with an obligated status (Step 1)
- CLICK "Disbursement Calculator" on the left navigation (Step 2)
- the Disbursement Calculator Screen will be displayed.

#### **376** Disbursement Calculator Before Receipts Entered

#### A Overview

After selecting the Disbursement Calculator link from the Process Application Screen, the Disbursement Calculator will be displayed.

#### **B** Example of Disbursement Calculator

Following is an example of the Disbursement Calculator Screen before receipts are entered.

Customer Management	Printer Friendly					
Loan Making	Philter Thendry	Diehuwee		aulatar		
Process Application		Disburse	ment Cal	culator		
Checklist	Loan Details					
Credit Decision - (FBP)	Partial/Final Loan: Final         Loan Number: 2016/00001           Approved Loan Amount (\$): 49,790.00         Loan Type: FS					
Customer Profile	FSFL Loan Balances	mount(\$): 49,790.00				
Loan Request Status	Aggregate Outstanding Balance (\$): 0.00 Receipt Details					
Transaction Status	Vendor Name	Vendor Paid in Full Indicator	Receipt Amount	Payment Method	Partial/Final Indicator	
History	Add Receipt					
LS - Transfer (Assumption		Total Descipt Amount	- + ( + ) -	0.00		
	Other Fed	rotal Receipt Amour	nt(\$): =)(\$):	0.00		
LS - Dashboard	Other red	Total Project Cos	ts (\$):	0.00		
FSFL Loan Servicing	Minimum Down Payment (\$): 0.00					
Special Servicing	Additional Down Payment (\$): 0.00					
Transactions	Maximum Loan Amount (\$): 0.00 0.00					
	Disbursement Calculator i	s ready for 2 <sup>nd</sup> Party re	eview : 🗌			
	Disb	oursement Calculator S	Status: Pending			
	Save	Cancel				

From the Disbursement Calculator Screen:

- CLICK "Add Receipt"
- the Receipt Screen is displayed.--\*

#### \*--377 Entering Disbursement Calculator Receipt

#### A Overview

County Offices **must** enter the following data in the applicable fields for each receipt:

- vendor and/or contractor name
- if the vendor and/or contractor is paid in full
- total amount of the bill
- payment method (check, money order, credit card, or cash).

The Disbursement Calculator Receipt Screen will allow the user to enter more than one receipt without going back to the Disbursement Calculator Screen.

#### **B** Example of Disbursement Calculator Receipt

Following is an example of the Receipt Screen.

Customer Management	
Loan Making	Receipt
Process Application	All required fields are denoted by an asterisk ( * ).
	Receipt Details
Checklist	* Vendor Name:
Credit Decision - (FBP)	* Vendor Paid in Full Indicator: Select 🗸
Customer Drofile	* Receipt Amount (\$):
Customer Prome	Payment Method: Select 🗸
Loan Request Status	
History	Create Another
Transaction Status	
History	Submit Cancel
15 -	
Transfer/Assumption	
LS - Dashboard	
FSFL Loan Servicing	
Special Servicing	
Transactions	
•	*

### \*--377 Entering Disbursement Calculator Receipt (Continued)

### **C** Field Descriptions and Actions

The following table provides the field, descriptions, and action/result for the Receipt Entry Screen.

Field/Button	Description	Action/Result
Vendor Name	A free-form field to provide the name of the	Enter the name of the
	company or person(s) that constructed or	vendor or contractor.
	provided service to the purpose of the loan	
	request.	<b>T</b> T <b>1 1 1</b>
Vendor Paid in	Identifies if the vendor and/or contractor was	Using the drop-down
Full Indicator		"No".
Receipt Amount	The amount provided on the receipt/invoice	Enter the amount from
	from the vendor.	the receipt.
Payment Method	The type of payment used to pay the vendor.	Using the drop-down
	The following options are available:	list, select the
		applicable payment
	• Cash	method.
	• Credit Card	
	• Check	
	Money Order.	
Create Another	A check box that allows the user to enter	Click the check box
	Disburgement Coloulator Screen	when additional
	Disbursement Calculator Screen.	receipts will be entered.
	The following message will display after	
	entering a receipt and clicking submit.	
	"The Disbursement Calculator Receipt	
	successfully Added".	
Submit		CLICK <b>"Submit"</b> after
		all receipts have been
~	-	entered.
Cancel		CLICK "Cancel" to
		cancel the process and
		return to the Process
		Application Screen.

#### \*--378 Disbursement Calculator after Receipts Entered

#### A Overview

The Disbursement Calculator Screen displays the results of receipts entered. This screen allows the users to add, update or delete a receipt.

#### **B** Example of Disbursement Calculator Screen after Receipts Entered

Following is an example of the Disbursement Calculator after receipts have been entered.

Customer Management	Printer Friendly					
Loan Making	Finiter Friendry					
Process Application		Disburse	ment Calc	culator		
rocess Application						
Checklist	Loan Details					
Credit Decision - (FBP)	Partial/ Approved Loan A Total Requested Loan A	Final Loan: Final mount (\$): 49,790.00 mount (\$): 49,790.00		Loan N Loa	Number: 2016/00001 n Type: FS	
Customer Profile	ESEL Loan Balance	5				
Loan Request Status History	Aggregate Outstanding B Receipt Details	alance (\$): 0.00				
Transaction Status	Vendor Name	Vendor Paid in Full Indicator	Receipt Amount	Payment Method	Partial/Final Indica tor	
History	ABC Equipment	Yes	\$40,000.00	Check	F	
LS - Transfer/Assumption	Add Receipt Up	date Receipt Del	ete Receipt			
LS - Dashboard		Total Receipt Amou	nt (\$): 40,000	0.00		
FSFL Loan Servicing	Other Fed	leral Grant(s) or Loan(	s) (\$): 0	.00		
Special Servicing	Total Project Costs (\$): 40,000.00 Minimum Down Payment (\$): 6,000.00					
Transactions	Additional Down Payment (\$): 0.00					
Tansactions	Total Down Payment (\$): 6,000.00					
			int (\$). 54,000			
	Disbursement Calculator	is ready for 2 <sup>nd</sup> Party re	eview : 🗌			
	Dis	bursement Calculator S	Status: Pending			
		Save	ancel			
					*	

### **C** Field Descriptions and Actions (Continued)

The following table provides the field descriptions and actions for the Disbursement Calculator after receipts are entered.

Field/Button	Action						
Loan Details Information							
Partial/Final Loan	Identifies whether the disbursement calculator						
	is for a partial or final loan.						
	Note: The partial disbursement calculator						
	must be completed before completing						
	the final loan disbursement calculator.						
Loan Number	Displays the Fiscal Year and loan number.						
Approved Loan	Displays the approved loan amount.						
Amount							
Loan Type	Identifies the type of FSFL.						
	"EC" in director of monitor loom						
	FS indicates a regular loan. "ES M" indicates a microloan						
Total Doguested	FS-M indicates a inicioloan.						
Loop Amount	Displays the total requested total amount.						
	ESEL Loon Balances						
Aggregate	Displays the sum of the loan <b>principal</b> for all						
Outstanding	outstanding loans for the primary borrower						
Balance	plus any loan in check processing status						
Durance	Receint Details						
Vendor Name	Displays the name of the vendor from the						
v endor i vanie	receipt.						
Vendor Paid in Full	Identifies if the vendor and/or contractor was						
Indicator	paid in full.						
Receipt Amount	Displays the amount provided on the						
-	receipt/invoice.						
Payment Method	Indicates the type of payment used to pay						
	vendor, if applicable.						

Field/Button	Description	Action
Partial/Final Indicator	Indicates the type of loan attributed to the receipt.	
	• P=partial	
	• F=final	
	• P/F= split receipt between partial and final	
	<b>Note:</b> The sum of the submitted receipts can exceed the maximum amount allowed for the partial. The amount that exceeds the maximum for the partial is transferred to the final loan.	
Radio Button	Allows user to select the specific receipt line item to be modified or deleted.	Click the radio button of the receipt to update/delete.
Add Receipt	Allows user to enter receipt information to the Disbursement Calculator.	CLICK " <b>Add</b> <b>Receipt</b> " to add receipt information.
	the receipts have exceeded the allowed amount.	
Update Receipt		CLICK " <b>Update</b> <b>Receipt</b> " to update receipt details
Delete Receipt		CLICK "Delete
		<b>Receipt</b> " to delete a receipt.

## **C** Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Total Receipt Amount	Displays the sum of eligible expenses. The following formula only applies to a partial disbursement.	
	Total Receipt Amount = (Approved Loan Amount + Additional Down Payment) / (1.00 – Minimum Down Payment Percentage) + Other Grants Loans	
	The following example illustrates when a receipt submitted for a partial/final loan exceeds the maximum allotted amount for a partial loan.	
	Example of Calculation:	
	Loan Type – FS (15% down payment) Partial approved loan amount = \$50,000 Receipt entered = \$60,000	
	Total Receipt Amount = (50,000+0) / (115) + 0 = \$58,823.53	
	Minimum Down payment (\$58,823.53 x .15) = \$8,823.53	
	Maximum Loan Amount – \$58,823.53 - \$8,823.53 = \$50,000	
	Remaining amount transferred to final disbursement calculator = \$ 1,176.47	
Other Federal	A free-form field to enter the amount received	Enter the amount
Grant(s) or Loan(s)	from grants or loans for the project, as applicable.	received in dollars and cents.
Total Project Cost	The difference between Total Receipt Amount and the Other Federal Grant(s) or Loan(s).	
Minimum Down Payment	Calculated based on Loan Type.	
	FS = 15% of total project costs	
	FS-M = 5% of total project costs.	

### **C** Field Descriptions and Actions (Continued)

<b>Field/Button</b>	Description	Action
Additional Down	A free-form field to enter the amount of the	Enter the additional
Payment	additional down payment, if applicable.	down payment amount
		received in dollars and
		cents.
Total Down	Displays the sum of the Minimum Down	
Payment	Payment and Additional Down Payment.	
Maximum Loan	Displays the difference between the Total	
Amount	Project Costs and the Total Down Payment.	
	This amount displayed will be the amount	
	disbursed.	
Disbursement	Allows the disbursement calculator to be 2 <sup>nd</sup>	Click the Check Box
Calculator is ready	party reviewed	after all receipts are
for 2 <sup>nd</sup> Party		entered.
Review	Note: Once the check box has been selected	
	and the calculator is saved, users can no	
	disburgement calculator. Only the 2 <sup>nd</sup>	
	party reviewer can change the status of	
	the disbursement calculator when the	
	status is in completed.	
	Follow paragraph 350.8 on procedure for	
	changing the status from "Completed" to	
	"Pending"	
Disbursement	The following displays the different	
Calculator Status	disbursement calculator statuses;	
	" <b>Pending</b> " = Calculator has not been	
	submitted for 2 <sup>nd</sup> party review	
	" <b>Completed</b> " = Calculator has been submitted	
	for 2 <sup>nd</sup> party review	
	" <b>Approved</b> " = Calculator has been approved	
	by the 2 <sup>nd</sup> party reviewer. Statuses also	
	available in Exhibit 3.	

### **C** Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Save		CLICK "Save" to save
		the receipt information
		The following message will display after successful save:
		"The Disbursement
		Calculator
		information
		successfully saved."
Cancel		CLICK "Cancel" to
		cancel the process and
		return to the Process
		Application Screen.

### C Field Descriptions and Actions (Continued)

### **D** Error Messages

The following error messages are displayed when information entered does not meet the applicable validations. Users must correct these conditions before proceeding.

Error Message	Description	<b>Corrective Action</b>
Maximum amount is	Displays when user tries to proceed to	Follow paragraph 351 to
greater than the	second party review and the	increase the approved
obligated amount.	Maximum Loan Amount does not	loan amount.
Follow 2-FSFL for	equal the Approved Loan amount.	
increasing loan amount.		
Maximum amount is	Note: Disbursement Calculator will	Follow paragraph 352 to
less than the obligated	<b>not</b> allow user to submit for	decrease the approved
amount. Follow 2-	2 <sup>nd</sup> party review until the	loan amount.
FSFL for decreasing	Maximum Loan Amount and	
loan amount.	the Approved Loan Amount	
	are the same.	

### \*--379 Disbursement Calculator 2<sup>nd</sup> Party Review

#### A Overview

According to 1-FSFL all information entered into the FSFL Disbursement Calculator must be reviewed and verified by a second reviewer to ensure data accuracy.

DLS will **not** allow the same person to prepare and second party review the FSFL Disbursement calculator.

When discrepancies are discovered the original preparer **must** correct and/or resolve **before** the second party review can be completed.

### **B** Example of Disbursement Calculator for 2<sup>nd</sup> Party Review

Following is an example of the Disbursement Calculator Screen for a 2<sup>nd</sup> Party Reviewer.

Customer Management	Drintes Friendly							
Loan Making								
Process Application	Disbursement Calculator							
Checklist	Loan Details							
Credit Decision - (FBP)	Partial/F Approved Loan Ar	Final Loan: Final nount (\$): 34,000.00		Loan N Loar	lumber: 2016/00001 n Type: FS			
Customer Profile	FSFL Loan Balances	nount(\$): 49,790.00						
Loan Request Status	Aggregate Outstanding Ba <b>Receipt Details</b>	llance (\$): 0.00						
Transaction Status	Vendor Name	Vendor Paid in Full Indicator	Receipt Amount	Payment Method	Partial/Final Indicator			
History	ABC Equipment	Yes	\$40,000.00	Check	F			
LS - Transfer/Assumption	Total Receipt Amount (\$): 40,000.00 Other Federal Grant(s) or Loan(s) (\$): 0.00							
LS - Dashboard	Total Project Costs (\$): 40,000.00         Minimum Down Payment (\$): 6,000.00         Additional Down Payment (\$): 0.00         Total Down Payment (\$): 6,000.00         Maximum Loan Amount (\$): 34,000.00         Disbursement Calculator is ready for 2 <sup>nd</sup> Party review :         Image: Disbursement Calculator Status: Completed							
FSFL Loan Servicing								
Special Servicing								
Transactions								
	Approve Refer to Correct Cancel							
					*			

# \*--379 Disbursement Calculator 2<sup>nd</sup> Party Review

### **C** Field Descriptions and Actions

The following table provides additional fields that are only available to the 2<sup>nd</sup> Party Reviewer on the Disbursement Calculator Screen.

Field/Button	Description	Result
Approve	Allows user to approve after reviewing the Disbursement Calculator.	CLICK " <b>Approve</b> " after 2 <sup>nd</sup> party review is complete without
	The following message will be displayed after disbursement calculator is approved:	errors.
	<i>"The Disbursement Calculator status is set to Approved."</i>	
	<b>Note:</b> The 2 <sup>nd</sup> party reviewer <b>must</b> be a different user than the user who completed the disbursement calculator.	
Refer to Correct	Allows 2 <sup>nd</sup> party review to refer back to the original preparer to make changes when an error is discovered.	CLICK " <b>Refer to</b> <b>Correct</b> " when errors are discovered.
	<b>Note:</b> The Disbursement Calculator status will return to "Pending" "allowing original preparer to correct errors.	
Cancel		CLICK " <b>Cancel</b> " to cancel the process and
		return to the Process Application Screen.

### \*--380 Reopening Disbursement Calculator after 2<sup>nd</sup> Party Review Completed

#### A Overview

When an error is discovered after the 2<sup>nd</sup> party review was complete, the calculator can be re-opened as long as the check has not been signed.

### **B** Example of the 2<sup>nd</sup> Party Review Completed

Following is an example of the Disbursement Calculator Screen after the 2<sup>nd</sup> party review has been completed.

Loan Making         Process Application         Checklist         Credit Decision - (FBP)         Customer Profile         Loan Request Status         History         Transaction Status         History         LS - Transfer/Assumption	Customer Management	Printer Friendly							
Process Application       Dispursement Calculator         Checklist       Data         Credit Decision - (FBP)       Partial/Final Loan: Final       Loan Number: 2016/0000         Customer Profile       Loan Balances       Aggregate Loan Amount (\$): 49,790.00         Loan Request Status       Yendor Name       Vendor Paid in Full       Receipt       Partial/Final Indicator         Aggregate Outstanding Balance (\$): 0.00       Receipt Details       Partial/Final Indicator       Partial/Final Indicator         LS - Transfer/Assumption       Total Receipt Amount (\$): 40,000.00       Check       F	Loan Making	Disburgerment Calculator							
Checklist       Loan Details         Credit Decision - (FBP)       Partial/Final Loan: Final       Loan Number: 2016/0000         Customer Profile       Approved Loan Amount (\$): 34,000.00       Loan Type: FS         Loan Request Status       FSFL Loan Balances       Aggregate Outstanding Balance (\$): 0.00         Receipt Details       Vendor Name       Vendor Paid in Full       Receipt         Vendor Name       Vendor Paid in Full       Receipt       Payment Method       Partial/Final         LS -       Total Receipt Amount (\$): 40,000.00       Check       F         Total Receipt Amount (\$): 40,000.00       Other Federal Grant(\$) or Loan(\$) (\$): 0.00       Check       F	Process Application	Disbursement Calculator							
Partial/Final Loan: Final       Loan Number: 2016/0000         Approved Loan Amount (\$): 34,000.00       Loan Type: FS         Customer Profile       Image: Status         Loan Request Status       FSFL Loan Balances         History       Agregate Outstanding Balance (\$): 0.00         Transaction Status       Vendor Name         History       Vendor Name         Vendor Name       Vendor Paid in Full Amount         Payment Method       Partial/Final Indicator         ABC Equipment       Yes         Total Receipt Amount (\$): 40,000.00       Check         Check       F	Checklist	Loan Details							
Customer Profile       FSFL Loan Balances         Loan Request Status       Aggregate Outstanding Balance (\$): 0.00         Receipt Details       Vendor Name       Vendor Paid in Full Indicator         Transaction Status       Vendor Name       Vendor Paid in Full Indicator         ABC Equipment       Yes       \$40,000.00       Check         LS - Transfer/Assumption       Total Receipt Amount (\$): 40,000.00       Other Federal Grant(s) or Loan(s) (\$): 0.00	Credit Decision - (FBP)	Partial/f Approved Loan Ar Total Requested Loan Ar	Final Loan: Final nount (\$): 34,000.00 nount (\$): 49,790.00		Loan N Loa	n Number: 2016/00001 Loan Type: FS			
Loan Request Status History     Aggregate Outstanding Balance (\$): 0.00       Receipt Details       Transaction Status History     Vendor Name     Vendor Paid in Full Indicator     Receipt Amount     Payment Method     Partial/Final Indicator       LS - Transfer/Assumption     Color Co	Customer Profile	FSFL Loan Balances	() () () () () () () () () () () () () (						
Vendor Name     Vendor Paid in Full Indicator     Receipt Amount     Payment Method     Partial/Final Indicator       History     ABC Equipment     Yes     \$40,000.00     Check     F       LS - Transfer/Assumption     Total Receipt Amount (\$): 40,000.00 Other Federal Grant(s) or Loan(s) (\$): 0.00     0.00	Loan Request Status	Aggregate Outstanding Ba <b>Receipt Details</b>	llance (\$): 0.00						
ABC Equipment     Yes     \$40,000.00     Check     F       LS - Transfer/Assumption     Total Receipt Amount (\$): 40,000.00 Other Federal Grant(s) or Loan(s) (\$): 0.00	History	Vendor Name	Vendor Paid in Full Indicator	Receipt Amount	Payment Method	Partial/Final Indicator			
LS - Transfer/Assumption Total Receipt Amount (\$): 40,000.00 Other Federal Grant(s) or Loan(s) (\$): 0.00	History	ABC Equipment	Yes	\$40,000.00	Check	F			
Other Federal Grant(s) or Loan(s) (\$): 0.00	LS -	Total Persint Amount (\$): 40,000,00							
Take Desire the Calebra $(\hat{c})_{1}$ , 40,000,00	Transfer/Assumption	Other Fe	deral Grant(s) or Loar	n(s)(\$): (	0.00				
LS - Dashboard Minimum Down Payment (\$): 6,000.00	LS - Dashboard		Total Project Costs (\$): 40,000.00 Minimum Down Payment (\$): 6,000.00 Additional Down Payment (\$): 6.000 Total Down Payment (\$): 6.000.00						
FSFL Loan Servicing Additional Down Payment (\$): 0.00 Total Down Payment (\$): 6.000.00	FSFL Loan Servicing								
Special Servicing Maximum Loan Amount (\$): 34,000.00	Special Servicing	Maximum Loan Amount (\$): 34,000.00							
Transactions Approved by: DOUGLAS JONES	Transactions	Approved by: DOUGLAS							
Approved Date: 10/16/2017 Disbursement Calculator Status: Approved		Approved Date: 10/16/2017 Disbursement Calculator Status: Approved							
Reopen Cancel		Reopen							

**Important:** When an error has been discovered after the check has been signed in NPS, the disbursement calculator **cannot** be re-opened. It is imperative that 2<sup>nd</sup> party review is completed thoroughly.

### \*--380 Reopening Disbursement Calculator after 2<sup>nd</sup> Party Review Completed (Continued)

### Par. 380

### **C** Field Descriptions and Action

The following table provides the additional field description and result for the disbursement calculator screen after the  $2^{nd}$  party review has been completed.

Field/Button	Description	Action
Approved By	Displays the name of the 2 <sup>nd</sup> party reviewer.	
Approved Date	Displays the date the calculator was approved.	
Reopen	Allows 2 <sup>nd</sup> party reviewer to refer back to the original preparer.	CLICK " <b>Reopen</b> " to open the calculator.
Cancel	Allows user to exit the Disbursement Calculator Screen.	CLICK " <b>Cancel</b> " to cancel the process and return to the Process Application Screen.

#### Part 6 Disbursement

#### 400 Check Request

#### **A** Overview

When a borrower has completed the structures and submitted receipts, the user will request funds before closing the loan. Funds will be disbursed to the following:

- borrower
- alternate payees
- borrower and alternate payees.

\*--The user will perform 3 processes when disbursing funds for an approved loan. The processes **must** be executed in the following order:

- disbursement calculator--\*
- check request
- loan closing.

**Important:** The check request process is **always** executed before the loan closing process regardless if funds are going by EFT or Treasury check.

\* \* \*

After the check request has been completed in DLS, users will then certify and sign the check request in NPS according to 1-FI.

**Note:** When the funds will be disbursed 100 percent to the borrower, a signed CCC-186 must be filed before certifying and signing the check request in NPS.

### **B** Example of Check Request Screen

Following is an example of the Check Request Screen. \*--

	Che <u>ck</u> R	equest
All required fields are deno	oted by an asterisk ( * ).	-
Loan Information		Loan Req Status Date: 10/12/2016 Loan Req Status: Obligated
Date Received:	01/05/2016	Loan Number: 2016/00001
Use of Funds:	11 - Capital Improvements/Construction Costs	Request Type: FS
Type of Assistance:	906 - FSFL - 3 Years	
Approved Loan Amount:	\$32,000.00	COC/STC Decision Date: 06/01/2016
Interest Rate:	1.000%	Repayment Period: 3
Credit Action Inform	ation	
Loan Approval Date: Loan Approval Official: Title:	06/08/2016	
Comments/Reg:		
Check Request Infor	mation	
* Lien Search Date:	09/01/2016	
Select	* Chock Request Amount	Altornato Davoo Indicator
Select		
	15000	Ves Vo
	15000	• Yes O No
	2000	• Yes O No
		🔿 Yes 🖲 No
Total R	equested Check Amount: \$3	2,000.00
Undisb	ursed Balance: \$0.00	
Add	Check Update Check	Delete Check
	Check Reques	Cancel

### **C** Field Descriptions and Actions

From the Process Application Screen:

- click the radio button of the applicable loan
- CLICK "Check Request" from the left navigation bar.

### **C** Field Descriptions and Actions (Continued)

The following table provides the field descriptions and actions for the Check Request Screen.

<b>Field/Button</b>	Description	Action
	Check Request Information	
Lien Search Date	The final lien search date which must be a date earlier than the closing date.	<ul> <li>Enter the date by doing either of the following:</li> <li>enter the date in the "mm/dd/yyyy" format</li> </ul>
		• click the calendar icon.
Check Request Amount	<ul> <li>The amount of check to be disbursed.</li> <li>An undisbursed balance is displayed to assist the user with any remaining balance.</li> <li>Note: All checks must total the approved loan amount.</li> </ul>	Enter the amount in dollars and cents.
Alternate	Indicate whether the check will be issued to	Click the applicable "Yes"
Payee	the borrower or an alternate payee(s).	or "No" radio button.
Indicator	*If the check is being disbursed to the:	* * *
	<ul> <li>borrower, the Alternative Payee is "No"</li> <li>vendor(s), the Alternative Payee is "Yes".</li> </ul>	
	<b>Note:</b> There can be multiple alternate payees, but there can only be 1 non alternate payee.	
	Users will identify the alternate payee(s) names once the check request has been sent to NPS.	
	<b>Important:</b> When using a closing agent <b>and</b> 100% of the proceeds must go to the borrower, users must select "Alternate Payee". This will ensure that a treasury check is mailed back to the County Office*	

<b>Field/Button</b>	Description	Action
	Check Request Information	
*Add Check	Used when multiple checks are being requested. Note: When adding multiple checks the requested amount and the alternate payee indicator must be selected.	CLICK "Add Check".
Update Check	To update check information before submitting to NPS.	<ul> <li>Select the radio button next to the check request record user wishes to update.</li> <li>Adjust check request record.</li> <li>CLICK "Update Check".</li> </ul>
Delete Check	To remove a check request record after "Add Check" has been selected.	<ul> <li>Select the radio button next to the check request record user wishes to update.</li> <li>CLICK "Delete Check".</li> </ul>
Check Request	Continues the process of submitting the checks to NPS.	CLICK " <b>Check Request</b> " after all checks have been entered.
Cancel	To cancel the check request process and return to the Process Application Screen.	CLICK "Cancel"*

# C Field Descriptions and Actions (Continued)

#### **D** Check Request Confirmation

The following is an example of the Check Request Confirmation Screen.

Check Request Confirmation						
Loan Information		Loan Req Status Loan Req S	Date: 10/12/2016 tatus: Obligated			
Date Received:	01/05/2016	Loa	n Number: 2016/00001			
Use of Funds:	11 - Capital Improvements/Constructio Costs	n Req	uest Type: FS			
Type of Assistance:	906 - FSFL - 3 Years					
Approved Loan Amount:	\$32,000.00	COC/STC Deci	sion Date: 06/01/2016			
Interest Rate:	1.000%	Repayme	ent Period: 3			
Credit Action Inform	ation					
Loan Approval Date:	06/08/2016					
Loan Approval Official:						
Title:						
Comments/Req:						
Check Request Infor	mation					
Lien Search Date:	09/01/2016					
	Check Request Amount	Alternate Payee Indicator				
	\$15,000.00	No				
	\$15,000.00	Yes				
	\$2,000.00	Yes				
	Total Requested Check An	iount: \$32,000.00				
	Undisbursed Balance: \$0.0	]				
	Confirm Pre	vious Cancel				

From the Check Request Confirmation Screen:

- review all check request information and do 1 of the following:
- CLICK "Confirm" to submit and proceed with check request in NPS
- \*--Note: The message "Check Request Successfully Processed to NPS", will be displayed; User will have to Exit the screen to return to the Process Application Screen.--\*
- CLICK "**Previous**" to return to Check Request Screen
- CLICK "Cancel" to return to the Process Application Screen.

### **E** Certifying and Signing Payment Requests in NPS

After submitting the check request, the County Office must access NPS to:

- enter payee information for each payable
- complete certification and signing for each payable.

**Note:** If payables are **not** certified and signed **before** the 3 p.m. c.t. cutoff time for payments, payments will be delayed.

\*--See 1-FI for more information on NPS.--\*

\* \* \*

#### \*--400.5 Disbursement Cancellation

#### A Overview

When the borrower informs the County Office after the check request process has been completed that they **no** longer want an FSFL, the County Office shall cancel the disbursement depending on if the payable has been certified and signed in NPS.

There are 2 approaches that can be used to cancel a disbursement.

- cancel check request, according to subparagraph B
- cancel a payable, according to subparagraph D.

#### **B** Cancel Check Request

Canceling a check request is **only** performed in DLS, if the disbursement is **not** certified and signed in NPS.

The Cancel Check Request Screen will be displayed if the check request has been certified and signed.

**Note:** If the check request process has been certified and signed in NPS, see subparagraph D.

The following is an example of the Cancel Check Request Screen.

Cancel Check Request						
Loan Information			Loan Req Status I	Date: 04/25/2016		
			Loan Req St	atus: Check Processed		
Date Received:	04/10/2016		Loan	Number: 2016/00001		
Use of Funds:	11 - Capital Improvements/Co Costs	Instruction	Requ	est Type: FS		
Type of Assistance:	901 - FSFL - 3 Ye	ear				
Approved Loan Amount:	\$ 32,000.00		COC/STC Decis	ion Date: 06/11/2016		
Interest Rate:	1.000%		Repayment	nt Period: 3		
Credit Action Inform	ation					
Loan Approval Date:	04/13/2016					
Loan Approval Official:						
Title:						
Comments/Reg:						
Check Request Infor	mation					
Lien Search Date:	04/22/2016					
	Check Request Amount	Alternate Payee Indicator	Signed Certified			
	\$ 15,000.00	No	Pending			
	\$ 15,000.00	Yes	Pending			
	\$_2,000.00	Yes	Pending			
	Total Requested (	Check Amount: \$	32,000.00			
	Undisbursed Balance: \$ 0.00					
	Car	ncel Check Ca	ancel			

#### \*--400.5 Disbursement Cancellation (Continued)

#### C Action

From the Process Application Screen:

- select the radio button of the applicable loan
- CLICK "Cancel Check Request" from the left navigation bar.

From the Cancel Check Request Screen:

- review certified and signed status; if status is "Pending"
- CLICK "Cancel Check" to confirm check request cancellation.

From the Cancel Check Request Confirmation Screen:

- review all check request information
- CLICK **"Confirm"** to cancel the check request

- CLICK "Previous" to return to the Cancel Check Request Screen.
- **Note:** CLICK **"Cancel"** to cancel the process and return to the Process Application Screen.--\*

**Note:** The Process Application Screen will be displayed, and the status of the loan will be updated to "Obligated".

### 400.5 Disbursement Cancellation (Continued)

# **D** Cancel Payable

Use the following table to cancel a disbursement after the Treasury check has been received.  $*_{--}$ 

Step	Action						
1	The County Office shall:						
	• write " <b>VOID</b> " on the check and make a photocopy for the file						
	• mail the check marked " <b>VOID</b> " to Treasury at the following address:						
	Philadelphia Regional Financial Center P.O. Box 51320						
	Philadelphia, PA 19115-6320						
	• <b>not</b> use Federal Express to mail checks to Treasury						
	• send an e-mail to FSA's Payment Management Office in Kansas City at <b>RA.mokansasc2-PMO-TreasuryPay</b> , with the following information:						
	• explain why checks are being returned						
	• request a replacement check payable to CCC.						
	See 1-FI for additional information on replacement treasury checks.						
2	The County Office shall cancel FSFL, according to paragraph 104. DLS will send						
	loan information to NRRS and an overpayment receivable will be created.						
3	When the overpayment receivable has been created in NPS, and the re-issued check						
	made payable to CCC is received in the County Office, the check <b>must</b> be applied as						
	a collection to the receivable.						

•

### 401 Loan Closing

### A Overview

\*--Loan closing occurs in DLS after the:

- check was requested
- CCC-186 has been prepared through DLS
- applicant has signed CCC-186.

Note: Partial must be closed before final in a partial/final loan application.--\*

#### **B** Action

Complete the loan closing according to the following table.

р			Acti	on					
	From the Process Application Screen:								
	• click the radio button of the applicable loan to be closed								
	• CLICK "Close Loan" from the left navigation bar.								
				U					
	<b>Note:</b> The loan s	<b>Note:</b> The loan status must be "Check Processed".							
		The four status must be check i focessed.							
	Customer Management								
	Loan Making	Process Application Printer Friendly	on >						
	Checklist		Pr	ocess App	lication				
	Credit Decision - (FBP)	The first time a	a new application is	entered. select	"Add Package				
	Customer Profile	Add Package	7						
	Disbursement								
	Check Pequest	Action :	Select an Action	V Go					
	Cancel Check Request	S.No Date Re	ceived Request Type	e Type of Assistance	Amount	Status	Status Date		
	Close Loan 2	1 10-09-2	201 <b>1)</b> 💽 11 - FS	900 2018/00003	73,558.83	Check Processed	10-30-2017		
	Other FSFL Fees								
	Loan Request Status								
	Transaction Status								
	History								
	LS - Transfer/Assumption								
	LS - Dashboard								
	FSFL Loan Servicing								
	Special Servicing								
	Transactions								

Step	Action							
2	The Loan Closing Screen will be displayed.							
-	*							
	Loan Closing							
	All required fields are denoted by an asterisk (*).							
	Date Received: 04/10/2016							
	Type of Assistance: 901 - FSFL - 10 Year Loan Amount: 175000.00							
	Mailing Address 1: 1234 South Street Interest Rate: 3 years							
	Mailing Address 2: Obligation Date: 5 years							
	Mailing City, State, Zip: Anytown, State 78960 * Loan Term: 10 years							
	Disbursement Date: 04/25/2016 * Closing Date:							
	* Collateral: Ctructure							
	(Press and hold the Irrevocable Letter of Credit CTRL key to select Deed of Trust							
	multiple) Real Estate Only Real Estate Mortgage UCC-1 Financing Statement							
	Filing Date:							
	Click ONLY if the CCC-186 has been signed by the borrower(s).							
	Submit Print CCC-106 Cancer							
	*							
	Using the drop-down, review the eligible loan terms to determine if an adjustment							
	needs to be made. See 1-FSFL about changing ESFL terms							
3	After the loop term has been reviewed							
5								
	*							
	Loan Closing							
	All conviced fields are denoted by an astericly $(*)$							
	I oan Information							
	Date Received: 04/10/2016 Loan Number: 2016/00001							
	Type of Assistance: 901 - FSFL - 10 Year Loan Amount: 175000.00							
	Mailing Address 1: 1234 South Street Interest Rate: 1.875%							
	Mailing Address 2: Obligation Date: 04/25/2016							
	Mailing City, State, Anytown, State 78960 * Loan Term: 10 years V							
	Disbursement Date: 04/25/2016 * Closing Date:							
	Collateral							
	* Collateral: Structure (Press and hold the CTRL key to select Deed of Trust							
	multiple)  Real Estate Only Real Estate Mortgage UCC-1 Financing Statement							
	Click ONLY IF the CCC-186 has been signed by the borrower(s).							
	Submit Print CCC-100 Cancel							
	*							
	• enter the closing date							
	• PRESS " <b>Tab</b> ".							





Step	Action						
*6	The Loan Close may be completed <b>only</b> if the CCC-186 has been signed.						
	All required fields are denoted by an a Loan Information						
	Date Received:	per: 2016/00001					
	Type of Assistance: 901 - FSFL - 1	int: 175000.00					
	Mailing Address 1: 1234 South Street Interest Rate: 1.875%		te: 1.875%				
	Mailing Address 2:	te:					
	Mailing City, State, Anytown, State 78960 * Loan Term: 10 years		rm: 10 years V				
	Disbursement Date: 04/25/2016	ite: 04/25/2016					
	Collateral						
	* Collateral: Structure						
	(Press and hold the CTRL key to select multiple) Irrevocable L Deed of Trus Real Estate C	atter of Credit nly					
	Real Estate Mortgage Filing Date: 04/25/2016	UCC-1 Financing Statem Filing Da	ent 04/13/2016 📰				
	Amortization Schedule						
	Installment Number Installment Da	te Principal Interest	Total Installment				
	1 04/25/2017	\$16,073.70 \$3,281.25	\$19,354.95				
	2 04/25/2018	\$16,375.08 \$2,979.87	\$19,354.95				
	3 04/25/2019	\$16,682.11 \$2,672.84	\$19,354.95				
	4 04/25/2020	\$15,994.90 \$2,360.03	\$19,354.95				
	6 04/25/2022	\$17,638.19 \$1,716.76	\$19,354.95				
	7 04/25/2023	\$17,968.90 \$1,386.05	\$19,354.95				
	8 04/25/2024	\$18,305.82 \$1,049.13	\$19,354.95				
	9 04/25/2025	\$18,649.05 \$705.90	\$19,354.95				
	<ul> <li>Out 25/2026 \$18,998.72 \$356.23 \$19,354.95</li> <li>Click ONLY if the CCC-186 has been signed by the borrower(s).</li> <li>Submit Print CCC-186 has been signed by the borrower(s).</li> <li>Select check box if CCC-186 has been signed by the borrower(s).</li> </ul>						
	<ul> <li>CLICK "Submit" to close the loan.</li> <li>Note: The submit button will only become available once the CCC-186 is signed and the check box is selected*</li> </ul>						
		is selected.					

# **C** Field Descriptions

The following table provides the field descriptions for the Loan Closing Screen. \*--

<b>Field/Button</b>	Description	Action						
Loan Information								
Loan Terms	The length of the loan	Loan terms may be changed when the final						
	in years	approved amount changes the eligible term.						
		IF the approved						
		loan amount	THEN					
		decreases	the loan term may be					
			changed.					
			Note: The loan term					
			must be decreased					
			if the original loan					
			term is no longer					
			eligible.					
		increases	a new FBP determination					
			and COC/STC approval					
			are needed before loan					
			terms are changed*					
* * *	* * *	* * *						

#### 402 Closing Loans for Borrowers With EFT and No Alternate Payee

### Par. 402

#### A Processing in NPS

When a loan is to be disbursed and closed on the **same day** because 100 percent of the monies will be disbursed to the borrower by EFT and a loan closing agent is **not** required, users shall complete the following in this order:

• execute the check request process

Note: Do not sign and certify in NPS until after the borrower has signed CCC-186.

- CLICK "Close Loan"
- enter the current date as the closing date
- PRESS "**Tab**" to display the amortization schedule
- using the amortization schedule, enter the installment figures on CCC-186 accordingly
- have the borrower sign CCC-186
- complete the loan closing process according to 1-FSFL, Part 7
- process EFT in NPS.

Note: When a borrower is using a closing agent or title company, EFT is **not** allowed.

**Important:** The Check Request and Loan Closing functions **must** be performed on the **same** day.

#### 403 Loan Request Status History

#### A Overview

At any time during the loan making process, users can view the progress of a specific loan.

#### **B** Example of Loan Request Status History Screen

Following is an example of the Loan Request Status History Screen.

Customer Management Loan Making Process Application Checklist	Process Application > <u>Printer Friendly</u>		As of 0	5-30-2014 13:30:09 CDT. Refresh		
Credit Decision - (FBP)	Loan Request Status History					
Customer Profile	Selection Results					
Loan Request Status History	S.No	Request Type	Date Receive	d Requested d Loan Amount		
Transaction Status History	1 💿 FS		02-23-2010 50,000.0			
15-	2	S FS	03-20-2007	92,000.00		
Transfer/Assumption	Select					
Loan Servicing						
Special Servicing	Request Type#:         FS           Loan #:         2010/00004           Type of Assistance:         900 - Farm Storage Facility Loan-7Yr					
Transactions	Date	Status		Days at Status		
	02-23-2010	Received		9		
	03-04-2010	Completed		0		
	03-04-2010	Approved		251		
	11-10-2010	Obligated		6		
	11-16-2010	Check Processed		2		
	11-18-2010	Closed				
		Cancel				

#### C Action

From the Process Application Screen:

- click the radio button of the loan
- CLICK "Loan Request Status History" from the left navigation bar
- CLICK "Select".

The transaction history will be displayed.

**Note:** Users have the option to print a printer-friendly version of this screen.

404-459 (Reserved)
### Part 7 Loan Servicing

### Section 1 Routine Servicing

### 460 General Information

### A Overview

After a loan has closed, users will then be able to perform the following actions:

- loan inquiry
- payment
- assumption
- reverse payment
- reapply S/36 payment
- create bankruptcy plan
- write down
- liquidation
- •\*--manage related entities.--\*

### **B** Example of Select Facility Loan to Service Screen

Following is an example of the Select Facility Loan to Service Screen.

Select Facility Loan to Service							
		Action:	Select an Action	(	Go		
Select	Loan Number	Fund Code	Payment	1	Loan Amount	Term	Status
۲	2014/00002	11	Assumption Reverse Payment		\$34,509.30	7	Active
			Reapply S/36 Payment Create Bankruptcy Plan Write-Down Liquidation Manage Related Entities				
*							

### 461 Facility Loan Inquiry

### A Overview

The FSFL Loan Inquiry Screen will be displayed with:

- summary information for a loan
- detailed history information for a loan.

### 461 Facility Loan Inquiry (Continued)

### **B** Example of FSFL Loan Inquiry Summary Screen

Following is an example of the FSFL Loan Inquiry Screen when the Summary Screen is displayed. The Summary Screen is divided into the following 3 sections:

- Loan Information
- Installment Status
- Loan Payoff as of Accrual Date.

			Printer Friendly
	FSFL I	Loan Inquiry	
Summary History	1		
Loan Information			
Loan Number:	2013/00001	Loan Amount:	\$335,934.36
FSA State:	Florida (12)	Loan Term:	12
FSA County:	Hendry (051)	Interest Rate:	2.125%
Installment Status			
Current Amount Due:	\$0.00	Next Installment Date:	11/15/2014
Daily Interest Accrual:	\$19.557822	Next Installment Amount:	\$32,010.18
Payment Status:	\$0.00 Current	Next Installment Total Due:	\$32,010.18
Loan Payoff as of Ac	crual Date		
	_	Outstanding Loan Principal:	\$335,934.36
Accrual Date:	09/11/2014 📧	Outstanding Loan Interest:	\$5,867.35
		Total Outstanding Loan Amount:	\$341,801.71
	Cancel Mak	e Payment	

C Example of the FSFL Loan Inquiry Summary Screen

Following is an example of the Loan Inquiry Screen for a borrower who owes an additional \$25.02 for the 2015 installment.

FSFL Loan Inquiry						
Summary History	Y					
Loan Information						
Loan Number:	2009/00001	Loan Amount:	\$45,255.00			
FSA State:	Minnesota (27)	Loan Term:	7			
FSA County:	Pipestone (117)	Interest Rate:	2.375%			
Installment Status						
Current Amount Due:	\$25.02	Next Installment Date:	10/14/2015			
Daily Interest Accrual:	\$0.889549	Next Installment Amount:	\$7,093.57			
Payment Status:	\$25.02 Behind	Next Installment Total Due:	\$7,118.59			
Loan Payoff as of Ac	crual Date					
	_	Outstanding Loan Principal:	\$13,670.97			
Accrual Date:	10/14/2015	Outstanding Loan Interest:	\$342.48			
		Total Outstanding Loan Amount:	\$14,013.45			
	Cancel Mak	e Payment				

### 461 Facility Loan Inquiry (Continued)

### **D** Example of FSFL Loan Inquiry Screen History

Following is an example of the Facility Loan Inquiry Screen when the History Screen is displayed. The History Screen is divided into the following 2 sections:

- Loan Information
- Loan History Transactions.

Facility Loan Inquiry							
Summary Histo	гу						
Loan Information							
Loan Number:	2010/00001	L	oan Amount:	\$20,000.00			
FSA State:	Maryland(24)		Loan Term:	7			
FSA County:	Anne Arundel(003)	Iı	nterest Rate:	3.250%			
Loan History Trans	actions						
Effective Date	Transaction Type	Transaction Amount	Transaction [	Date and Time			
05/28/2013	Payment	\$3,222.07	05/28,	/2013 00:00:00			
06/21/2012	Payment	\$3,263.69	06/21,	2012 00:00:00			
06/07/2011	Payment	\$3,240.44	06/07,	2011 00:00:00			
06/07/2010	Loan Creation	\$20,000.00	06/07,	2010 00:00:00			
	Cancel						

# E Action

From the Select Facility Loan to Service Screen:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Loan Inquiry"
- CLICK "Go" to display the FSFL Loan Inquiry Screen.

The Summary Screen is the defaulted screen. Click the "History" tab to view the loan history transactions.

**Note:** Users have the option to make a payment directly from the Summary Screen. See paragraph 462 for instructions for recording payments.

# 462 Payment

# A Overview

The Payment Screen allows the user to process a payment received for the loan. Information entered in DLS will be automatically sent to NRRS for processing.

- **Note:** Payments will be transmitted to NRRS based on the OIP code of the employee who entered the information which may be different than the borrower's administrative State and county.
- **Important:** When entering a single remittance for payments on multiple loans it is imperative that the total remittance amount entered is the amount on the check and not the amount be attributed to the loan

# **B** Example of Payment Screen

Following is an example of the Payment Screen.

Payment						
All required fields are denoted by an asterisk ( * ).						
Loan Information						
Loan Number: 2014/00001 FSA State: Illinois (17) FSA County: Bond (005)	Loan Amount:         \$150,000.00           Loan Term:         10           Interest Rate:         2.625%					
Payment Details						
* Payment Date: 10/13/2016 📰	Outstanding Loan Principal: \$136,720.16					
* Payment Amount:	Outstanding Loan Interest: \$3,185.77					
	Outstanding Loan Amount: \$139,905.93					
Remittance Details						
* Remitter Name: Select	* Total Remittance Amount:					
* Remittance Type: Select 🗸	Check/Item Number:					
* Remittance State: Select	* Remittance County: Select V					
* Office: Select 🗸						
Next Cancel						

# 462 Payment (Continued)

# **C** Field Descriptions and Actions

The following table provides the field descriptions and actions for the Payment Screen.

<b>Field/Button</b>	Description	Action		
	Payment Details			
Payment Date	The date the payment was received in	No action needed if payment date is		
	the Service Center.	the current date.		
	I he date is defaulted to the current	If the payment was received before		
	date but a previous date can be	doing of the following:		
	entered.	doing entiter of the following.		
	<b>Note:</b> If the date is greater than	• enter the date in the		
	7 calendar days before the	"mm/dd/vvvv" format		
	system date, a warning			
	message will be displayed.	• click the calendar icon.		
Payment	The dollar amount of the payment for	Enter the amount in dollars and		
Amount	the loan.	cents.		
	Remittance Detail	S		
Remitter	The name of the person or persons	Using the drop down list, select the		
Name	submitting the payment.	remitter. If the remitter is not the		
		borrower, select the remitter from		
	The remitter can be someone other	SCIMS by clicking "Select		
	than the borrower.	Customer from SCIMS".		
		Note: The remitter must have a		
		valid TIN in SCIMS When		
		the remitter does not have a		
		valid TIN use TIN		
		" <b>430951685 E</b> ", for CCC.		
Total	Enter the total remittance being	Enter the amount in dollars and		
Remittance	submitted. It can be equal to or	cents.		
Amount	greater than the payment amount.			
Remittance	The type of remittance. The following	Select the applicable remittance		
Туре	options are available:	type from the drop-down list.		
	• cash	*Note: The system will not		
	• cashier's check	allow Check/Item		
	• check	Number to be entered		
	money order	when "Cash" is selected		
	• multi-party check	as remittance type*		
	• wire.			

# 462 Payment (Continued)

Field/Button	Description	Action
*Check/Item	The number associated with the	Enter the number associated with the remittance type.
Number*	remittance type, such as check	
	number.	When a borrower submits cash, leave this field blank.
*Remittance	State where the remittance is	Using the drop down list, enter the State where the
State	physically located.	remittance is physically located.
Remittance	County where the remittance is	Using the drop down list, enter the State where the
County	physically located.	remittance is physically located.
Office	Office where the remittance is	Using the drop down list, enter the Office where the
	physically located	remittance is physically located*

# **C** Field Descriptions and Actions (Continued)

After applicable information is entered:

- CLICK "Next" to display the Payment Confirmation Screen
- CLICK "Cancel" to return to the Select Facility Loan to Service Screen.

# **D** Example of Payment Confirmation Screen

Following is an example of the Payment Confirmation Screen.

Payment Confirmation						
Loan Information						
Loan Number: 2014/00001	Loan A mount:	\$150,000.00				
FSA State: Illinois (17)	Loan Term:	10				
FSA County: Bond (005)	Interest Rate:	2.625%				
Payment Details						
Payment Date: 10/13/2016	Payment Amount:	\$17,249.70				
	Payment Interest Amount:	\$3,185.77				
New Loan Balance: \$122,656.23	Payment Principal Amount:	\$14,063.93				
Remittance Details						
Remitter Name: Joe Farmer	Total Remittance Amount:	\$17,249.70				
Remittance Type: Check	Check/Item Number:	1234				
Remittance State: Illinois	Remittance County:	Bond				
Office: BOND COUNTY FARM SERVICE AGENCY						
Confirm Previous	Cancel					

# E Action for Payment Confirmation Screen

Before completing the payment process it is recommended that the user:

- screen print the Payment Confirmation Screen
- initial the following remittance details as correct:
  - payment date
  - payment amount
  - •\*--remittance name--\*
  - total remittance amount
  - remittance type
  - •\*--check number
  - remittiance state
  - remittance county
  - office.--\*

If any of the information on the Payment Confirmation Screen is not correct, the user shall CLICK "Previous" to return to the Payment Screen and modify payment details accordingly.

#### 462 **Payment (Continued)**

After completing the payment confirmation, for accuracy users are required to print a receipt for the borrower: To print the receipt:

• CLICK "**Printer Friendly**" and print a receipt for the borrower and loan folder.

Important: The Payment Confirmation Screen is the only screen that allows the user to print a payment receipt for the borrower.

- CLICK "Submit" to complete the payment
- CLICK "**Previous**" to return to the previous screen
- CLICK "Cancel" to cancel the payment.

#### 463 **Determining Amounts Owed for a Future Date**

### A Overview

Payments owed on FSFL's are calculated based on the date of the last payment made up until the next installment due date. The payment status displayed on the Loan Inquiry Screen only changes when either of the following occurs:

- an additional payment is made before the next installment due date
- the borrower fails to pay by the installment due date.

### **B** Example

As shown on the following screen, the borrower is \$369.30 behind as of January 27, 2015. The outstanding principal and interest owed are \$67,830.40 and \$211.85 respectively. As of January 27, 2015, the borrower would need to pay \$369.30 to be current on the payment status.

			Printer Friendly
	FSFL Loar	n Inquiry	
Summary History	y		
Loan Information			
Loan Number:	2011/00004	Loan Amount:	\$114,000.00
FSA State:	Illinois (17)	Loan Term:	7
FSA County:	Edgar (045)	Interest Rate:	2.375%
Installment Status			
Current Amount Due:	\$369.30	Next Installment Date:	11/29/2015
Daily Interest Accrual:	\$4.413622	Next Installment Amount:	\$17,869.13
Payment Status:	\$369.30 Behind	Next Installment Total Due:	\$18,238.43
Loan Payoff as of Ac	ccrual Date		
		Outstanding Loan Principal:	\$67,830.40
Accrual Date:	01/27/2015	Outstanding Loan Interest:	\$211.85
		Total Outstanding Loan Amount:	\$68,042.25
	Cancel Make Paym	ent	
	2 ECEL (Dara	1) A	

### 463 Determining Amounts Owed for a Future Date (Continued)

### **B** Example (Continued)

As shown on the following screen if the accrual date is changed to May 10, 2015, the outstanding principal and payment status remain the same at \$67,830.40 and \$369.30 behind respectively. The outstanding interest has increased to \$666.46. To bring the loan current the borrower would have to pay \$369.30 to as of May 10, 2015.

FSFL Loan Inquiry						
Summary Histor	y					
Loan Information						
Loan Number:	2011/00004	Loan Amount:	\$114,000.00			
FSA State:	Illinois (17)	Loan Term:	7			
FSA County:	Edgar (045)	Interest Rate:	2.375%			
Installment Status						
Current Amount Due:	\$369.30	Next Installment Date:	11/29/2015			
Daily Interest Accrual:	\$4.413622	Next Installment Amount:	\$17,869.13			
Payment Status:	\$369.30 Behind	Next Installment Total Due:	\$18,238.43			
Loan Payoff as of A	ccrual Date					
		Outstanding Loan Principal:	\$67,830.40			
Accrual Date:	05/10/2015 🗾	Outstanding Loan Interest:	\$666.46			
		Total Outstanding Loan Amount:	\$68,496.86			
	Cancel Make Payr	nent				

As shown on the following below, if the borrower submits a payment of \$400 on January 27, 2015, the payment status changes to \$30.70 ahead. The outstanding interest is now \$0.00. The borrower will remain \$30.70 ahead unless an additional payment is made before the installment due date.

FSFL Loan Inquiry						
Summary History	1					
Loan Information						
Loan Number:	2011/00004		Loan Amount:	\$114,000.00		
FSA State:	Illinois (17)		Loan Term:	7		
FSA County:	Edgar (045)		Interest Rate:	2.375%		
Installment Status						
Current Amount Due:	\$0.00		Next Installment Date:	11/29/2015		
Daily Interest Accrual:	\$4.401379		Next Installment Amount:	\$17,869.13		
Payment Status:	\$30.70 Ahead		Next Installment Total Due:	\$17,838.43		
Loan Payoff as of Ac	crual Date					
		_	Outstanding Loan Principal:	\$67,642.25		
Accrual Date:	01/27/2015	23 C	Outstanding Loan Interest:	\$0.00		
		Tot	al Outstanding Loan Amount:	\$67,642.25		
	Cancel	Make Payment				

### 464-499 (Reserved)

### 500 Reverse Payment

#### A Overview

The Reverse Payment Screen allows for System 36 or DLS payment reversals.

Payment transactions that have been recorded for the loan will be listed on the Reverse Payment Screen. Only 1 transaction can be reversed at a time beginning with the most recent transaction.

**Note:** See 64-FI for further instructions for reconciling NRRS for payments that have been reversed.

#### **B** Example of Reverse Payment Screen

Following is an example of the Reverse Payment Screen.

Reverse Payment								
Loan Inform	Loan Information							
Loan	Number: 2011/00001		Loan Amount	\$87,201.51				
F	SA State: Maryland (24)		Loan Term	: 7				
FS/	A County: Frederick (021	)	Interest Rate:	2.250%				
Payments Re	eceived							
The payment tra transaction can	insactions that have beer be reversed.	n recorded for this loan are	e listed below. Only the m	nost recent				
Select	Payment Date	Payment Principal	Payment Interest	Payment Total				
۲	11/13/2013	\$11,896.53	\$1,699.74	\$13,596.27				
	11/13/2012 \$11,657.55 \$1,951.28 \$13,608.83							
Next Cancel								

### C Action

From the Select Facility Loan to Service Screen:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Reverse Payment"
- CLICK "Go" to display the Reverse Payment Screen
- CLICK "Next" to display the Reverse Payment Confirmation Screen.

### 500 Reverse Payment (Continued)

# C Action (Continued)

Following is an example of the Reverse Payment Confirmation Screen.

F	<b>Reverse Payment Confirmation</b>							
Loan Information								
Loan Number:	2010/00003	Loan Amount:	\$50,000.00					
FSA State:	Maryland(24)	Loan Term:	7					
FSA County:	Baltimore(005)	Interest Rate:	3.125%					
<b>Payments to Rever</b>	se							
The following payment has b	een selected to be reversed:							
Payment Date:	: 08/09/2013	Payment Principal:	\$6,886.95					
		Payment Interest:	\$1,148.23					
		Payment Total:	\$8,035.18					
	Submit Cancel							

From the Reverse Payment Confirmation Screen:

- CLICK "Submit" to reverse the payment
- CLICK "**Cancel**" to cancel the reversal.

Repeat the process for additional reversals.

To re-enter payments originally made in:

- DLS, process the payment using the "Payment" option according to paragraph 462
- System 36, process the payment using the "Reapply S/36 Payment" option according to paragraph 501.
- **Note:** Do **not** use the "Payments" option to re-enter System 36 payments that were originally entered incorrectly.

### 501 Reapply S/36 Payment

### A Overview

The "Reapply S/36 Payment" option allows for re-entry of payments originally processed on the System 36. Use this option to reapply a System 36 payment that was:

- reversed for an earlier payment to be reversed
- originally entered with an incorrect payment date.

**Note:** Using this option is a rare occurrence. For all other corrections, contact the National Office for assistance.

### **B** Example of Reapply S/36 Payment Screen

Following is an example of the Reapply S/36 Payment Screen.

<b>Customer Management</b>										
Loan Making	Reapply S/36 Payment									
LS -	All required fields are	denoted by an asterisk	(*).							
Transfer/Assumption	Loan Informatio	n								
LS - Dashboard	Loan Nur	nber: 2009/00006		Loan Amount:	\$50,000.00					
ESEL Loop Somicing	FSA S	tate: Iowa (19)		Loan Term:	7					
FSFE Loan Servicing	Powersed C/26	unty: Adair (001)		Interest Rate:	3.250%					
Select Facility Loan	The following paymen	ts have been reversed	and may be reapplied.							
Special Servicing	Select	Payment Date	Payment Principal	Payment Interest	<b>Payment Total</b>					
Transactions	۲	11/16/2013	\$7,124.98	\$887.45	\$8,012.43					
、	<b>Payment Details</b>									
	* Payment (	* Payment Date: 11/16/2013 * Schedule of Deposit:								
		Next Cancel								

### **C** Field Descriptions and Actions

From the Select Facility Loan to Service Screen:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Reapply S/36 Payment"
- CLICK "Go" to display the Reapply S/36 Payment Screen.

# 501 Reapply S/36 Payment (Continued)

# **C** Field Descriptions and Actions (Continued)

The following table provides the field descriptions and actions for the Reapply S/36 Payment Screen.

<b>Field/Button</b>	Description	Action
	Payment Details	
Payment Date	The date the payment was received in the Service Center.	Enter the date by doing either of the following:
	The date is defaulted to the current date and will need to be changed to the actual date the payment was received in the	• enter the date in the "mm/dd/yyyy" format
	Service Center.	• click the calendar icon.
Schedule of	The CCC-257 number associated with this	Enter the CCC-257 number.
Deposit	payment.	

Following is an example of the Payment Confirmation Screen.

Customer Management								
Loan Making	Payment Confirmation							
LS -								
Transfer/Assumption	Loan Information							
IS - Dashboard	Loan Number: 2009/00006	Loan Amount:	\$50,000.00					
LS Dashboard	FSA State: Iowa (19)	Loan Term:	7					
FSFL Loan Servicing	FSA County: Adair (001)	Interest Rate:	3.250%					
Select Facility Loan	Payment Details							
	Payment Date: 11/15/2013	Payment Amount:	\$8,012.43					
Special Servicing	Schedule of Deposit: 456	Payment Interest Amount:	\$884.78					
Transactions	New Loan Balance: \$22,802.51	Payment Principal Amount:	\$7,127.65					
	Submit	Previous Cancel						

From the Payment Confirmation Screen:

- CLICK "**Submit**" to complete the process
- CLICK "**Previous**" to return to the previous screen
- CLICK "Cancel" to cancel the process.

### 502 Corrective Actions in NRRS and DLS for Payments

# A Reapplying an System 36 Payment for Other Than an Incorrect Payment Date

When a System 36 payment needs to be reapplied in DLS for a reason other than an incorrect payment date, complete the following steps in order:

- activate the applicable remittance in NRRS according to 64-FI, subparagraph 44 B
- send a receipt deletion request to the NRRS help desk or RMO to get the payment receipts associated to these remittances deleted in NRRS

**Note:** The County Office must wait for confirmation from the Help Desk or RMO that the receipt has been deleted.

- reverse the S/36 payment in DLS according to paragraph 500
- record the payment correctly in DLS according to paragraph 462

**Note:** The remittance number, type, amount, effective date, and remitter **must** be the same.

• deactivate the applicable remittance in NRRS according to 64 FI, subparagraph 44 D.

### **B** Reapply DLS Payments After Preparing the Schedule of Deposit

When a DLS payment needs to be reapplied after preparing the Schedule of Deposit, complete the following steps in order:

- delete the prepared Schedule of Deposit according to 64 FI, subparagraph 42 D
- reverse the payment in DLS according to paragraph 500
- record the payment correctly in DLS according to paragraph 462.

### 502 Corrective Actions in NRRS and DLS for Payments (Continued)

### **C** Reapply DLS Payments After Verifying the Schedule of Deposit

When a DLS payment needs to be reapplied after verifying the Schedule of Deposit, complete the following steps in order:

- activate the applicable remittance in NRRS according to 64-FI, subparagraph 44 B
- reverse the payment in DLS according to paragraph 500
- record the payment correctly in DLS according to paragraph 462
- deactivate the applicable remittance in NRRS according to 64 FI, subparagraph 44 D.

### **D** Dishonored Checks

After a check has been recorded as dishonored in NRRS according to 64-FI, NRRS will automatically send a message to DLS that will automatically reverse the DLS payment.

Note: Do not reverse an FSFL payment in DLS for a dishonored check.

### 503-549 (Reserved)

#### 550 Assumptions

#### A Overview

The assumption process in DLS allows 1 or more borrowers to assume a loan that is "Active". The primary borrower that assumes the loan must have an approved credit decision in FBP **before** the loan can be assumed in DLS.

Partial/Final loans must be in the same loan package for the assumption process to work correctly.

- **Important:** When a partial/final loan is in separate loan packages, the State Office specialist must contact the National Office for assistance. This action must be done **before** the loan can be assumed in DLS.
- **Note:** Any FY 2014 and prior loans will need assistance from the National Office **before** processing the assumption as those loans were migrated to DLS in separate loan packages.

### **B** Example of Partial/Final Loan in Separate Loan Packages

<u>Customer Management</u> Loan Making Process Application	Process Printer	Application > Friendly					
Checklist			Pro	cess Appl	ication		
Credit Decision - (FBP)							
Customer Profile	The f	irst time a new a	application is e	entered, selec	t "Add Packag	ge".	
Obligate Loan Request							
Check Request	Add	l Package					
Close Loan			(	_			
Loan Request Status		Action: Selec	t an Action 🔹	Go			
History							
Transaction Status	S.No	Date Received	Request Type	Type of Assistance	Amount	Status	Status Date
History	1	02-23-2010	I1 - FS	901 2010/00004(P)	125,000.00	Closed	06-25-2010
LS - Transfer/Assumption	2	02-23-2010	© 11 - FS	901 2010/00006	125,000.00	Closed	10-08-2010
LS - Dashboard	$\sim$						
FSFL Loan Servicing							
Special Servicing							
Transactions							

Following is an example of a partial/final loan in separate loan packages.

**Important:** This loan must **not** be assumed until both loans are in a single loan package.

# C Action for Partial/Final Loans in Separate Loan Packages

When a partial/final loan is to be assumed and the loans are in 2 separate loan packages the County Office shall contact the National Office through their State Office for assistance in moving the loans into a single loan package.

After the loans have be moved into a single loan package, follow subparagraph G.

**Important:** Never process an assumption for a partial/final loan that are in separate loan packages.

### D Example of Partial/Final Loan in Same Loan Packages

Following is an example of a partial/final loan in the same loan package.

Customer Management Loan Making Process Application	Process Printer	Application > Friendly					
Checklist			Pro	cess Appl	ication		
Credit Decision - (FBP)							
Customer Profile	The fi	rst time a new a	application is e	entered, selec	t "Add Packa	ge".	
Loan Request Status History	Add	l Package					
Transaction Status History	Å	Action: Select a	n Action 🔻	Go			
LS -				Type of			
LS - Dashboard	S.No	Date Received	Request Type	Assistance Loan #	Amount	Status	Status Date
FSFL Loan Servicing		11-01-2015	© 11 - FS	900 2016/00002(P)	50,000.00	Received	11-01-2015
Special Servicing			I1 - FS	900 2016/00003	50,000.00	Received	11-01-2015
Transactions	2	03-18-2014	© 11 - FS	900 2014/00003	148,420.43	Closed	11-18-2014
	3	01-17-2012	© 11 - FS	900 2012/00003	500,000.00	Closed	11-20-2012

# **550** Assumptions (Continued)

# E Example of a Final Only Loan

Following is an example of a Final Only Loan.

<u>Customer Management</u> Loan Making Process Application	Process Printer I	Application > Friendly					
Checklist			Pro	cess App	lication		
Credit Decision - (FBP)							
Customer Profile	The fi	rst time a new a	application is e	ntered, selec	t "Add Packa	ge".	
Obligate Loan Request							
Check Request	Add	l Package					
Close Loan			(				
Loan Request Status		Action: Select	t an Action 🔻	Go			
History				Type of			
Transaction Status	S.No	Date Received	Request Type	Assistance	Amount	Status	Status Date
History	1	03-26-2015		900	22 622 02		
LS -			0 11 - FS	2015/00002	33,600.00	Completed	03-26-2015
Transfer/Assumption	2	04-19-2012	I1 - FS	900 2012/00004	49,795.99	Closed	08-02-2012
LS - Dashboard							
FSFL Loan Servicing							
Special Servicing							
Transactions							

# G Action

Complete the assumption process according to the following table.

Step				A	ction			
1	Select the borrow	ver a	ccording t	to paragra	aph 22.			
2	The Process App	olicat	ion Scree	n will be	displayed	l.		
	Customer Management Loan Making Process Application	Process Printer F	Application > riendly					
	Checklist Credit Decision - (FBP)			Pro	cess Appl	ication		
	Customer Profile Loan Request Status History	The fi	rst time a new Package	application is e	entered, select	t "Add Packa	ge".	
	Transaction Status History	A	ction: Select a	an Action 🔹 🔻	Go			
	LS - Transfer/Assumption	S.No	Date Received	Request Type	Type of Assistance Loan #	Amount	Status	Status Date
	FSFL Loan Servicing	1	11-12-2015	I1 - FS	900 2016/00001(P) 900	20,000.00	Completed	11-16-2015
	Special Servicing Transactions	2	02-28-2011	<ul> <li>11 - FS</li> <li>11 - FS</li> </ul>	2016/00002 900 2011/00002	30,000.00	Completed	09-23-2011
	From the left nav	vigat	ion bar CI	LICK "FS	FL Loan	Servicir	ng".	



Step		Action
6	The SCIMS Search Page wi	ll be displayed.
	United States Department of Agriculture	SCIMS
		Customer Search
	Please Select A Customer	
	Continuation	
	State:	County:
	ALABAMA	ALL COUNTIES V
	Service Center Details	National Search:
		Name
	Туре	Starts With Sexact Match
	Individual Business Both     Active and Inactive	Last or Business:
	Active C Active and mactive	First
	Tax ID	Other
	ID:	Common Name:
	ID Type: SELECT ONE V	Zip Code:
	Whole ID C Last 4 Digits	Phone No:
		Search Reset Cancel
	Select the primary borrower	who will be assuming the loan
	Select the prinary borrower	who will be assuming the foan.
	<b>Important:</b> After selectin	ng the new primary borrower the system will <b>not</b> allow
	the user to ch	ange the primary borrower that was selected from
	SCIMS	ange the primary borrower that was selected from
	SCHVIS.	

# 550 Assumptions (Continued)

Step		Action									
7	The Assumption	Screen	will be	e re-	display	/ed.					
	Customer Management										
	Loan Making Process Application				AS	SUMP	PTION				
	Credit Decision - (FBP) Customer Profile	Initial									
	LS - Transfer/Assumption	Loan Infor	mation								
	LS - Dashboard	Loan Number	Loan Amount	Loan Term	Interest Rate	FSA Admin State	FSA Admin County	Outstanding Loan Principal	Outstanding Loan Interest	Outstanding Loan Amount	
	FSFL Loan Servicing Special Servicing	2011/00002	\$32,985.24	7	2.875%	Kansas	Anderson	\$19,590.39	\$722.16	\$20,312.55	
	Transactions	Primary Bo	orrower De	tail							
		New Prima	ry Borrower	ustomer	Name			Tax ID	*Type Primary		
		Application	Details	Data	ologt 🗶	1		*Effective	Data		
		E	Rei	marks: S	elect 0/26/2015			Ellective	Date.		
				-						-	
			Assumption	Type:	Different Borr	ower - Sa	ime Rates	& Terms 🔻			
					Prepare	for Assum	ption	Cancel			
											┛
	TT - 1 1 -		. 1	1	<b>T</b> 1' 'I	•••	<b>р</b> ,	· D			
	Using the drop-c	lown lis	t, selec	et the	e Eligi	oility	Deci	sion Da	ate.		
	<b>Note:</b> If the fiel	ld is bla	nk an a	appro	oved c	redit	decis	ion doe	es not ex	xist in FE	SP for
	the new p	primary	DOITOV	ver.							

	neuon	
The Eligibility I	Decision Date will be populated.	
	80	
Customer Management Loan Making	ASSUMPTIO	N
Process Application Credit Decision - (FBP)		
Customer Profile	Initial	
LS - Transfer/Assumption	Loan Information	
LS - Dashboard ESEL Loan Servicing	Loan Loan Loan Interest Admin Admin Number Amount Term Rate State County	Outstanding Outstanding Outstanding Loan Loan V Principal Interest Loan Amount
Special Servicing	2011/00002 \$32,985.24 7 2.875% Kansas Anderso	on \$19,590.39 \$722.16 \$20,312.55
Transactions	Primary Borrower Detail Customer Name	Tax ID Type
	New Primary Borrower Application Details	Primary
	*Eligibility Decision Date: 10/26/2015 ▼ Remarks:	Effective Date: 10/26/2015
		*
	Assumption Type: Different Borrower - Same Rate	es & Terms 🔻
	Prepare for Assumption	Cancel
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effective date.	ive date of the assumption. <b>re for Assumption''.</b> ctive date must be equal to or greate	er than the eligibility dec
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effection date. Enter an	ive date of the assumption. <b>re for Assumption''.</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effe date. Enter an The "Applicatio	ive date of the assumption. <b>re for Assumption".</b> ctive date must be equal to or greate <u>ay remarks <b>before</b> clicking "Prepare</u> on Fee" tab will now be available.	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effe date. Enter an The "Application	ive date of the assumption. <b>re for Assumption''.</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare on Fee" tab will now be available.	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effe- date. Enter an The "Application	ive date of the assumption. <b>re for Assumption".</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare on Fee" tab will now be available.	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effer date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile	ive date of the assumption. <b>re for Assumption''.</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare on Fee'' tab will now be available. <b>ASSUMPTIO</b> Initial Application Fee	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effection date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption	ive date of the assumption. <b>re for Assumption".</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare on Fee" tab will now be available. <b>ASSUMPTIO</b> Initial Application Fee Loan Information	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effer date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard	ive date of the assumption. <b>re for Assumption''.</b> ctive date must be equal to or greate by remarks <b>before</b> clicking "Prepare on Fee'' tab will now be available. <b>Assumption</b> <b>Initial Application Fee</b> <b>Ioan Information</b> <b>Number Amount Term Interest FSA FSA</b>	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effection date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing	ive date of the assumption. re for Assumption". ctive date must be equal to or greate by remarks before clicking "Prepare on Fee" tab will now be available. ASSUMPTION Initial Application Fee Loan Information Loan Loan Information Loan Loan Information Fight Fight Fight Court	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effe- date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ive date of the assumption. re for Assumption". ctive date must be equal to or greate by remarks before clicking "Prepare on Fee" tab will now be available. t ASSUMPTIO Initial Application Fee Loan Information Loan Info	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effection date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ive date of the assumption. re for Assumption". ctive date must be equal to or greate by remarks before clicking "Prepare on Fee" tab will now be available. ASSUMPTION Initial Application Fee Loan Information Loan Information Loan Information Loan Information Customer Name New Primary Borrower Detail New Primary Borrower Details	er than the eligibility dec for Assumption".
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effer date. Enter an The "Application Customer Management Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ive date of the assumption. re for Assumption". ctive date must be equal to or greated by remarks before clicking "Prepare on Fee" tab will now be available. <b>Assumption</b> <b>Initial</b> Application Fee <b>Loan</b> Information <b>Loan</b> Information	er than the eligibility dec for Assumption". N N N Total D Tax ID Primary *Effective Date: 10/26/2015 *
Enter the effecti CLICK <b>"Prepa</b> <b>Notes:</b> The effer date. <u>Enter an</u> The <b>"Application</b> <b>Customer Management</b> Loan Making Process Application Credit Decision - (FBP Customer Profile LS - Transfer/Assumption LS - Dashboard FSFL Loan Servicing Special Servicing Transactions	ive date of the assumption. re for Assumption". ctive date must be equal to or greate ty remarks before clicking "Prepare on Fee" tab will now be available. Assumption Fee Primary Borrower Detail Primary Borrower Application Date: 10/26/2015 Remarks: Assumption Type: Different Borrower - Same Ra	er than the eligibility dec for Assumption". In Outstanding Outstanding Principal Data Principal Stress V Tax ID Type Primary *Effective Date: 10/26/2015

# 550 Assumptions (Continued)

Step			Action				
10	The Application Fe	e Screen will	be displayed.				
							_
	Customer Management						
	Loan Making Process Application		Applicatio	on Fee			
	Credit Decision - (FBP) Customer Profile	nitial Application Fe	e				
	All r	equired fields are denoted by	an asterisk ( * ).				
	Transfer/Assumption	Date Received: 02/28/2011	Request Type: FS		Fiscal Ye	ar: 2011	
	FSFL Loan Servicing	plication Fee Details Payment Remitter	Remittance Remittance	ESA Office	Check/Item	Payment Status	
	Special Servicing	Date Name	Amount Type	FSA Office	Number	Amount Status	
	Transactions	Total Application fee us Total Application fee availab Total Application f	ed: \$0.00 ble: \$0.00 ree: \$0.00				
		Add Payment					
			Previous	Cancel			
							•
	Complete the:						
					7		
	• application fee	according to p	aragraphs 34 th	1rough 3	/		
	• related entities a	according to p	aragraphs 60 th	rough 6	2.		
	*Important: Whe	n the borrowe	er assuming the	loan is a	a spouse	. a new	
	applic	ation fee is no	t required. Cou	inty Offi	ces shal	l contact th	e State
	Office	with applical	ble loan details.	to be en	tered in	to the PEC	D/
	FSFL	SharePoint to	allow the fee to	o be wai	ved acco	ording to	
	paragr	aph 39*					

### 550 Assumptions (Continued)

### **G** Action (Continued)

Step Action 11 After the application fees and related entities information has been completed, the Assumption Screen will be re-displayed. Customer Management Loan Making ASSUMPTION Process Application Credit Decision - (FBP) Initial Application Fee Related Entities Final LS -Transfer/Assumption Loan Information LS - Dashboard Loan Amount Outstandi Loan Term Interest Rate Loan Number Admi State Loan Prin Loan Am Inte FSFL Loan Servicing 2011/00002 \$32,985.24 \$20,312.55 \$19,590.3 \$722.16 Special Servicing Transactions **Application Details** Eligibility Decision Date: 10/26/2015 \*Effective Date: 10/26/2015 Remarks ÷ Assumption Type: Different Borrower - Same Rates & Terms 💌 Previous Cancel Approve CLICK: "Approve" to finalize assumption • "Cancel" to save information and approve at a later date. • Note: The loan will no longer be available to be viewed under the original borrower. All payment history for the loan: is moved to the new borrower • can be viewed in the Loan Inquiry Screen. •

# 551 Liquidations

# A Overview

The liquidation process:

- is processed in DLS after the loan has been liquidated
- transfers outstanding balances to NRRS for further processing
- closes out the loan in DLS.

**Important:** After a loan is liquidated in DLS, no further transactions for that loan are allowed in DLS. All transactions are processed in NRRS. If a refund is due a borrower, NRRS will send the refund to NPS for further processing.

### **B** Example of Liquidation Screen

Following is an example of the Liquidation Screen.

Liquid	ation	
All required fields are denoted by an asterisk ( * ).		
Loan Information		
Loan Number: 2007/00006	Loan Amount:	\$50,000.00
FSA State: Iowa (19)	Loan Term:	7
FSA County: Boone (015)	Interest Rate:	4.625%
Update of Liquidation Status		
	Outstanding Loan Principal:	\$8,147.05
Disposition Letter: 08/26/2014	Outstanding Loan Interest:	\$346.86
Disposition Lettern	Total Outstanding Loan Amount:	\$8,493.91
* Liquidation will make the loan as settled and t Do you wish t	transfer the balance to NRRS as a rece to continue?	ivable.
C Yes	O No	
Submit	Cancel	

### C Action

From the Select Facility Loan to Service Screen:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Liquidation"
- CLICK "Go" to display the Liquidation Screen
- enter the notification of disposition letter date
- CLICK "Yes" to continue with the liquidation process
- CLICK "**Submit**" to complete the liquidation
- CLICK "**Cancel**" to cancel the liquidation.

# 552 Create Bankruptcy Plan

# A Overview

The Create Bankruptcy Plan Screen allows for the entry of the bankruptcy plan received.

Note: Only National Office users will be able to create bankruptcy plans.

# **B** Example of Create Bankruptcy Plan Screen

Following is an example of the Create Bankruptcy Plan Screen.

Create B	ankruptcy Plan
All required fields are denoted by an asterisk ( *	).
Court Approved Plan Details	
Loan Number: 2014/00002	Outstanding Loan Principal: \$4,013.56
* Effective Date: 09/09/2014	Outstanding Loan Interest: \$0.00
* Expiration Date:	
Part I - Secured Debt Portion	
* New Secured Principal:	* New Secured Interest Rate:
Secure	l Debt Installments
Select Due Date	Principal Due Interest Due
Add Installmen	t Delete Installment
Part II - Unsecured Debt Portion	
* New Unsecured Principal:	* New Unsecured Interest Rate:
Unsecur	ed Debt Installments
Select Due Date	Principal Due Interest Due
Add Installmen	t Delete Installment
Su	bmit Cancel

**C** Field Descriptions and Actions

From the Select Facility Loan to Service Screen:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Create Bankruptcy Plan"
- CLICK "Go" to display the Create Bankruptcy Plan Screen.

# 552 Create Bankruptcy Plan (Continued)

# **C** Field Descriptions and Actions (Continued)

The following table provides the field descriptions and actions for the Create Bankruptcy Plan Screen.

Field/Button	Description	Action			
	Court Approved Plan Details				
Effective Date	The effective date of the bankruptcy plan.	Enter the date by doing either of the following:			
Expiration Date	The date is defaulted to the current date and will need to be changed to the effective date according to the bankruptcy plan. The date the plan expires.	<ul> <li>enter the date in the "mm/dd/yyyy" format</li> <li>click the calendar icon.</li> </ul>			
	Part I – Secured Debt F	Portion			
New Secured Principal	The amount of the new secured principal.	Enter in dollars and cents.			
New Secured Interest Rate	The interest rate of the plan.	Enter as "XX.XXX" percent.			
Due Date	The due date of the installment.	<ul> <li>Enter the date by doing either of the following:</li> <li>enter the date in the "mm/dd/yyyy" format</li> </ul>			
		<ul> <li>click the calendar icon.</li> </ul>			
Principal Due	The amount of the principal due with the installment.	Enter in dollars and cents.			
Interest Due	The amount of interest due with the installment.	CLICK " <b>Add Installment</b> " to add other installments, as applicable.			
	Part II – Unsecured Debt	t Portion			
New Unsecured Principal	The amount of the new unsecured principal.	Enter in dollars and cents			
New Unsecured Interest Rate	The interest rate of the plan.	Enter as "XX.XXX" percent.			

### 552 Create Bankruptcy Plan (Continued)

Field/Button	Description	Action
	Part II – Unsecured Debt Portie	on (Continued)
Due Date	The due date of the installment.	Enter the date by doing either of the following:
		<ul> <li>click the calendar icon.</li> </ul>
Principal Due	The amount of the principal due with the installment.	Enter in dollars and cents.
Interest Due	The amount of interest due with the installment.	CLICK " <b>Add Installment</b> " to add other installments, as applicable.

### **C** Field Descriptions and Actions (Continued)

From the Create Bankruptcy Plan Screen:

- CLICK "Submit" to complete the bankruptcy process
- CLICK "Cancel" to cancel the process.

Following is an example of the redisplayed Select Facility Loan to Service Screen after a bankruptcy plan has been created.

Select Facility Loan to Service							
	Action: Select an Action - Go						
Select	Loan Number	Fund Code	Loan Type	Date of Loan	Loan Amount	Term	Status
$\bigcirc$	2005/00001	11	FS	10/26/2005	\$42,329.00	7	Settled
$\bigcirc$	2010/00002	11	FS	05/03/2010	\$50,000.00	7	Bankruptcy Original
۲	2010/00002	11	FS	06/01/2014	\$30,884.84	7	Bankruptcy

\*--Notes: The original loan now has a "Bankruptcy Original" status and the plan created has a "Bankruptcy" status.

Complete bankruptcy plan payments according to subparagraphs 462 A through E.--\*

### 553 Completing the Bankruptcy Process

### A Overview

The bankruptcy process applies all bankruptcy payments back to the original loan, settles the bankruptcy loan, and reactivates the original loan.

**Note:** Only National Office users will be able to complete this process.

#### **B** Example of Complete Bankruptcy Process Screen

Following is an example of the Complete Bankruptcy Process Screen.

Complete Bankruptcy Process						
Loan Information						
Bankı	ruptcy Loan Number:	2010/00002	0	riginal Loan Number: 2010/00002		
Effective	Date of Bankruptcy:	06/01/2014	Original FSFL	Disbursement Date: 06/01/2014		
Apply Bank	ruptcy Paymer	ts to Origina	Loan			
Secured Debt Payments Received						
	Payment Number	Date Due	Date Paid	Amount of Payment		
		Unsecured Debt P	ayments Received			
Payment Number Date Due Date Paid Amount of Payment						
This process will apply all bankruptcy loan payments bank to the original loan, settle the bankruptcy loan, and reactivate the original loan.						

From the redisplayed Select Facility Loan to Service Screen:

- click the radio button of the applicable bankrupt loan
- using the "Action" drop-down list, CLICK "Complete Bankruptcy Process"
- CLICK "Go"
- CLICK "**Submit**" to complete the process
- CLICK "Cancel" to cancel the process.

# 554 Write Down

# A Overview

According to 58-FI debts less than \$25 may be disregarded, unless otherwise specified by legislation or program procedures.

Authorization is provided to write-off FSFL's with a remaining outstanding balance of \$24.99 or less **after** the final installment payment is made.

# **B** Processing Small Balances of \$24.99 or Less in DLS

Process small balances from the Select Facility to Service Screen according to the following:

- click the radio button of the applicable loan
- using the "Action" drop-down list, CLICK "Write Down" as shown on the following screen

	Select Facility Loan to Service							
		Action:	Select an Action	G	0			
Select	Loan Number	Fund Code	Select an Action	an	Loan Amount	Term	Status	
۲	2008/00002	11	Payment Assumption	в	\$16,468.79	7	Active	
$\bigcirc$	2011/00004	11	Reverse Payment 1 Reapply S/36 Payment	1	\$20,104.20	7	Active	
$\bigcirc$	2013/00002	11	Create Bankruptcy Plan	3	\$24,393.30	7	Active	
			Liquidation					

# 554 Write Down (Continued)

# **B** Processing Small Balances of \$24.99 or Less in DLS (Continued)

• enter the last payment date in the "Write-Down Date" field as shown on the following screen

**Important:** The write down date is defaulted to the current date. Users need to be careful to make sure the **last** payment date is the date recorded in the "Write-Down Date" field.

Write-Down			
All required fields are denoted by an asterisk(*).			
Loan Information			
Loan Number: 2008/00002	Loai	n Amount:	\$16,468.79
FSA State: Wyoming (56)	L	oan Term:	7
FSA County: Park (029)	Inte	rest Rate:	3.375%
Write-Down Details			
*Write-Down Date:	7/2015		
Write-Down Principal:	\$2.30		
Write-Down Interest:	\$0.00		
Write-Down Total:	\$2.30		
This process will write-down the outstanding loan amount to zero	and mark the lo	an as settled.	
Submit Cancel			

- CLICK "**Submit**" to complete the process
- CLICK "Cancel" to cancel the process and return to the Process Application Screen.

### \*--555 Treasury Offset Payments

# A Overview

Delinquent FSFL's will be referred to TOP 120 calendar days after the installment due date. The National Office will initiate the referral to TOP to offset any payments due to the borrower.

# **B** County Office Action

County Offices shall set the "Other Debt Offset" flag in FSA-FS, under Customer Profile, on all borrowers listed on the delinquent FSFL, according to instructions provided in 1-FSFL, subparagraph 262 E.

### C State Office Action

After receiving notification of a Treasury offset, the State Office shall e-mail the following payment information to Stacy Carroll at **stacy.carroll@wdc.usda.gov** and cc **laura.schlote@wdc.usda.gov**:

- name and address of borrower
- State and county
- year and FSFL number
- date of treasury offset payment
- treasury offset payment amount.

# **D** National Office Action

The National Office will contact OBF to obtain the exact net payment offset amount to be entered in DLS. OBF will recognize payments in CORE once payments have been applied to DLS using the Treasury Offset Payment option.

Note: Only National Office users will be able to enter Treasury offset payments in DLS.--\*

### 556-599 (Reserved)

### Part 8 (Withdrawn--Amend. 4)

- 600-602 (Withdrawn--Amend. 4)
- 603-605 (Withdrawn—Amend. 3)

•

# **Reports, Forms, Abbreviations, and Redelegations of Authority**

# Reports

None

# Forms

This table lists all forms referenced in this handbook.

		Display	
Number	Title	Reference	Reference
CCC-185	Loan Application for Farm Storage Facility Loan		31, 32
	Program		
CCC-186	Farm Storage Facility Loan Program Promissory		400, 401, 402
	Note and Security Agreement		
CCC-257	Schedule of Deposit		501
FSA-13-A	Data Security Access Authorization Form		20, 600
UCC-1	National Financing Statement		2,401

# Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

Approved Abbreviation	Term	Reference
DLS	Direct Loan System	text
FLPIDS	Farm Loan Program Information Delivery System	3, 600, Ex. 2
FP	farm program	20, Ex. 2

# **Redelegations of Authority**

None

.

### **Definitions of Terms Used in This Handbook**

# Borrower

Borrower means a single borrower or a borrower who has a co-borrower/co-signer/guarantor.

Note: Borrower also means the applicant before a loan is approved.

### **Customer Profile**

<u>Customer profile</u> is a summary of account information for a borrower. This is for both FLP loans and FSFL's.

# **Direct Loan System (DLS)**

<u>DLS</u> is an Intranet-based web application that is part of FLPIDS. DLS is comprised of the following modules:

- Loan Making
- Customer Management
- Routine Servicing
- Special Servicing
- Transaction Manager.
- **Note:** DLS is used to record, track, monitor, and process various account actions related to making and managing FLP loans and FSFL's.

### Disposition

Disposition is the decision for the loan, such as approved or disapproved.

### Farm Business Plan (FBP)

 $\underline{FBP}$  is a web-based software that captures the financials of a loan applicant. FBP is used to determine credit worthiness. Only authorized FSA employees with "FLP" role have access.

### **FLP Employees**

FLP employees mean State and County Office employees who administer FLP's.

### **FP Employees**

<u>FP employees</u> mean State and County Office employees who administer FP's, such as Price Support, Conservation, and Disaster

# Definitions of Terms Used in This Handbook (Continued)

# Loan Package

<u>Loan package</u> consists of an application and other necessary information to make a loan determination. For FSFL, the loan package will contain either of the following:

- partial and final loan applications
- only final application.

### Loans

Loans mean FSFL's only.

# Payment

<u>Payment</u> is the amount paid by a borrower on their FSFL. In the System 36, this was known as a "repayment".

# **Related Entity**

<u>Related entity</u> is any person or persons other than the borrower who is responsible for the debt on the loan. Related entities are a co-borrower, co-signer, or guarantor.

### Users

<u>Users</u> mean FSA employees with Level II eAuthentication access to DLS, **except** where specifically noted.
#### \*--Statuses Used in DLS

## A Process Application Screen Statuses

Following are the Process Application Screen statuses.

Status	Description
Received	Loan request has been entered into DLS but has not been completed.
Completed	Loan request has been completed but not yet approved.
Approved	Loan was approved but funds were not obligated.
	Note: This status will only display when funds are not available.
Obligated	Loan has been approved and funds obligated.
Disbursement	Disbursement calculator has been 2 <sup>nd</sup> party reviewed.
Calculator	
Approved	
Check Processed	Check process completed and funds transmitted to NPS.
Closed	Loan has been closed in DLS.

## **B** Application Fee Statuses

Following are the application fee statuses.

Status	Description
Pending	Application fee entered but not submitted to NRRS.
Success	Application fees have successfully transmitted to NRRS.
No Response	Application fees attempted to be transmitted to NRRS but were unsuccessful.
Failure	Application fee was not transmitted to NRRS. Occurs usually when user tries to delete application fee that has already been verified.

--\*

# \*--Statuses Used in DLS

#### **C** Disbursement Calculator Statuses

Following are the Disbursement Calculator statuses.

Status	Description
Pending	Disbursement calculator has not be submitted for 2 <sup>nd</sup> party review.
Completed	Disbursement calculator has been submitted for 2 <sup>nd</sup> party review, but the 2 <sup>nd</sup> party review is not completed.
Approved	Disbursement Calculator 2 <sup>nd</sup> party review has been completed.

--\*