FSA
HANDBOOK

Web-Based Farm Storage Facility Loan Program Functions

For State and County Offices

SHORT REFERENCE

2-FSFL
(Revision 1)

UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Service Agency
Washington, DC 20250

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Web-Based Farm Storage Facility Loan Program Functions 2-FSFL (Revision 1)	**Amendment 4**

Approved by: Acting Deputy Administrator, Farm Programs

Bradley Karmen

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Paragraph 105 has been withdrawn and guidance about adding loan requests has been added to paragraph 90.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 2nd party review.

Paragraph 380 has been added to include procedure for reopening the disbursement calculator after the 2nd 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.

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.

Page Control Chart		
TC	**Text**	**Exhibit**
1-4	3-1 through 3-2 3-4.5, 3-4.6 3-5, 3-6 3-6.5, 3-6.6 (add) 3-11, 3-12 3-15, 3-16 3-21 through 3-100 3-207 through 3-306 5-9 through 5-100 5-101 through 5-114 (add) 6-1, 6-2 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)	3, page 1, 2 (add)

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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.
payments and deposits	64-FI.
prompt payment	61-FI.
receipts and deposits	3-FI.
sugar-related facility loans	12-SU.

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)

Part 2   Web-Based FSFL

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:

- 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.

- FBP contains the credit analysis for the applicant/borrower

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

- FP employees mean State and County Office employees who administer FP's, such as price support, conservation, and disaster

- loans mean FSFL's only

- users 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.
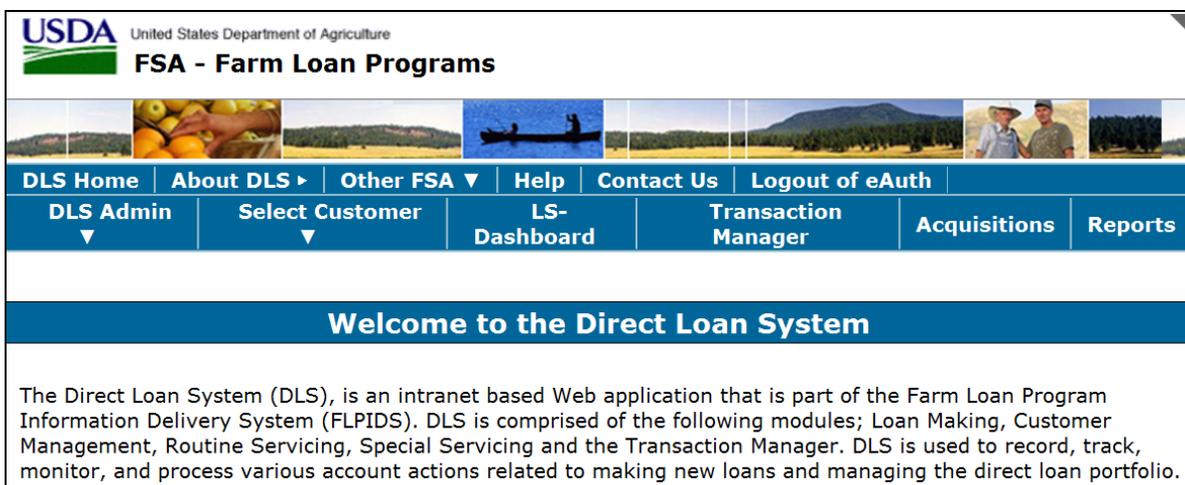
22   Selecting Borrowers

   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.
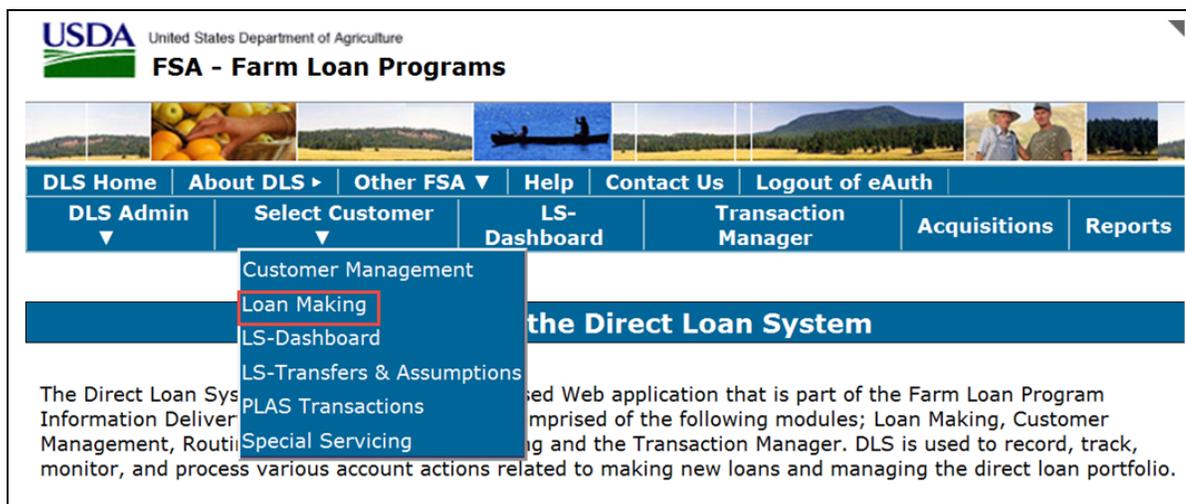
   C   Action

   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.

23   Customer Profile

A   Overview

A customer profile:

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

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

- 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.

23 Customer Profile (Continued)

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.

31   Adding a Loan Package for New Applications (Continued)

B   Action

Add a new loan according to the following table.

Step	Action
1	Select the borrower according to paragraph 22. *-- --* On the Process Application Screen CLICK **"Add Package"**.
2	Scroll to the bottom of the Customer Profile Screen. CLICK **"Cont to Loan Req"**.
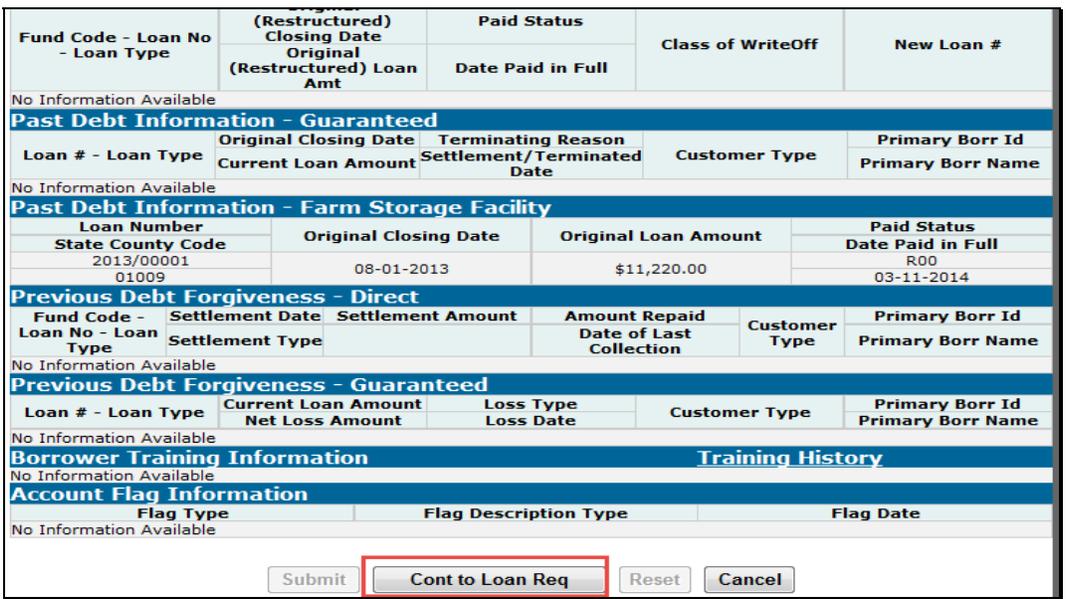
31   Adding a Loan Package for New Applications (Continued)

B   Action (Continued)

Step	Action
3	The Add Application Package & Loan Request Detail Screen will be displayed. In the "Date Received" field, enter the date the application was receive in the County Office by doing either of the following: • entering the date in the "mm/dd/yyyy" format • clicking the calendar icon. **Note:** If "Date Received" field is left blank the system will automatically populate the current date after "FS" on the next screen.

31   Adding a Loan Package for New Applications (Continued)

B   Action (Continued)

Step	Action
4	***--**The request type for all FSFL's must be selected on the Loan Request Detail Information Screen. Using the drop-down select one of the following request types: • "FS" for Farm Stored - Regular • "FS-M" for Farm Stored – Microloan **Important:** Once the request type has been selected it cannot be changed. If the incorrect request type is selected, the loan will have to be deleted and re-entered.**--***

31   Adding a Loan Package for New Applications (Continued)

B   Action (Continued)

Step	Action
5	After the request type has been selected, the Add Application Package & Loan Request Detail Screen will be displayed. *-- --* Complete the initial 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.

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32   Loan Information (Continued)

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.

--*

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. **Note:** If the date was entered according to subparagraph 31 B, Step 3 the date will be populated.	Enter the date received if not already displayed. **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 **"Submit & Next"**.

32   Loan Information (Continued)

C   Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Application Package Detail Information (Continued)		
Request Type	"FS" means "Farm Storage" "FS-M" means "Farm Storage Microloan".	
*--FSFL Loan Balances		
Aggregate Outstanding Balance	Displays the sum of the loan principal for all outstanding loans for the primary borrower, plus any loans in check processing status. **Note:** A warning message will be displayed when the total Aggregate Outstanding Balance is greater than $100,000.	
Available Microloan Balance	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)	
Obligated Balance Not Disbursed	Displays the sum of obligated loans not disbursed. This field assists the user when entering a new loan request.**--***	

32 Loan Information (Continued)

C Field Descriptions and Actions (Continued)

FSFL Loan Information		
FSA Admin State	The office location of the applicant's administrative State and County Office. See 1-FSFL, subparagraph 68 B.	Using the drop-down list, select the applicable State.
FSA Admin County		Using the drop-down list, select the applicable county.
Requested Loan Amt	The requested amount of the loan. **Note:** Maximum amount requested for microloans is $50,000.	Enter the requested loan amount in dollars and cents. If the loan being entered is for the partial loan, enter the amount of the partial loan that can be up to 50 percent of the total requested loan amount.
Partial/Final Indicator	Identifies whether the loan is for a partial or final loan. **Note:** When an applicant requests a partial and final loan at loan application time, the partial loan application is entered first followed by the final loan application.	Select "**Partial**" or "**Final**". **Note:** The system defaults to **"Final".**
Total Requested Loan Amount	The total amount for both partial and final loans, as applicable.	Enter the total amount for both partial and final loans. **Note:** If "Final" is selected, this field is grayed out.
Fiscal Year	The year in which the loan will be approved. For loans requested in August or September, users will have the option to select the future FY if it is known at time of application that the loan will **not** be approved in the current FY. **Note:** After the loan is submitted in DLS, the fiscal year cannot be changed.	Using the drop-down list, select the fiscal year. **Note:** This field is defaulted to the current FY and cannot be changed unless the loan is requested in August or September.

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C   Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Delinquent Indicator	Identifies if an applicant is delinquent according to DCIA rules.	Field is defaulted to "**No**". Select "**Yes**" only if the applicant is delinquent.
Loan Term	The length of the loan in number of years.	*--Select "3", "5", "7", "10", or--* "12" from the drop-down list according to 1-FSFL, paragraph 23.
Application Completed Date	The date all information has been submitted by the applicant. Leave blank if all information has not been submitted at the time of request. **Note:** Leave this field blank when doing a partial or final loan. While the loan is in "Received" status, changes 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 **not** populate to the final loan.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon. **Note:** Users cannot delete the "Application Complete Date" after clicking "Submit".
Incomplete Letter Date1	The date the first letter was mailed to the applicant requesting additional information.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon. **Note:** Users cannot delete the "Application Complete Date" after clicking "Submit".
Incomplete Letter Date2	The date the second letter was mailed to the applicant requesting additional information.	
Purpose of Loan	A free-form field to enter the reason for requesting the loan.	Enter the purpose for the loan.
Submit & Next	Proceeds to the Application Fee Screen; information is saved.	CLICK **"Submit & Next"**.
Cancel	Returns to the Process Application Screen; information is not saved	CLICK **"Cancel"**.

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.

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.

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		
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 "Active verified" status.
Remitter Name	The name of the person or persons submitting the payment. **Note:** The remitter can be someone other than the borrower.	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 payment amount.	Enter the amount in increments of $100.00
Remittance Type	The type of remittance. The following options are available: • cash • cashier's check • check • money order • multi-party check • wire.	Using the drop-down list, select the applicable remittance type.

34   Adding Application Fee Details (Continued)

   C Field Descriptions and Actions for Remittance 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. **Note:** The field is grayed out when "Cash" has been selected.
Remittance State	The State where the application fee was accepted. **Note:** Borrowers can only submit an application fee in states they are associated with.	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	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon.

34   Adding Application Fee Details (Continued)

C   Field Descriptions and Actions for Remittance Details (Continued)

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

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".

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.

Step	Action
1	On the following Application Fee Screen, Click the radio button next to the payment to be modified.

36   Modifying Application Fee Details (Continued)

B   Action (Continued)

Step	Action
2	The "Update Payment" and "Delete Payment" buttons will be displayed. CLICK **"Update Payment"**
3	The Application Fee Details Screen will be re-displayed Modify details as applicable.

36   Modifying Application Fee Details (Continued)

B   Action (Continued)

Step	Action
4	In this example the Remittance County was changed from "Adair, Iowa" to "Adams, Iowa". CLICK **"Submit".**
5	The Application Fee Details will be updated accordingly CLICK **"Submit".**
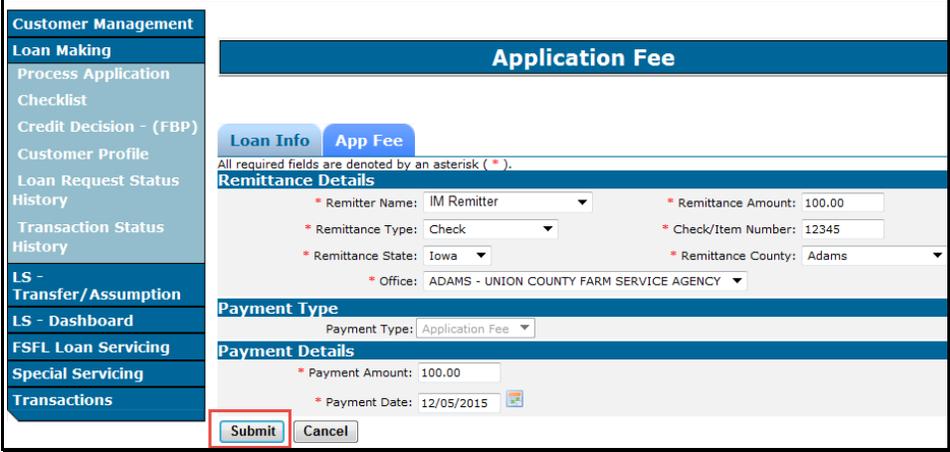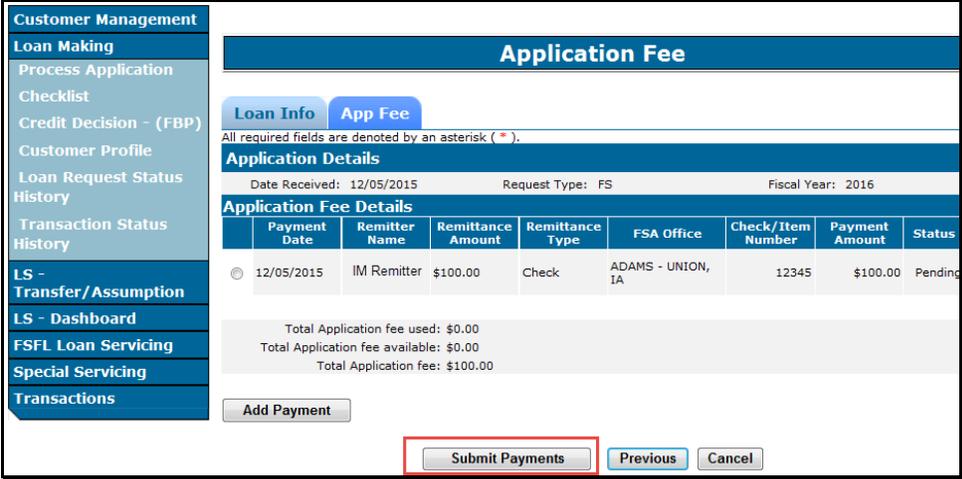
37   Submitting Application Fees to NRRS

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.

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.

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.

38   Deleting Application Fees (Continued)

B   Deleting Application Fee Before Successful Transmission to NRRS

Delete an application fee according to the following table.

Step	Action
1	On the Application Fee Screen the "Status" is "Pending". Click the radio button of the applicable payment to delete.
2	The "Delete Payment" button will be displayed CLICK **"Delete Payment".**

38   Deleting Application Fees (Continued)

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

Step	Action
3	The payment is successfully deleted.

*--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.**--***

Step	Action
1	On the Application Fee Screen the "Status" is "Success". Click the radio button of the applicable payment.

38   Deleting Application Fees (Continued)

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

Step	Action
2	The "Delete Payment" button will be displayed. CLICK **"Delete Payment".**
3	The payment has been deleted. **Notes:** If the payment is deleted after related entities were added according to paragraph 39, the corresponding borrower(s) will also be deleted in Related Entitites. If the payment does not delete: • an error message will be displayed •*--the status will change to "Failure"; see subparagraph 38 D.--*
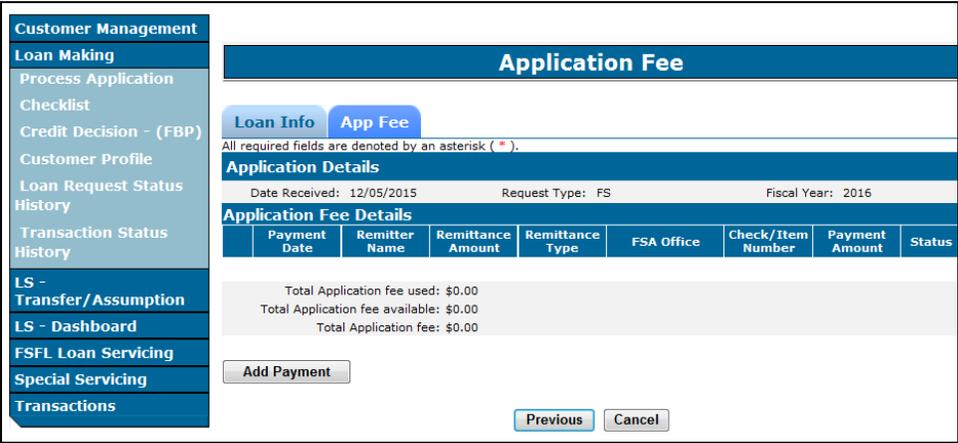
38 Deleting Application Fees (Continued)

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. **Note:** 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.

61 Adding Related Entities for a Single Borrower (Continued)

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. 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%. CLICK the "Payment Details" field.
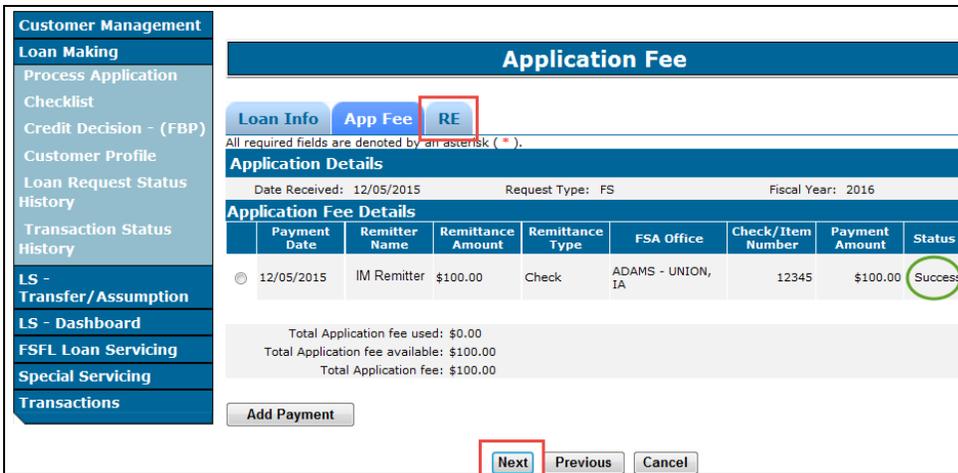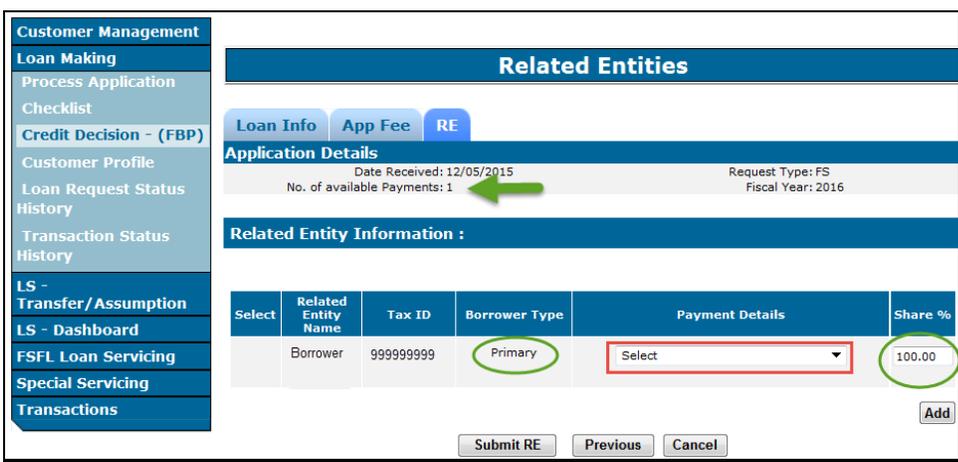
61   Adding Related Entities for a Single Borrower (Continued)

   B   Associating Payment Details to a Single Borrower (Continued)

Step	Action
3	The payment details will be displayed. CLICK **"Submit RE"**.
4	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. CLICK **"Next"**.
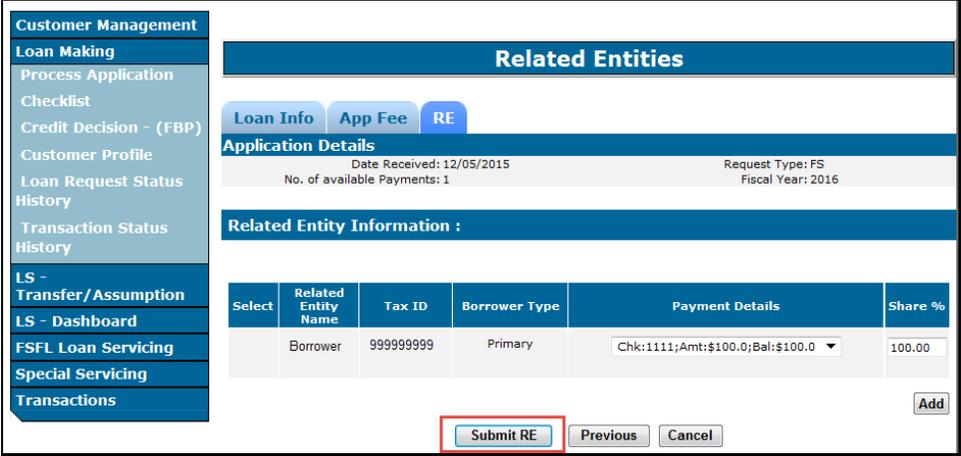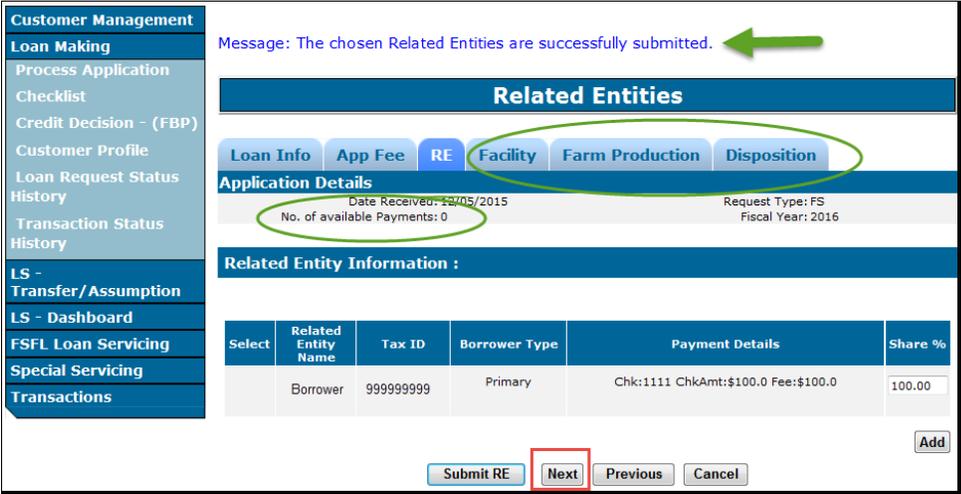
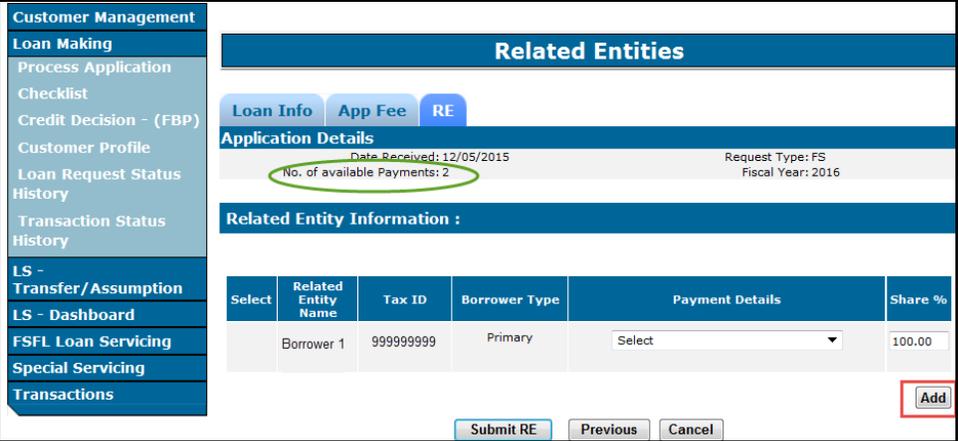**61   Adding Related Entities for a Single Borrower (Continued)**

   B   Associating Payment Details to a Single Borrower (Continued)

Step	Action
5	The Facility Screen will be displayed. See paragraph 80 to complete the facility information.
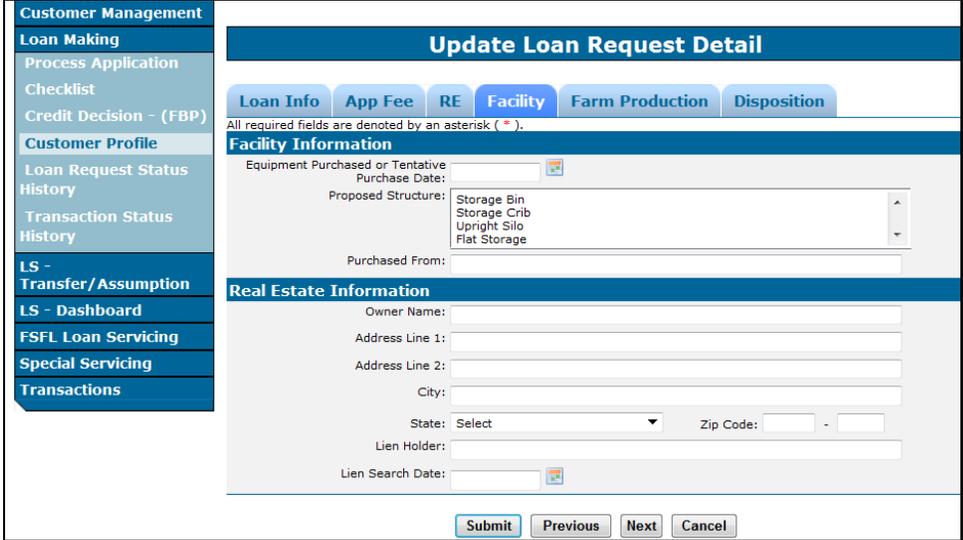
62   Adding Related Entities for Multiple Borrowers

   A   Overview

   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.

62   Adding Related Entities for Multiple Borrowers (Continued)
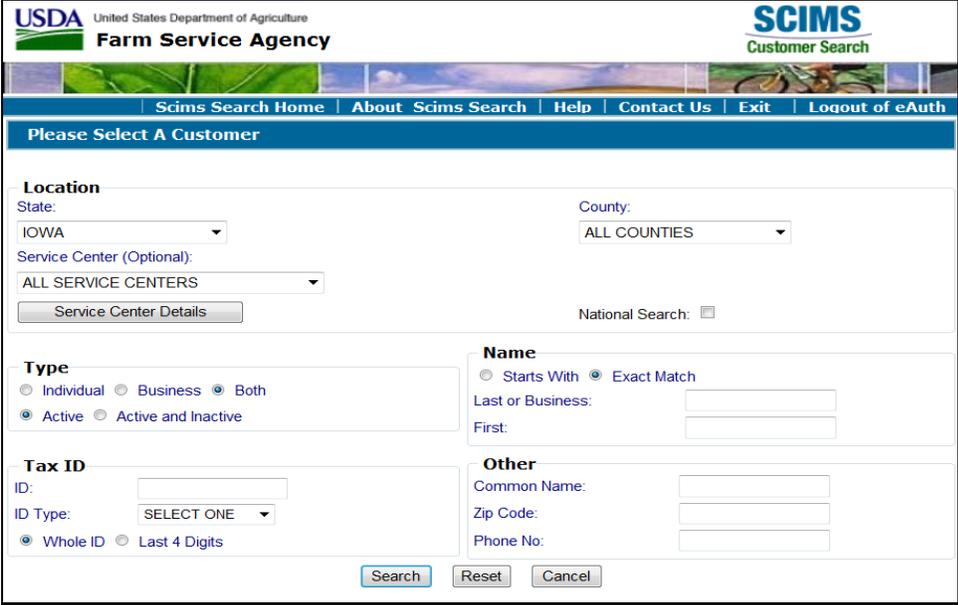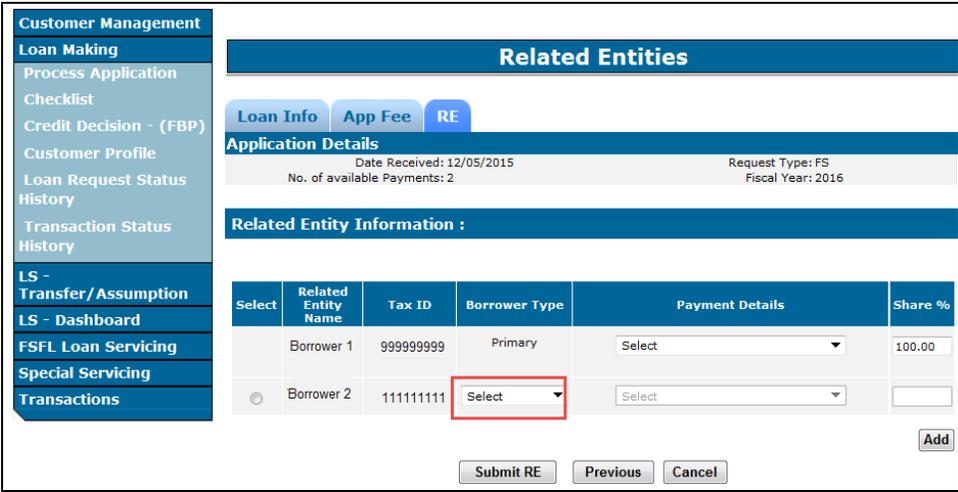
B   Adding Related Entities for Multiple Remittances

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

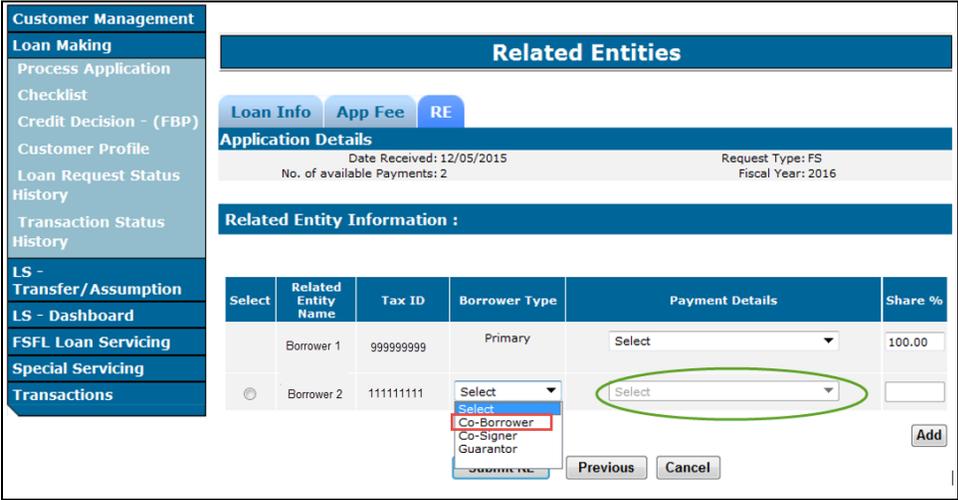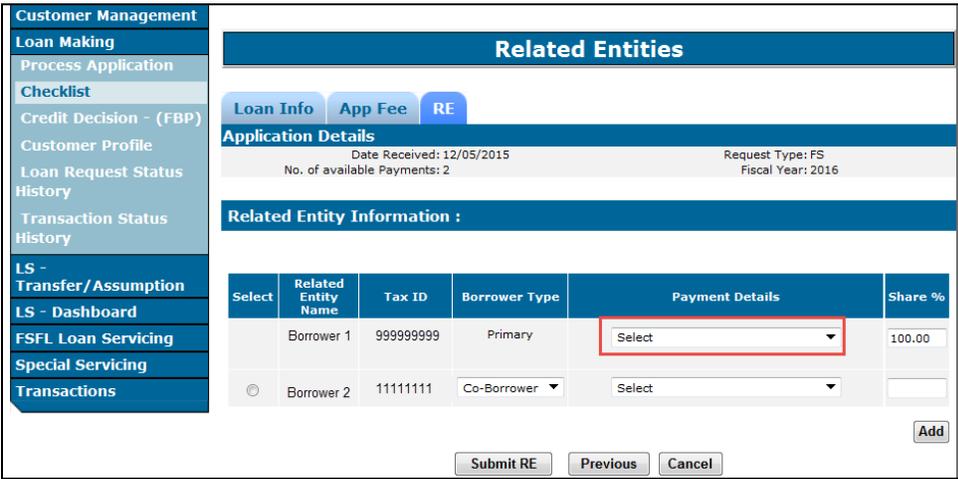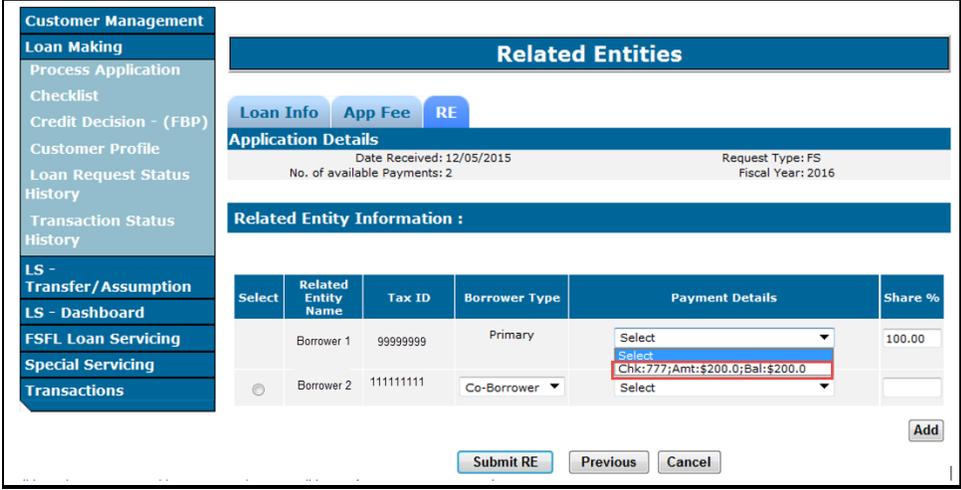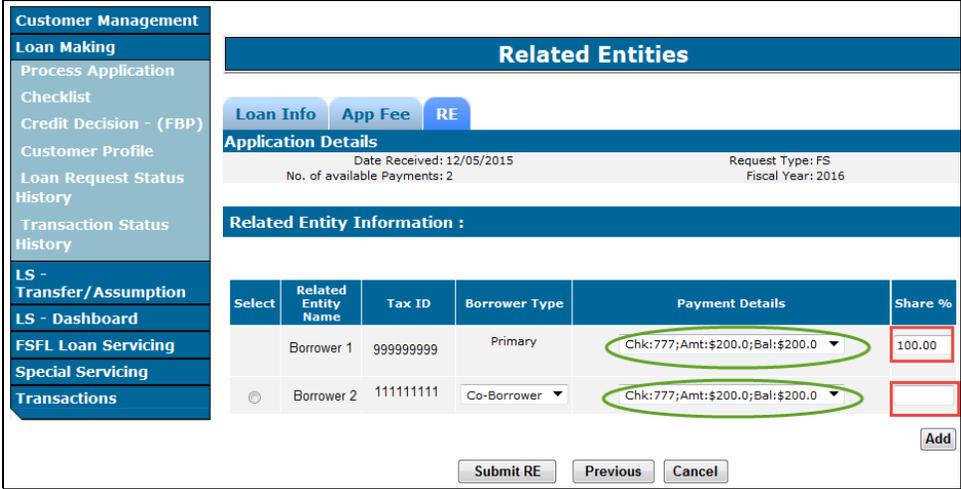| Step	Action
1	After the application fees has been successfully transmitted to NRRS according to paragraph 37, the "RE" tab will be available. CLICK **"Next"** or **"RE".**
2	All borrowers must be selected **before** associating the application fee to the specific borrower. **Notes:** The primary borrower 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 been associated with a borrower. The number will decrease when payments are associated to a borrower. CLICK **"Add".**

62   Adding Related Entities for Multiple Borrowers (Continued)

   B   Adding Related Entities for Multiple Remittances (Continued)

Step	Action
3	The SCIMS Search Page will be displayed. Select the co-borrower accordingly.
4	The Related Entities Screen is re-displayed. **Note:** When the loan has more than 1 co-borrower, repeat steps 2 and 3 before completing this step. After all co-borrowers have been selected CLICK the **"Borrower Type"** field of the applicable co-borrower.

62   Adding Related Entities for Multiple Borrowers (Continued)

B   Adding Related Entities for Multiple Remittances (Continued)

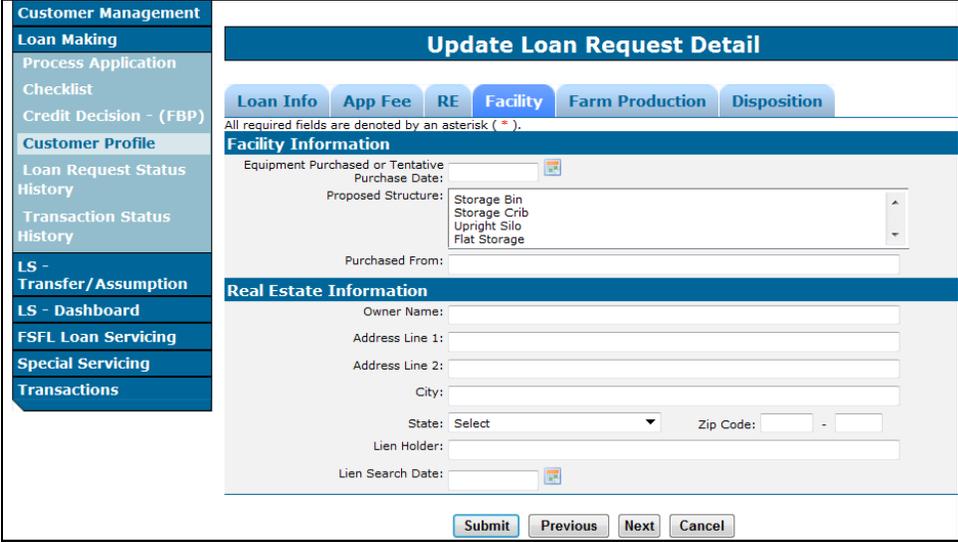| Step	Action
5	The borrower types will be displayed. **Notes:** The "Payment Details" field will be grayed out: - until the co-borrower is selected - for all co-signers selected - for all guarantors selected. CLICK "Co-Borrower"
6	The "Borrower Type" field has populated. **Note:** The "Payment Details" field is now editable CLICK "Payment Details"

62   Adding Related Entities for Multiple Borrowers (Continued)

   B   Adding Related Entities for Multiple Remittances (Continued)

Step	Action
7	The Payment Details will display all successful remittances. Click on the applicable remittance for the primary borrower. Repeat for remaining co-borrowers.
8	After all remittances have been associated to all borrowers, update the share percentages for all borrowers.

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

62   Adding Related Entities for Multiple Borrowers (Continued)

B   Adding Related Entities for Multiple Remittances (Continued)

Step	Action
9	After the shares have been allocated, CLICK **"Submit RE"**.
10	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. CLICK **"Next"**.

62 Adding Related Entities for Multiple Borrowers (Continued)

B Adding Related Entities for Multiple Remittances (Continued)

Step	Action
11	The Facility Screen will be displayed. See paragraph 80 to complete the facility information.

62   Adding Related Entities for Multiple Borrowers (Continued)

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. CLICK **"Next"** or **"RE".**
2	All borrowers must be selected **before** associating the application fee to the specific borrower. **Notes:** 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. CLICK **"Add".**

62   Adding Related Entities for Multiple Borrowers (Continued)

   C   Adding Related Entities With a Single Remittance (Continued)

Step	Action
3	The SCIMS Search Page will be displayed. Select the co-borrower accordingly.
4	The Related Entities Screen is re-displayed. **Note:** When the loan has more than 1 co-borrower, repeat steps 2 and 3 before completing this step. After all co-borrowers have been selected CLICK the **"Borrower Type"** field of the applicable co-borrower.

62 Adding Related Entities for Multiple Borrowers (Continued)

C Adding Related Entities With a Single Remittance (Continued)

Step	Action
5	The borrower types will be displayed. **Notes:** The "Payment Details" field will be grayed out: • until the co-borrower is selected • for all co-signers selected • for all guarantors selected. CLICK "Co-Borrower".
6	The "Borrower Type" field has populated. **Note:** The "Payment Details" field is now editable. CLICK "Payment Details".

62   Adding Related Entities for Multiple Borrowers (Continued)

C   Adding Related Entities With a Single Remittance (Continued)

Step	Action
7	The Payment Details will display all successful remittances. ![Related Entities screen showing Step 7] Click on the same remittance for all borrowers.
8	The same remittance is used for all borrowers. ![Related Entities screen showing Step 8] Update the share percentages for all borrowers.

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

62   Adding Related Entities for Multiple Borrowers (Continued)

   C   Adding Related Entities With a Single Remittance (Continued)

Step	Action
9	After the shares have been allocated, CLICK **"Submit RE"**.
10	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. CLICK **"Next"**.

62   Adding Related Entities for Multiple Borrowers (Continued)

C   Adding Related Entities With a Single Remittance (Continued)

Step	Action
11	The Facility Screen will be displayed. See paragraph 80 to complete the facility information.

*--63 Deleting Related Entities

    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.

Step	Action
1	Related entity must be selected for the "Delete" option to appear. • Select the radio button next to the related entity to delete. • CLICK **"Delete"**.

                                                                                                     --*

*--63   Deleting Related Entities (Continued)

   B   Procedure for Deleting Related Entities (Continued)

Step	Action
2	The Delete Related Entity Confirmation pop-up will be displayed. • Select a delete reason from drop-down menu. • Click **"Yes"** to confirm.
3	The Related Entity Screen is re-displayed. **Note:** The radio button next to the related entity that was deleted is no longer displayed. • Update the share percentages for all borrowers. • Click **"Submit RE".**
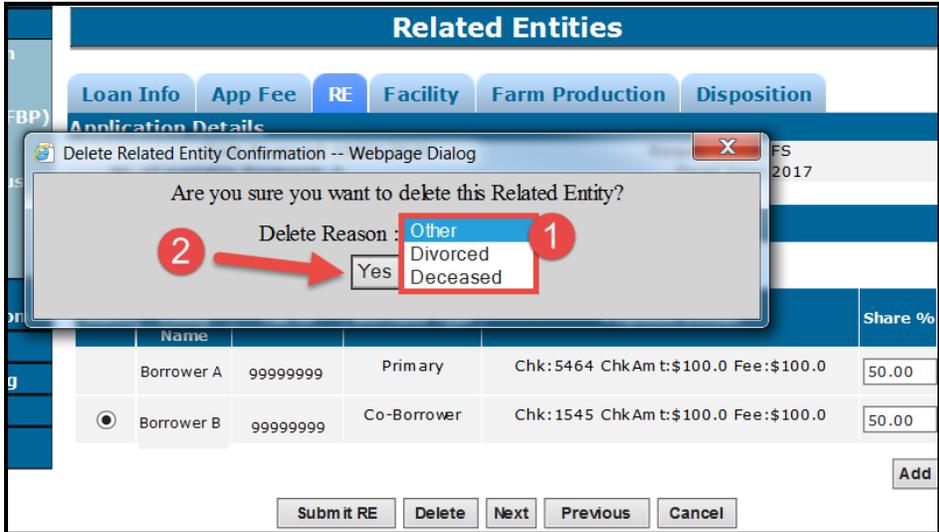
*--63   Deleting Related Entities (Continued)

   B   Procedure for 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. **Note:** 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 :** | Select | Related Entity Name | Tax ID | Borrower Type | Payment Details | Share % | | | Borrower A | 99999999 | Primary | Chk:5464 ChkAmt:\$100.0 Fee:\$100.0 | 100.00 | Add Submit RE | Next | Previous | Cancel aven-web-4.6.0-SNAPSHOT Build Date:(Oct-06-2016 15:13 PM) CLICK **"Next"**, **"Previous"** or **"Cancel".**

--*

64-79 (Reserved)

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.

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 Purchased or Tentative Purchase Date	It is the date the equipment was purchased or a future date if equipment has not been purchased.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon. **Note:** 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 "**Ctrl**" key when clicking multiple structures or components.
Purchased From	A free-form field to enter from whom the equipment was purchased.	Enter the name from whom the equipment was purchased.
Real Estate Information		
Owner Name Address Line 1 Address Line 2 City State Zip Code	A free-form field to enter the name and address of the owner of the real estate.	Enter the name and address of the person or persons who own the real estate. If there is no physical address, enter the legal description of the structure in the "Address Line 1" field.
Lien Holder	A free-form field to enter the lien holder.	Enter the name of the lien 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)

C   Field Descriptions and Actions (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 **"Previous"**.
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"**.

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

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.

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

81   Farm Production Information (Continued)

  C   Field Descriptions and Actions (Continued)

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

Field/Button	Description	Action
Compute	Calculates the amount of storage needs	CLICK **"Compute"**.
Submit	Returns to the Application Process Screen; information is saved.	CLICK **"Submit"**. **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; information is saved	CLICK **"Previous"**.
Next	Proceeds to the Disposition Screen; information is saved.	CLICK **"Next"**.
Cancel	Returns to the Process Application Screen; information is not saved	CLICK **"Cancel"**.

D   **Example of Completed Farm Production Screen**

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

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)

•

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.

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

--*

*--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.

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

   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)

-

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.

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 Admin County:** Broome	
Requested Loan Amt: $44,900.00		**Partial/Final Indicator:** Final	
Total Requested Loan Amount: $0.00		**Fiscal Year:** 2008	
Delinquent Indicator: No		**Loan Term:** 7 years	
Application Completed Date: 08/11/2008		**Incomplete Letter Date1:**	
Incomplete Letter Date2:		**Equipment Purchased or Tentative Purchase 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 INC.			
Lien Holder:			

Real Estate Information

Owner Name:		
Address Line 1:		
Address Line 2:		
City:		
State:		**Zip Code:** 0

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
			Total Estimated Production:		19,933.00
			Existing Capacity:		10,002.59
			Additional Capacity Needed:		9,930.41
			Proposed Structure Capacity:		8,888.00
			Eligibility and Proration Indicator:		1,042.41

Eligibility Information

Elig Decision Date: 08/11/2008	**Elig Decision Determination:** Eligible
Elig Decision Letter Date: 08/11/2008	

Disposition Information

Final Disposition: Approved	**Final Disposition Date:** 08/11/2008
In Appeal:	**Appeal Status Date:**
Approved Amount: $44,900.00	**Lien Search Date:** 04/22/2008
Reasons:	
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.
*--

--*

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.

* * *

302   Approving FSFL's (Continued)

B   Action

Approve a loan according to the following table.

Step	Action
1	From the Process Application Screen, click on the radio button of the application loan. **Note:** The status must be "Completed".
2	From the Process Application Screen: • using the drop-down list, select **"Update Loan Request"** • CLICK **"Go".**

302   Approving FSFL's (Continued)

B   Action (Continued)

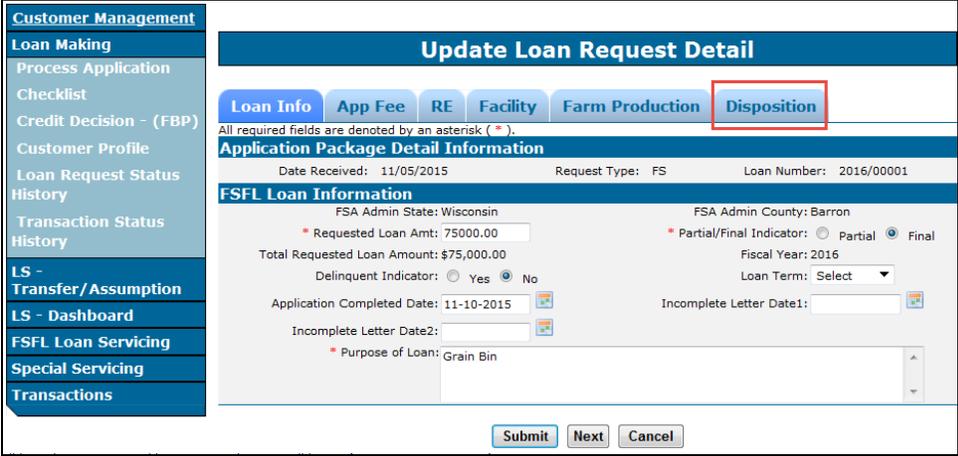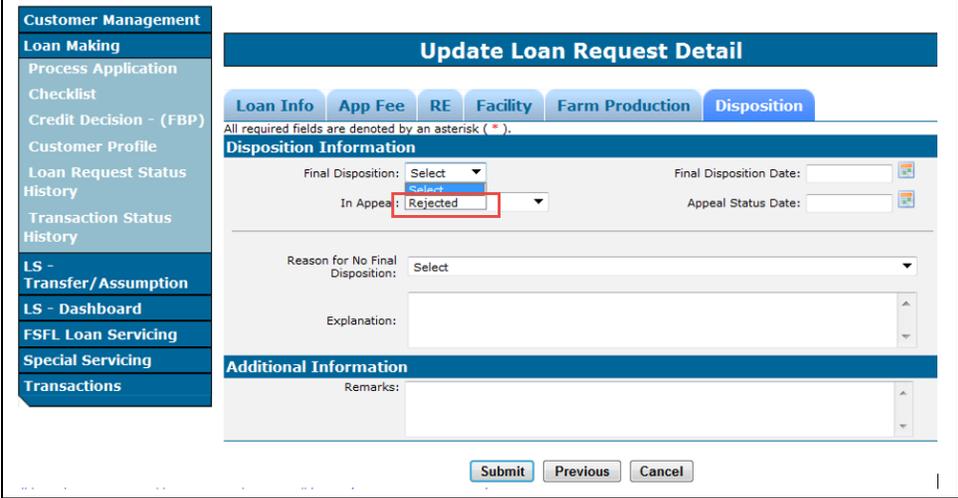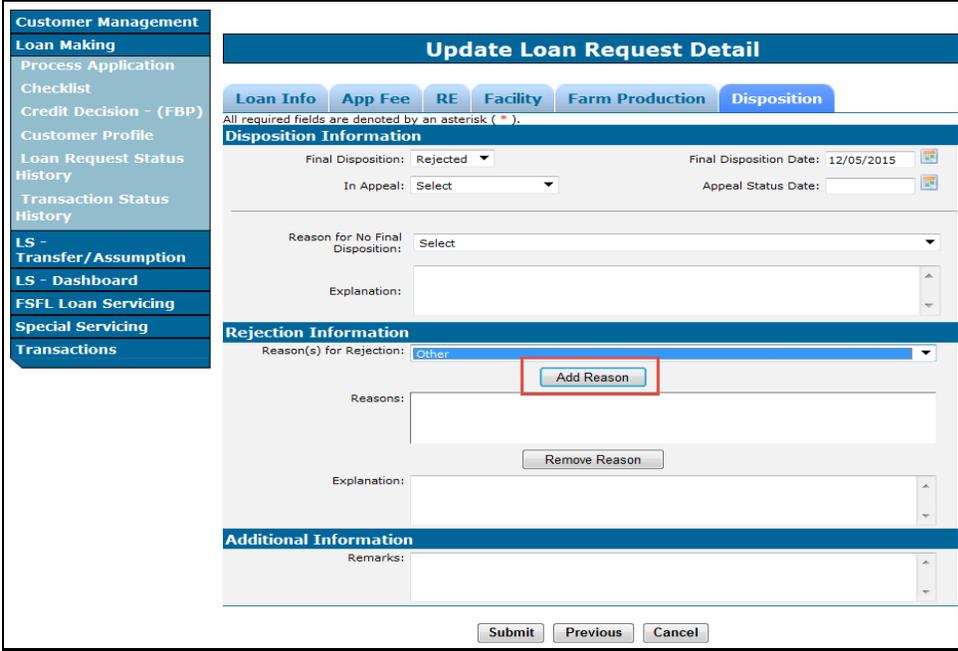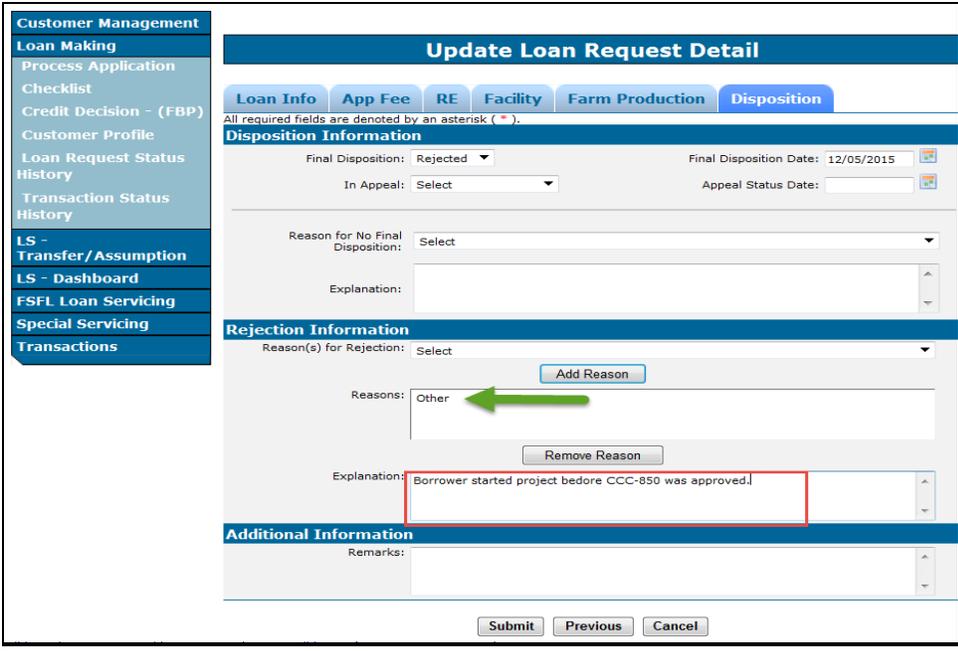| Step	Action
3	The Update Loan Request Detail Screen will be displayed. CLICK **"Disposition"**.
4	The Disposition Screen will be displayed. Using the drop-down list, select **"Approved"** in the "Final Disposition" field. If "Approved" is not displayed, an approved credit decision has not been recorded in FBP. DLS will **not** display any FBP credit decisions completed before the complete date for this application.

302   Approving FSFL's (Continued)

B   Action (Continued)

Step	Action
5	The Disposition Screen is updated to include the Approval Information Section. *-- 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, enter the COC/STC decision date in the "Original COC/STC Decision Date" field. **Note:** The COC/STC disposition date and the final disposition 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 enter a reason in the "Remarks" section.**--***
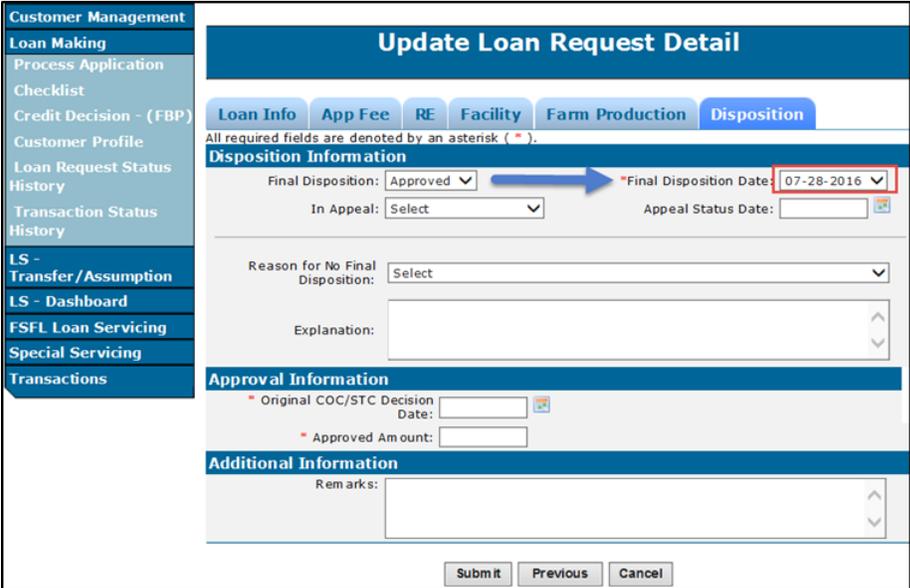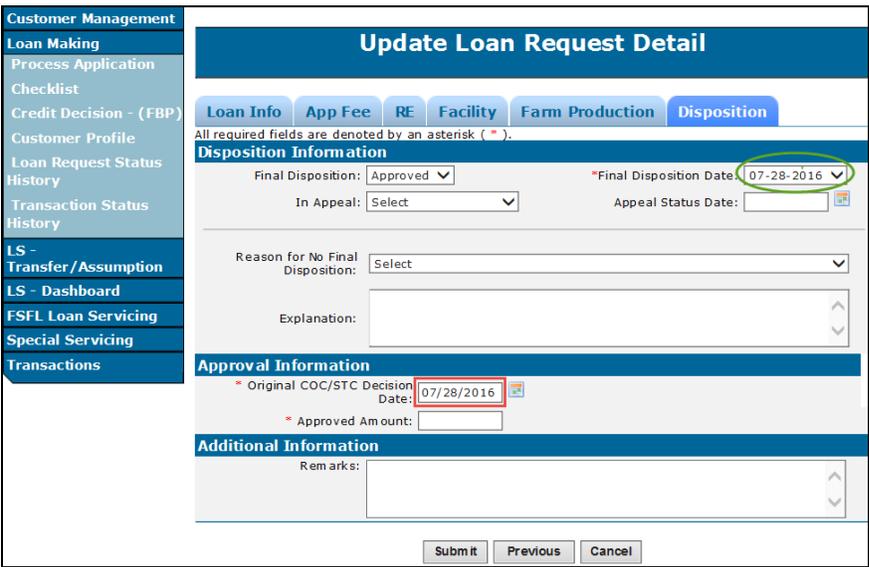
302   Approving FSFL's (Continued)

B   Action (Continued

Step	Action
7	After the COC/STC decision date is entered, **Update Loan Request Detail** Loan Info App Fee RE Facility Farm Production Disposition All required fields are denoted by an asterisk (*). **Disposition Information** Final Disposition: Approved *Final Disposition Date: 12-06-2015 In Appeal: Select Appeal Status Date: Reason for No Final Disposition: Select Explanation: **Approval Information** * Original COC/STC Decision Date: 12/06/2015 * Approved Amount: 75000 **Additional Information** Remarks: Submit Previous Cancel enter the approved loan amount in the "Approved Amount" field.

302   Approving FSFL's (Continued)

B   Action (Continued)

Step	Action
8	After the approved amount has been entered, review the amount entered **carefully** before proceeding. Enter any additional information in the "Remarks" section. ![Update Loan Request Detail screenshot] CLICK **"Submit".** ***--Note:** The application will automatically obligate.**--*** When the approved amount was entered incorrectly users must follow: • paragraph 351 to increase the approved amount • paragraph 352 to decrease the approved amount.

302 Approving FSFL's (Continued)

B Action (Continued)

Step	Action
9	The Process Application Screen will be displayed. ***--**The loan status has been updated to "Obligated"**--*** --*

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.

303   Disapproving FSFL's (Continued)

B   Action

Disapprove a loan according to the following table.
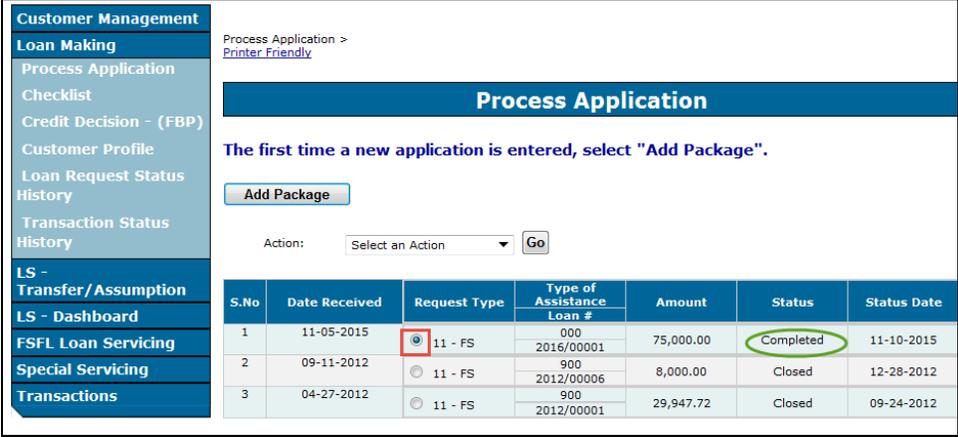
Step	Action
1	From the Process Application Screen, click the radio button of the applicable loan. **Note:** The status must be "Completed".
2	From the Process Application Screen: • using the drop-down list, select **"Update Loan Request"** • CLICK **"Go".**
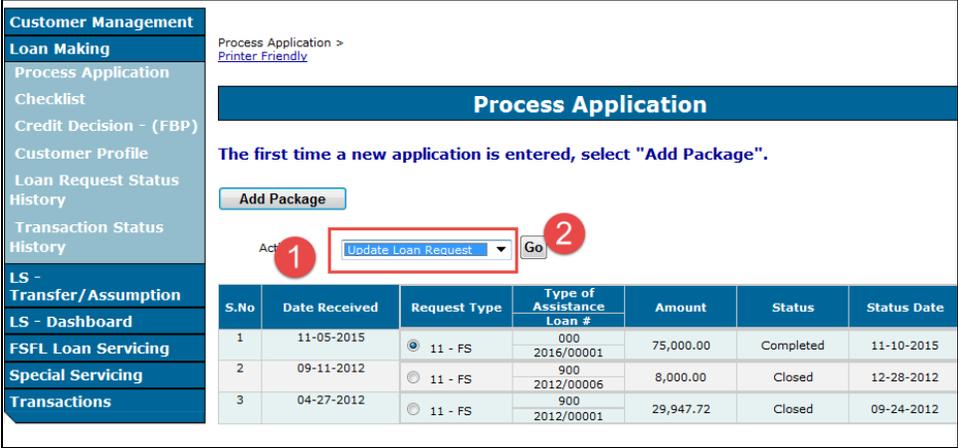
303   Disapproving FSFL's (Continued)

B   Action (Continued)

Step	Action
3	The Update Loan Request Detail Screen will be displayed. CLICK **"Disposition"**.
4	The Disposition Screen will be displayed. Using the drop-down list, select **"Rejected"** in the "Final Disposition" field.

303 Disapproving FSFL's (Continued)

B Action (Continued)

Step	Action
5	After "Rejected" has been selected the Disposition Screen is updated to include the Rejection Information Section. Enter the COC/STC disapproval date in the "Final Disposition Date" field.
6	After the COC/STC disapproval date has been entered, using the drop-down list, select a reason for the disapproval.
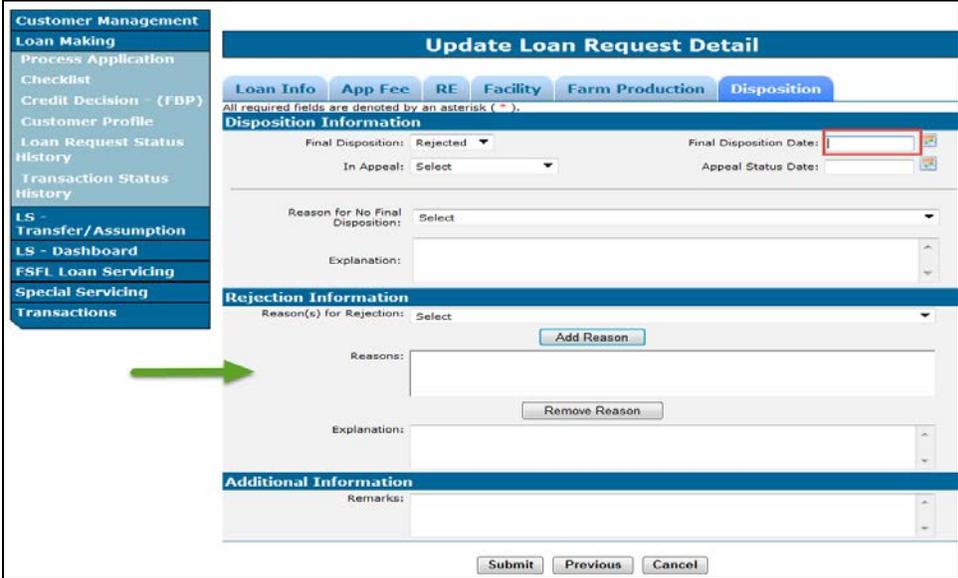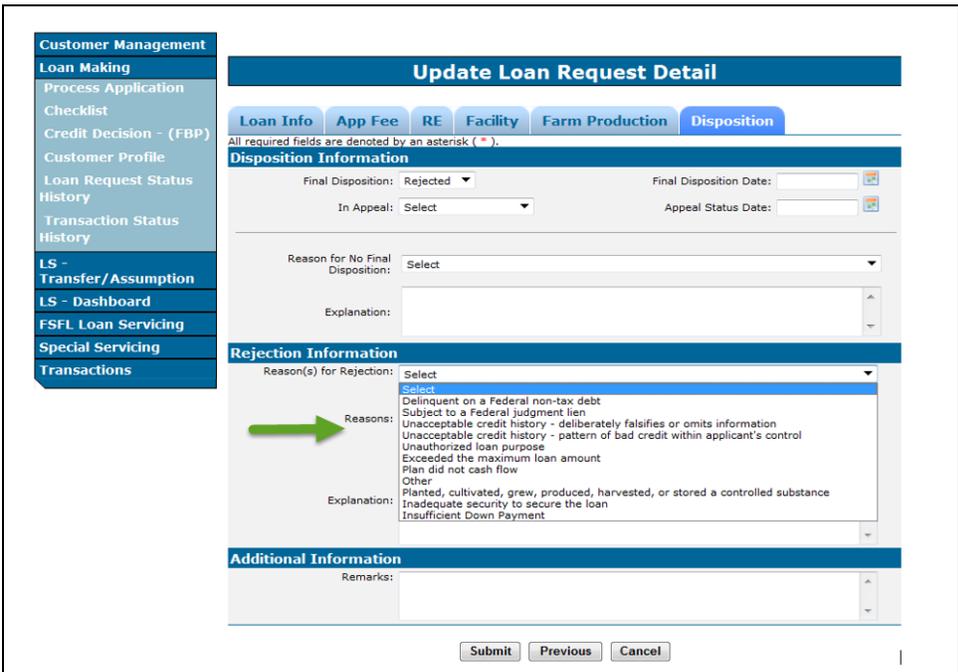
303   Disapproving FSFL's (Continued)

B   Action (Continued)

Step	Action
7	After the reason code has been selected, CLICK **"Add Reason".**
8	The reason code will be displayed in the "Reason" field. Additional reason codes may be added as applicable. Enter explanation when the reason code is **"Other".**

303   Disapproving FSFL's (Continued)

B   Action (Continued)

Step	Action
9	After rejection information has been entered, **Update Loan Request Detail** Loan Info / App Fee / RE / Facility / Farm Production / **Disposition** All required fields are denoted by an asterisk (*). **Disposition Information** Final Disposition: Rejected — Final Disposition Date: 12/05/2015 In Appeal: Select — Appeal Status Date: Reason for No Final Disposition: Select Explanation: **Rejection Information** Reason(s) for Rejection: Select — Add Reason Reasons: Other Remove Reason Explanation: Borrower started project bedore CCC-850 was approved. **Additional Information** Remarks: Submit / Previous / Cancel CLICK **"Submit".**
10	The Process Application Screen will be displayed. Process Application > Printer Friendly **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	11-23-2015	11 - FS	900 2016/00002	100,000.00	Withdrawn	11-23-2015
2	11-15-2015	11 - FS	902 2016/00003	500,000.00	Rejected	12-05-2015
3	03-20-2012	11 - FS	900 2012/00005	51,857.65	Closed	12-21-2012
4	10-04-2010	11 - FS	900 2011/00002	46,753.00	Closed	01-19-2011	 The status has been updated to display "Rejected"

*--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.

--*

*--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.

--*

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.--*

351   Increases to Approved Loan Amount (Continued)

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 Application Screen *-- click the radio button of the loan to increase.
3	After the loan is selected, --* CLICK: • "**Update Loan Request**" • "**Go**".
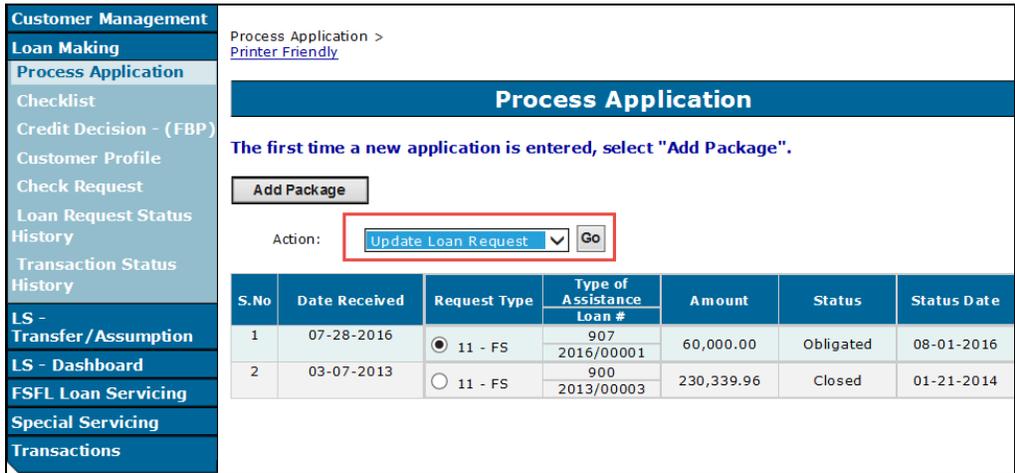
351   Increases to Approved Loan Amount (Continued)

   B   Action (Continued)

Step	Action
4	On the "Loan Info" tab: *-- --* - increase the requested loan amount by entering the new total loan amount in the "Requested Loan Amount" field - CLICK "Disposition".
✽✽✽	✽✽✽

351 Increases to Approved Loan Amount (Continued)

B Action (Continued)

Step	Action
5	*--The disposition screen will be displayed. Enter: • the new final COC/STC decision date • the new total increase • amount in the "Approval" field • the updated FBP credit action date in the "Final Disposition Date" field when the increase is 10 percent greater than original approved loan amount • any applicable remarks **Note:** Increases less than 10 percent still require an updated COC/STC approval date.--*

351 Increases to Approved Loan Amount (Continued)

B Action (Continued)

Step	Action
6	After all required information has been entered *-- CLICK **"Submit"**. **Important:** Users must enter the increased amount on the "Disposition" tab **before** clicking "Submit". Failure to do so will **not** obligate the increase and a new credit decision must be performed on another day *--when 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.

352   Decreases to Approved Loan Amount (Continued)

B   Action

Decrease an approved loan amount according to the following table.

Step	Action
1	Select the borrower according to paragraph 22.
2	From the Process Application Screen *-- click the radio button of the loan to decrease.
3	After the loan is selected, --* CLICK: • "**Update Loan Request**" • "**Go**".
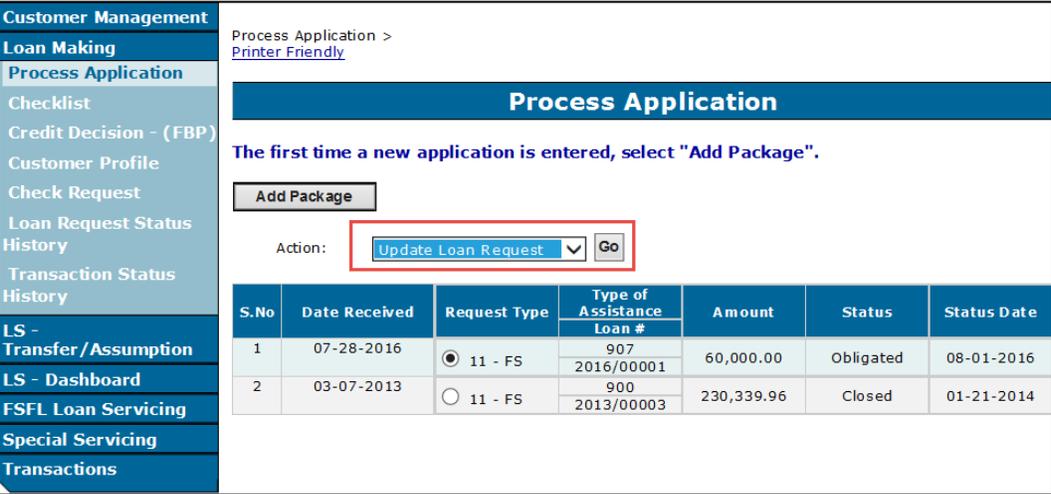
352   Decreases to Approved Loan Amount (Continued)

B   Action

Step	Action
4	The Update Loan Request Detail Screen will be displayed. *-- CLICK **"Disposition".** **Important:** Do **not** change the requested loan amount.
5	On the Disposition Screen: --* • decrease the approved amount in the "Approved Amount" field • CLICK **"Submit".**
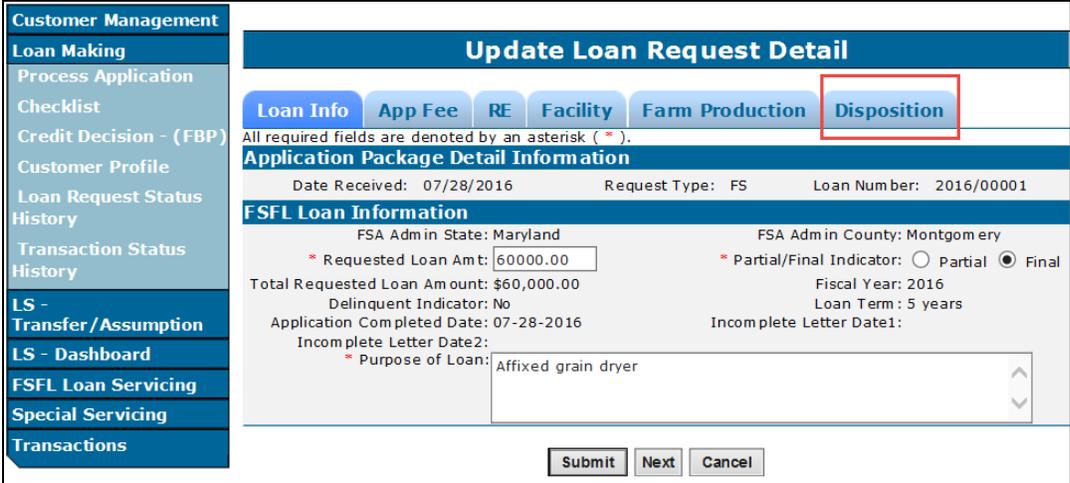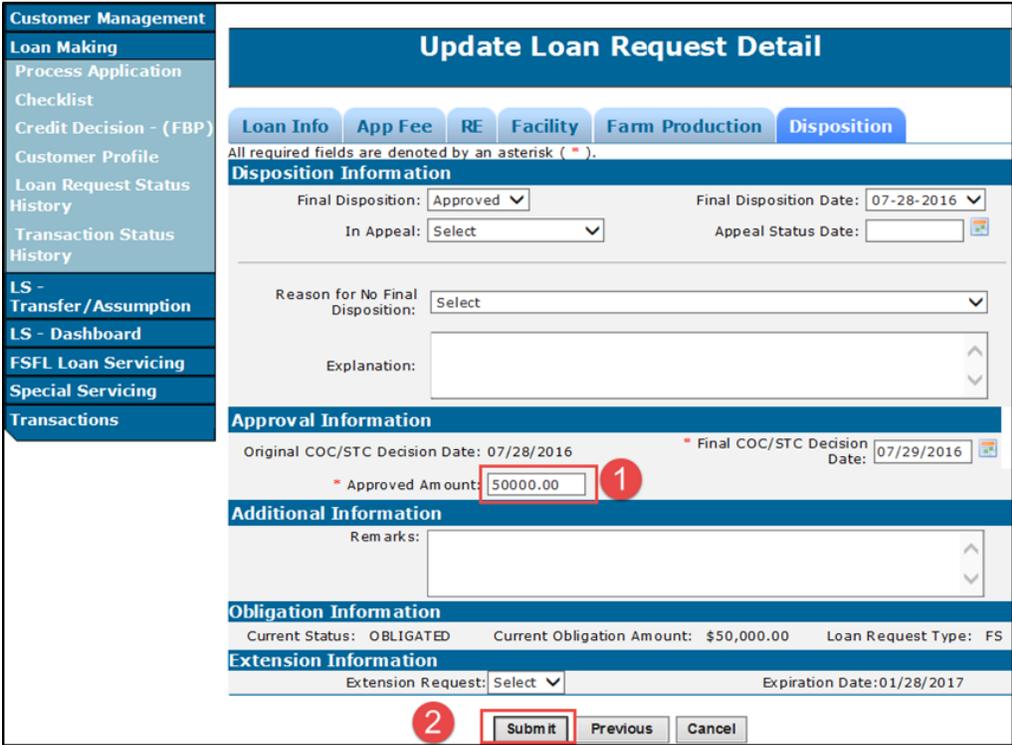
352   Decreases to Approved Loan Amount (Continued)

B   Action

Step	Action
6	The Process Application Screen will be displayed.

*--

--*

The loan amount has been decreased.

Note: The status remains "Obligated". DLS will automatically send a decrease to the Finance Office.

353-374   (Reserved)

·

*--Part 5.5   Disbursement Calculator

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.

--*

*--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.

        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.

--*

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 company or person(s) that constructed or provided service to the purpose of the loan request.	Enter the name of the vendor or contractor.
Vendor Paid in Full Indicator	Identifies if the vendor and/or contractor was paid in full.	Using the drop-down list, select "Yes" or "No".
Receipt Amount	The amount provided on the receipt/invoice from the vendor.	Enter the amount from the receipt.
Payment Method	The type of payment used to pay the vendor. The following options are available: • Cash • Credit Card • Check • Money Order.	Using the drop-down list, select the applicable payment method.
Create Another	A check box that allows the user to enter additional receipts without exiting Disbursement Calculator Screen. The following message will display after entering a receipt and clicking submit. *"The Disbursement Calculator Receipt successfully Added".*	Click the check box when additional receipts will be entered.
Submit		CLICK **"Submit"** 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.

                                                                                                    --*

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	Description	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 Amount	Displays the approved loan amount.	
Loan Type	Identifies the type of FSFL. "FS" indicates a regular loan. "FS-M" indicates a microloan.	
Total Requested Loan Amount	Displays the total requested loan amount .	
FSFL Loan Balances		
Aggregate Outstanding Balance	Displays the sum of the loan **principal** for all outstanding loans for the primary borrower, plus any loan in check processing status.	
Receipt Details		
Vendor Name	Displays the name of the vendor from the receipt.	
Vendor Paid in Full Indicator	Identifies if the vendor and/or contractor was 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.	

--*

*--378 Disbursement Calculator after Receipts Entered (Continued)

     C Field Descriptions and Actions (Continued)

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 **Note:** 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. **Note:** Option will not display when the sum of the receipts have exceeded the allowed amount.	CLICK "**Add Receipt**" to add receipt information.
Update Receipt		CLICK "**Update Receipt**" to update receipt details.
Delete Receipt		CLICK "**Delete Receipt**" to delete a receipt.

                                                                       --*

*--378 Disbursement Calculator after Receipts Entered (Continued)

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) / (1-.15) + 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 Grant(s) or Loan(s)	A free-form field to enter the amount received from grants or loans for the project, as applicable.	Enter the amount 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.	

--*

*--378 Disbursement Calculator after Receipts Entered (Continued)

   C Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Additional Down Payment	A free-form field to enter the amount of the additional down payment, if applicable.	Enter the additional down payment amount received in dollars and cents.
Total Down Payment	Displays the sum of the Minimum Down Payment and Additional Down Payment.	
Maximum Loan Amount	Displays the difference between the Total Project Costs and the Total Down Payment.

This amount displayed will be the amount disbursed. | |
| Disbursement Calculator is ready for 2nd Party Review | Allows the disbursement calculator to be 2nd party reviewed

Note: Once the check box has been selected and the calculator is saved, users can no longer make changes to the disbursement calculator. Only the 2nd 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" | Click the Check Box after all receipts are entered. |
| Disbursement Calculator Status | The following displays the different disbursement calculator statuses;

"**Pending**" = Calculator has not been submitted for 2nd party review

"**Completed**" = Calculator has been submitted for 2nd party review

"**Approved**" = Calculator has been approved by the 2nd party reviewer. Statuses also available in Exhibit 3. | |

--*

*--378 Disbursement Calculator after Receipts Entered (Continued)

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.

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

--*

*--379 Disbursement Calculator 2nd 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 2nd Party Review

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

--*

*--379 Disbursement Calculator 2nd Party Review

C Field Descriptions and Actions

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

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

--*

*--380 Reopening Disbursement Calculator after 2nd Party Review Completed

A Overview

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

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 2nd party review is completed thoroughly.

B Example of the 2nd Party Review Completed

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

--*

C Field Descriptions and Action

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

Field/Button	Description	Action
Approved By	Displays the name of the 2nd party reviewer.	
Approved Date	Displays the date the calculator was approved.	
Reopen	Allows 2nd party reviewer to refer back to the original preparer. **Note:** A new 2nd party review is required.	CLICK "**Reopen**" to open the calculator.
Cancel	Allows user to exit the Disbursement Calculator Screen.	CLICK "**Cancel**" 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.

400   Check Request (Continued)

B   Example of Check Request Screen

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

--*

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.

400   Check Request (Continued)

C Field Descriptions and Actions (Continued)

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

Field/Button	Description	Action
Check Request Information		
Lien Search Date	The final lien search date which must be a date earlier than the closing date.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon.
Check Request Amount	The amount of check to be disbursed. An undisbursed balance is displayed to assist the user with any remaining balance. **Note:** All checks must total the approved loan amount.	Enter the amount in dollars and cents.
Alternate Payee Indicator	Indicate whether the check will be issued to the borrower or an alternate payee(s). ***--**If the check is being disbursed to the: • borrower, the Alternative Payee is "No" • vendor(s), the Alternative Payee is "Yes". **Note:** 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. **Important:** When using a closing agent **and** 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.**--***	Click the applicable "**Yes**" or "**No**" radio button. * * *

400 Check Request (Continued)

C Field Descriptions and Actions (Continued)

Field/Button	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.	• Select the radio button next to the check request record user wishes to update. • Adjust check request record. • CLICK "**Update Check**".
Delete Check	To remove a check request record after "Add Check" has been selected.	• Select the radio button next to the check request record user wishes to update. CLICK "**Delete Check**".
Check Request	Continues the process of submitting the checks to NPS.	CLICK "**Check Request**" after all checks have been entered.
Cancel	To cancel the check request process and return to the Process Application Screen.	CLICK "**Cancel**".--*

400   Check Request (Continued)

D Check Request Confirmation

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

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.

400   Check Request (Continued)

    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 Date: 04/25/2016
Loan Req Status: Check Processed

Date Received: 04/10/2016	Loan Number: 2016/00001
Use of Funds: 11 - Capital Improvements/Construction Costs	Request Type: FS
Type of Assistance: 901 - FSFL - 3 Year	
Approved Loan Amount: $ 32,000.00	COC/STC Decision Date: 06/11/2016
Interest Rate: 1.000%	Repayment Period: 3

Credit Action Information

Loan Approval Date: 04/13/2016
Loan Approval Official:
Title:
Comments/Req:

Check Request Information

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

[Cancel Check]   [Cancel]

*--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

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

- CLICK **"Previous"** to return to the Cancel Check Request Screen.

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

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 "**VOID**" on the check and make a photocopy for the file • mail the check marked "**VOID**" to Treasury at the following address: Philadelphia Regional Financial Center P.O. Box 51320 Philadelphia, PA 19115-6320 • **not** use Federal Express to mail checks to Treasury • send an e-mail to FSA's Payment Management Office in Kansas City at **RA.mokansasc2-PMO-TreasuryPay**, 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 **must** 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.
*--

Step	Action
1	From the Process Application Screen: • click the radio button of the applicable loan to be closed • CLICK "**Close Loan**" from the left navigation bar. **Note:** The loan status must be "Check Processed".

--*

401   Loan Closing (Continued)

B   Action (Continued)

Step	Action
2	The Loan Closing Screen will be displayed. *-- --* Using the drop-down, review the eligible loan terms to determine if an adjustment needs to be made. See 1-FSFL about changing FSFL terms.
3	After the loan term has been reviewed, *-- --* • enter the closing date • PRESS "**Tab".**
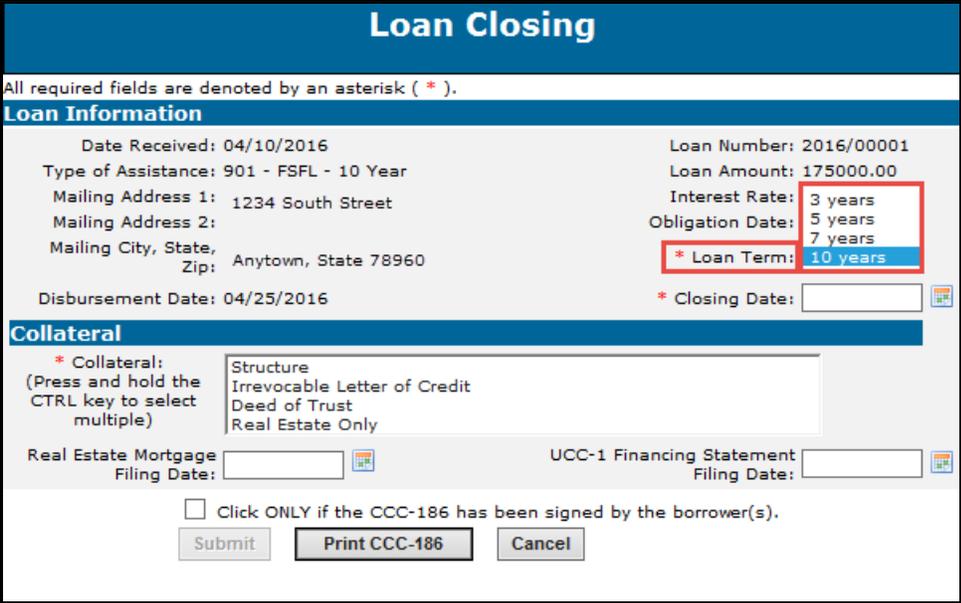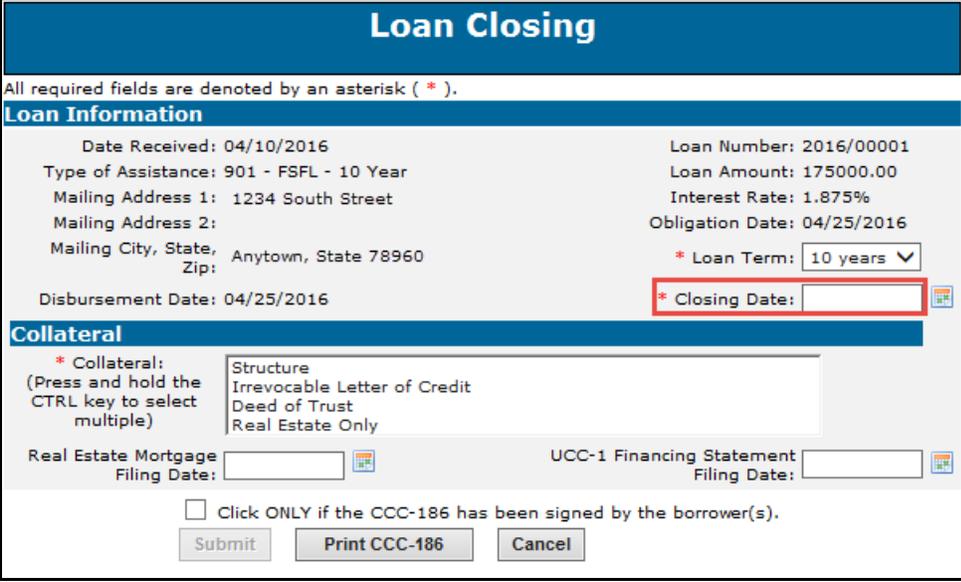
401   Loan Closing (Continued)

   B   Action (Continued)

Step	Action
4	The amortization schedule will be displayed. ***--** ### Loan Closing All required fields are denoted by an asterisk (*). **Loan 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, Zip: Anytown, State 78960 * Loan Term: 10 years ▼ Disbursement Date: 04/25/2016 * Closing Date: 04/25/2016 **Collateral** * Collateral: (Press and hold the CTRL key to select multiple) Structure Irrevocable Letter of Credit Deed of Trust Real Estate Only Real Estate Mortgage Filing Date: UCC-1 Financing Statement Filing Date: **Amortization Schedule** | Installment Number	Installment Date	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	$16,994.90	$2,360.05	$19,354.95
5	04/25/2021	$17,313.56	$2,041.39	$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
10	04/25/2026	$18,998.72	$356.23	$19,354.95	 ☐ Click ONLY if the CCC-186 has been signed by the borrower(s). [Submit] [Print CCC-186] [Cancel] Select collateral according to subparagraph C.**--***

401   Loan Closing (Continued)

B   Action (Continued)

Step	Action
*--5	The County Office shall print the CCC-186 from DLS after all required fields are completed.

Loan Closing

All required fields are denoted by an asterisk (*).

Loan 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, Zip: Anytown, State 78960	* Loan Term: 10 years
Disbursement Date: 04/25/2016	* Closing Date: 04/25/2016

Collateral

* Collateral:
(Press and hold the CTRL key to select multiple)

Structure
Irrevocable Letter of Credit
Deed of Trust
Real Estate Only

Real Estate Mortgage Filing Date: 04/25/2016   UCC-1 Financing Statement Filing Date: 04/13/2016

Amortization Schedule

Installment Number	Installment Date	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	$16,994.90	$2,360.05	$19,354.95
5	04/25/2021	$17,313.56	$2,041.39	$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
10	04/25/2026	$18,998.72	$356.23	$19,354.95

☐ Click ONLY if the CCC-186 has been signed by the borrower(s).

[Submit] [Print CCC-186] [Cancel]

CLICK **"Print CCC-186"**.

CCC-186 shall open in Adobe Acrobat as a PDF. All fields are automatically populated with data from the Loan Closing Screen.**--***

401   Loan Closing (Continued)

B   Action (Continued)

Step	Action
*--6	The Loan Close may be completed **only** if the CCC-186 has been signed. ![Loan Closing screen] • Select check box if CCC-186 has been signed by the borrower(s). • CLICK **"Submit"** to close the loan. **Note:** The submit button will only become available once the CCC-186 is signed and the check box is selected.**--***

401   Loan Closing (Continued)

C Field Descriptions

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

Field/Button	Description	Action	
		Loan Information	
Loan Terms	The length of the loan in years	Loan terms may be changed when the final 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

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.

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.
*--

--*

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.

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.

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.

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	Loan Amount:	$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	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
* 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.

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

462   Payment (Continued)

C   Field Descriptions and Actions (Continued)

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

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.

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.

Note: Retain a copy of the initialed Payment Confirmation screen shot in the borrower's folder.

462   Payment (Continued)

   E   Action for Payment Confirmation Screen (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.

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 | History

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 Accrual 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 Payment

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

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 Accrual Date

	Outstanding Loan Principal:	$67,642.25
Accrual Date: 01/27/2015	Outstanding Loan Interest:	$0.00
	Total 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.

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.

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.

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.

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

Following is an example of the Payment Confirmation Screen.

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

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.

550   Assumptions (Continued)

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.

550 Assumptions (Continued)

E Example of a Final Only Loan

Following is an example of a Final Only Loan.

G Action

Complete the assumption process according to the following table.

Step	Action
1	Select the borrower according to paragraph 22.
2	The Process Application Screen will be displayed. From the left navigation bar CLICK "FSFL Loan Servicing".

550   Assumptions (Continued)

G   Action (Continued)

Step	Action
3	The Select Facility Loan to Service Screen will be displayed. Click the radio button of the applicable loan. **Note:** Only loans with a status of "Active" can be assumed.
4	Use the "Action" drop-down list to select "Assumption". CLICK: • **"Assumption"** • **"Go".**
5	The Assumption Screen will be displayed. CLICK **"Select Primary Borrower".**
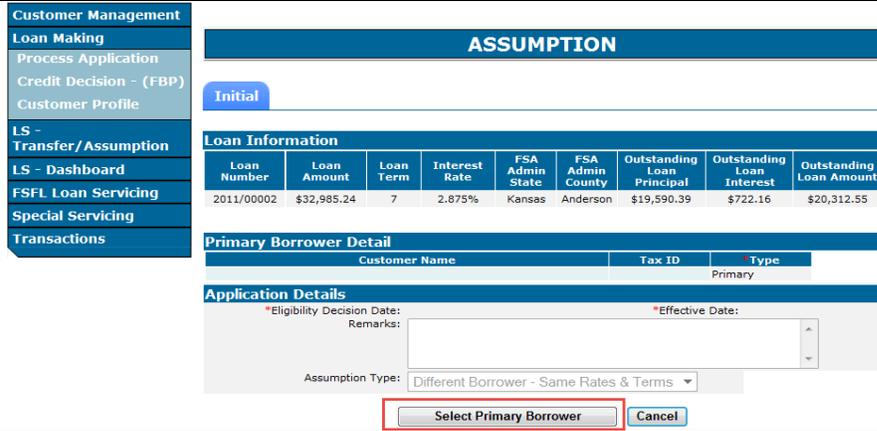
550   Assumptions (Continued)

   G   Action (Continued)

Step	Action
6	The SCIMS Search Page will be displayed. Select the primary borrower who will be assuming the loan. **Important:** After selecting the new primary borrower the system will **not** allow the user to change the primary borrower that was selected from SCIMS.

550   Assumptions (Continued)

G   Action (Continued)

Step	Action
7	The Assumption Screen will be re-displayed. Using the drop-down list, select the Eligibility Decision Date. **Note:** If the field is blank an approved credit decision does not exist in FBP for the new primary borrower.

550   Assumptions (Continued)

G Action (Continued)

Step	Action
8	The Eligibility Decision Date will be populated. Enter the effective date of the assumption. CLICK **"Prepare for Assumption".** **Notes:** The effective date must be equal to or greater than the eligibility decision date. Enter any remarks **before** clicking "Prepare for Assumption".
9	The "Application Fee" tab will now be available. CLICK **"Next"** or **"Application Fee".**
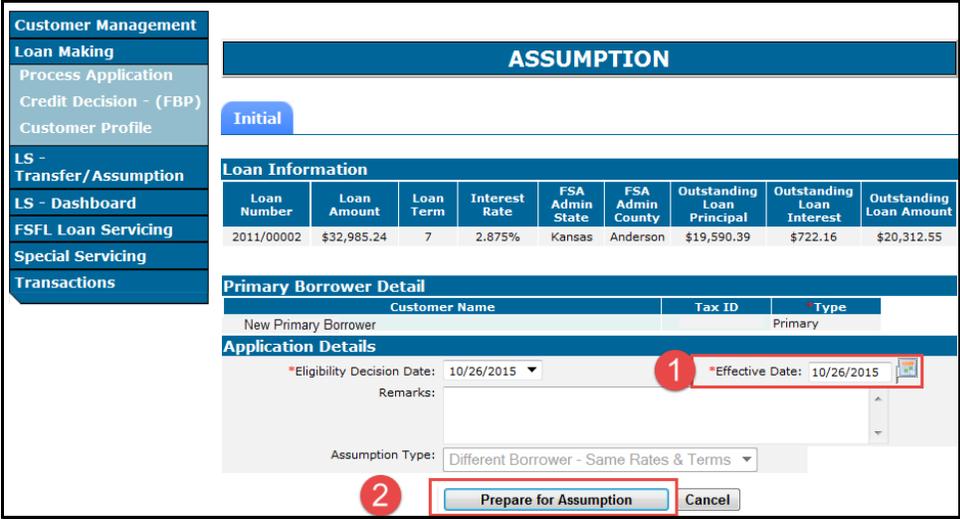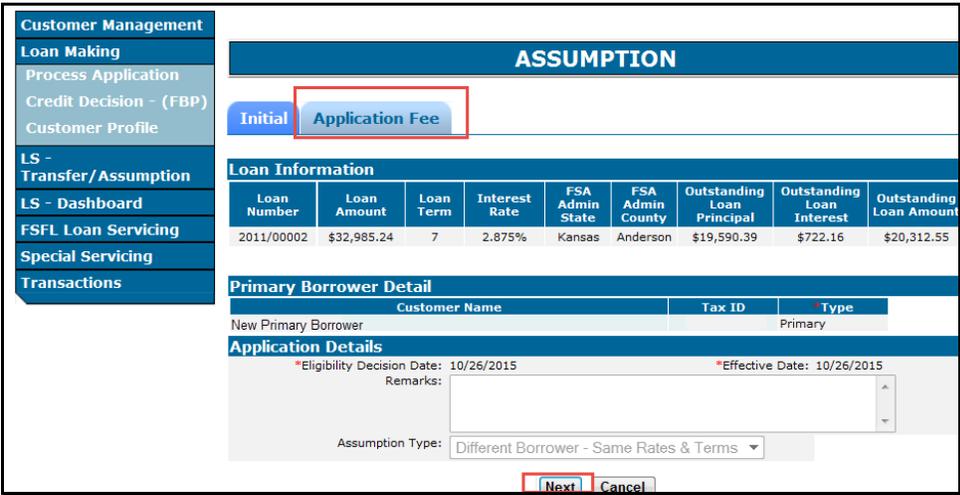
550   Assumptions (Continued)

G   Action (Continued)

Step	Action
10	The Application Fee Screen will be displayed. Complete the: • application fee according to paragraphs 34 through 37 • related entities according to paragraphs 60 through 62. *--**Important:** When the borrower assuming the loan is a spouse, a new application fee is not required. County Offices shall contact the State Office with applicable loan details, to be entered into the PECD/ FSFL SharePoint to allow the fee to be waived according to paragraph 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. 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.

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.

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. The date is defaulted to the current date and will need to be changed to the effective date according to the bankruptcy plan.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon.
Expiration Date	The date the plan expires.	
Part I – Secured Debt 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.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon.
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 "**Add Installment**" to add other installments, as applicable.
Part II – Unsecured Debt 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)

   C   Field Descriptions and Actions (Continued)

Field/Button	Description	Action
Part II – Unsecured Debt Portion (Continued)		
Due Date	The due date of the installment.	Enter the date by doing either of the following: • enter the date in the "mm/dd/yyyy" format • click the calendar icon.
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 "**Add Installment**" to add other installments, as applicable.

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.

*--**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.

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

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.

   •   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)**

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Exhibit 1

Reports, Forms, Abbreviations, and Redelegations of Authority

Reports

None

Forms

This table lists all forms referenced in this handbook.

Number	Title	Display Reference	Reference
CCC-185	Loan Application for Farm Storage Facility Loan Program		31, 32
CCC-186	Farm Storage Facility Loan Program Promissory Note and Security Agreement		400, 401, 402
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

Exhibit 2

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

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

Direct Loan System (DLS)

DLS 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)

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

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

Exhibit 2

Definitions of Terms Used in This Handbook (Continued)

Loan Package

Loan package 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

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

Related Entity

Related entity 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

Users mean FSA employees with Level II eAuthentication access to DLS, **except** where specifically noted.

Exhibit 3
(Par. 378)

*--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 Calculator Approved	Disbursement calculator has been 2nd party reviewed.
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.

--*

Exhibit 3
(Par. 378)

*--Statuses Used in DLS

C Disbursement Calculator Statuses

Following are the Disbursement Calculator statuses.

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

--*