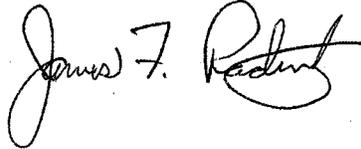


**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

<b>General Program Administration 1-FLP (Revision 1)</b>	<b>Amendment 106</b>
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**Approved by:** Acting Deputy Administrator, Farm Loan Programs



**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraphs 4 C and E have been amended to update National Office contacts.

Paragraph 5 has been amended to provide current NFAOC contacts.

Subparagraph 262 A has been amended to clarify when a new year-end analysis workflow will be created in DLS.

Subparagraph 262 C has been added to provide guidance on documenting year-end analyses not completed as scheduled.

Subparagraph 263 A has been amended to clarify when a year-end analysis is mandatory.

Exhibit 15 has been amended as follows:

- subparagraph C to add instructions for FSFL customers
- subparagraph D 5 to remove the duplicate sentence
- subparagraph J 15 to provide guidance on recording COC/STC approval of FSFL's.

Exhibit 17 has been amended to provide interest rates for FLP's.

<b>Page Control Chart</b>		
<b>TC</b>	<b>Text</b>	<b>Exhibit</b>
1, 2	1-7 through 1-12 1-13 8-121 through 8-124	1, pages 3, 4 page 5 15, pages 39, 40 pages 46.11, 46.12 pages 117, 118 pages 118.5, 118.6 17, pages 1, 2



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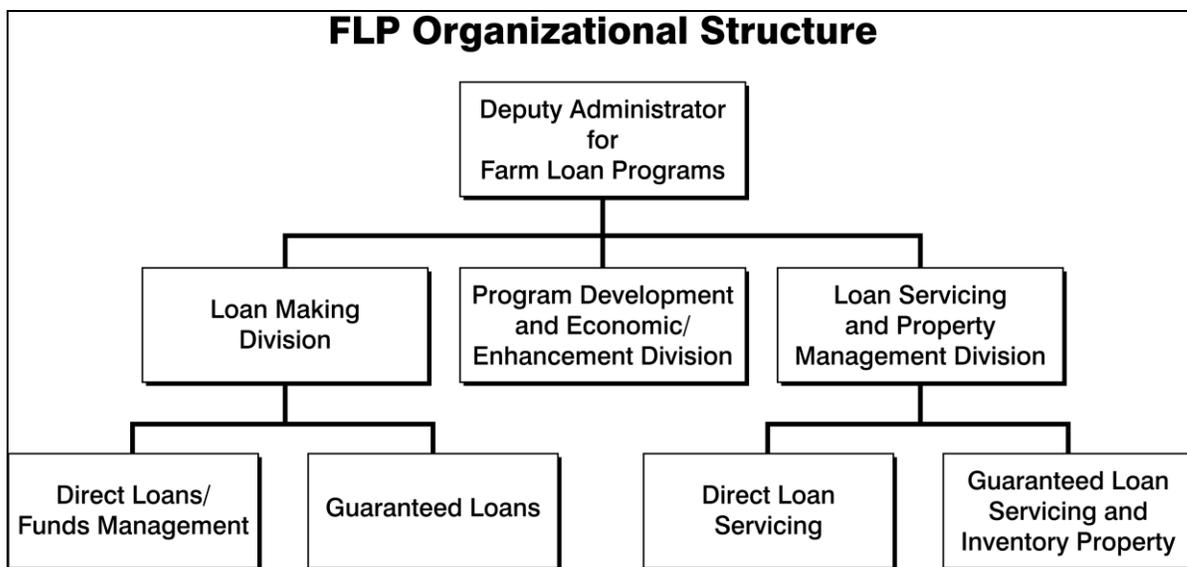
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4 FLP Organizational Structure

A National Office FLP Organizational Structure

The following is the National Office FLP organizational structure.



B Contacts for the Office of the Deputy Administrator

The following provides the address for the Office of the Deputy Administrator.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP STOP 0520 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0520	USDA FSA DAFLP ROOM 3605 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0520

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

The following provides names, titles, and telephone and FAX numbers for the Office of the Deputy Administrator.

Office of the Deputy Administrator FAX Number 202-690-3573		
Name	Title	Phone Number
Chris Beyerhelm	Deputy Administrator	202-720-4671
James F. Radintz	Assistant Deputy Administrator	202-720-4671
***	***	***
Lisa Slade	Secretary to the Deputy Administrator	202-720-4671
***	***	***

4 FLP Organizational Structure (Continued)

C LMD Contacts

The following provides names, address, and telephone and FAX numbers for LMD.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP LMD STOP 0522 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0522	USDA FSA DAFLP LMD ROOM 3629 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0522

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

LMD FAX Number 202-720-6797		
Office of the Director		
Name	Title	Phone Number
*--Connie Holman	Director	202-690-0756
Carrie Novak	Senior Loan Officer	202-720-1643--*
Shanita Staten	Program Assistant	202-720-3889
Direct Loans/Funds Management Branch		
*--Russ Clanton	Branch Chief	202-690-0214--*
Sandra Hammond	Senior Loan Officer	202-720-1647
Dan Jackson	Senior Loan Officer	202-720-0588
Joseph Marcoccia	Senior Loan Officer	202-401-0087
Mike Moore	Senior Loan Officer	202-690-0651
Jerry Moseman	Senior Loan Officer	202-690-4006
* * *	* * *	* * *
Ann Smith	Senior Loan Officer	202-720-1656
Anne Steppe	Senior Loan Officer	202-690-4017
Guaranteed Loans Branch		
Randi Sheffer	Branch Chief	202-205-0682
Steve Ford	Senior Loan Officer	202-304-7932
Brad Johnson	Senior Loan Officer	202-720-5847
Tracy Jones	Senior Loan Officer	202-720-6771
Trent Rogers	Senior Loan Officer	202-720-1657

4 FLP Organizational Structure (Continued)

D PDEED Contacts

The following provides names, address, and telephone and FAX numbers for PDEED.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP PDEED STOP 0521 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521	USDA FSA DAFLP PDEED ROOM 3622 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

PDEED FAX Number 202-690-3573		
Name	Title	Phone Number
Courtney Dixon	Director	202-720-1360
William Cobb	Deputy Director	202-720-1059
Thomas Dobbin	Chief Appraiser	208-378-5671
Linda Baldwin	Document Control Technician	202-720-5489
Lorraine Campbell	Senior Writer/Editor	202-690-2850
Niki Chavez	Senior Loan Officer	202-690-6129
Gene Christie	Senior Loan Officer	202-690-2517
*--Robert Fleming	Lead Review Appraiser-Southeast	803-435-2201, Ex. 103
Pixie Greer	Senior Loan Officer	202-720-1652
Jennifer Haley	Program Analyst	202-720-9898
Donald Howard	Lead Review Appraiser-West	503-692-1973, Ex. 238
Mike Ittel	Lead Review Appraiser-Midwest	320-251-7800, Ext. 117
Teresa Martin	Program Analyst	202-690-0431
Dirk Nysveen	Senior Loan Officer	701-893-2239
Sheila Oelrich	Program Analyst	202-720-2990
Marquita Peoples	Program Analyst	202-720-8320
Chris Tarr	Lead Review Appraiser-Northeast	315-568-6124, Ext. 104--*

4 FLP Organizational Structure (Continued)

E LSPMD Contacts

The following provides names, address, and telephone and FAX numbers for LSPMD.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP LSPMD STOP 0523 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523	USDA FSA DAFLP LSPMD ROOM 3627 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

<b>Office of the Director</b> <b>FAX Number 202-720-5804</b>		
Name	Title	Phone Number
Michael R. Hinton	Director	202-720-1984
Craig Nehls	Deputy Director	202-720-1984
Michael Cumpton	Assistant to the Director	202-690-4014
Vera Harris	Division Secretary	202-720-1984
Brenda McNeill	Program and Management Assistant	202-720-4572
<b>Direct Loan Servicing Branch</b> <b>FAX Number 202-720-5804</b>		
Bruce Mair	Branch Chief	202-720-1645
Jacqueline King	Program Analyst	202-720-2820
Jenny Breece	Senior Loan Officer	202-690-4011
Rebecca Deaton	Senior Loan Officer	202-690-2854
Richard Cardona-Diaz	Senior Loan Officer	202-720-0078
Mary Durkin	Senior Loan Officer	202-720-1658
Sharilyn Hashimoto	Senior Loan Officer	202-720-2743
Jonathan (Lee) Nault	Senior Loan Officer	*--on detail--*
Rick Stewart	Senior Loan Officer	202-720-1654
Gary Wheeler	Senior Loan Officer	202-690-4021
Tamara Wilson	Senior Loan Officer	202-690-4012

4 FLP Organizational Structure (Continued)

E LSPMD Contacts (Continued)

Guaranteed Loan Servicing and Inventory Property Management Branch FAX Number 202-720-5804		
Name	Title	Phone Number
Jeff King	Branch Chief	202-720-1651
Polly Anderson	Senior Loan Officer	202-720-2558
Patricia Elzinga	Senior Loan Officer	202-690-1729
Sharon Harris	Senior Loan Officer	202-401-0191
Marilyn Meese	Senior Loan Officer	202-690-4002
Theresa Null	Senior Loan Officer	202-720-7862
Cynthia Van Nostrand	Loan Officer	202-720-0900

\*--5 NFAOC Contacts

A NFAOC Contact Information

The following provides name, address, telephone, and FAX numbers for the main points of contact in NFAOC.

**Note:** There are now different contacts for Direct Loan Servicing and Guaranteed Loan Servicing.

B Direct Loan Servicing

The following provides the Direct Loan Servicing address.

For USPS Delivery	For FedEx or UPS Delivery
USDA - RURAL DEVELOPMENT FARM SERVICES BRANCH, FC-1311 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/FASB, FC-1311 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

--\*

**\*--5 NFAOC Contacts (Continued)**

**B Direct Loan Servicing (Continued)**

The following provides contact information for the Direct Loan - Farm Services Branch.

<b>Direct Loan – Farm Services Branch ECM Fax Number 314-457-4539</b>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>State Assignment</b>
Cynthia Haas	Branch Chief	314-457-4121	
Sharon Maull	Accountant	314-457-4146	
Betty Nunnery	Accountant	314-679-6850	
Kathryn White	Accountant	314-679-6837	
Yvonne Collins-Myers	Accounting Technician	314-679-6824	CT, FL, GA, ID, KY, MS, TN, UT, VI
Kathleen Farid	Accounting Technician	314-679-6826	DE, IL, IN, ME, MN, NH, OR, WY
Lawrence Mullen	Accounting Technician	314-679-6834	IA, KS, MA, MO, MT, PA, RI, SC, WI
Timothy Harris	Accounting Technician	314-679-6843	CO, MD, ND, TX, WV, AK, HI, WP
Barbara Lee	Accounting Technician	314-679-6846	AL, AZ, LA, MI, NM, OK, SD, VT, VA, PR
Byron Luster	Accounting Technician	314-679-6848	AR, CA, NE, NV, NJ, NY, NC, OH, WA

**C Guaranteed Loan Servicing**

The following provides the Guaranteed Loan Servicing address.

<b>For USPS Delivery</b>	<b>For FedEx or UPS Delivery</b>
USDA - RURAL DEVELOPMENT FARM & COMMUNITY SERVICES BRANCH, FC-1321 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/FCSB, FC-1321 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

--\*

\*--5 NFAOC Contacts (Continued)

**C Guaranteed Loan Servicing (Continued)**

The following provides names and contact information for the Guaranteed Loan - Farm and Community Services Branch.

<b>Guaranteed Loan-Farm and Community Services Branch</b> <b>Main Line 314-457-6402</b> <b>ECM Fax Number 314-457-4539</b>			
Name	Title	Phone Number	Assignments
Sharon Sachs	Branch Chief	314-679-6804	
Richard Lahr	Lead Accountant	314-457-4206	
Kim Dixon	Accountant	314-457-4325	RD programs only.
Paul Quante	Accountant	314-679-6836	Farm Loan Programs.
Jeanine Shoults	Accountant	314-457-4201	RD programs only.
Jeanette Broeckling	Accounting Technician	314-679-6823	AZ, AR, IN, LA, MS, NE, NC, VA, WV
Kyle Logan	Accounting Technician	314-679-6847	FL, ID, IL, MO, NY, OH, OR, UT, WA, WY, PR
Mary Jordan	Accounting Technician	314-679-6831	CO, CT, GA, KS, KY, ME, MA, MI, NV, ND, RI, SD
Susan Pennock	Accounting Technician	314-679-6835	AL, CA, DE, MD, MN, MT, NM, SC, TX, AK, HI
Linda Willman	Accounting Technician	314-679-6853	IA, NH, NJ, OK, PA, TN, VT, WI, WP, VI
Paige Maue	Student Intern	314-679-6828	

--\*

6-20 (Reserved)



**Section 5 Year-End Analysis****261 Overview****A Introduction**

YEA provides an opportunity for the borrower and FSA to discuss and evaluate a borrower's financial and production performance, progress toward goals, effectiveness of operational management, and FSA supervision and oversight. It also provides an opportunity to modify the plan of supervision and to address other changes in the borrower's operations or situation.

YEA must coincide with the borrower's production and marketing cycle.

YEA may be used in place of an annual review.

YEA must be performed in as much detail as is presented in the farm operating plan.

\*--In times of LR's, the authorized agency official may prioritize the completion of YEA--\* within the requirements of the applicable statutes and regulations.

**B Overview**

FSA and the borrower jointly prepare YEA. YEA has the following 4 steps.

- The authorized agency official will identify and evaluate any significant changes to the borrower's operation or situation.
- The borrower and the authorized agency official will obtain the borrower's actual production data and financial data for the completed year and compare the actual data to the projections made in the prior year's farm operating plan by calculating variances from the projections.
- The borrower and the authorized agency official will determine and document the reasons for variances.
- The borrower and the authorized agency official will analyze how the borrower's performance can be improved in the coming year and the borrower prepares an updated farm operating plan.

When completed, the authorized agency official must place a copy of each YEA in the borrower's case file.

**262 Preparing for the Year-End Analysis****A Schedule for YEA**

The authorized agency official will schedule YEA to occur as close as possible to the end of the production cycle. It must be within the 60-calendar-day period after the borrower's production cycle ends. Borrowers must be prioritized according to need, with the greatest need cases being addressed first.

\*--When the authorized agency official determines that YEA will be required according to subparagraph 263 A, a new YEA workflow will be created in DLS.--\*

**B Before the Appointment**

The authorized agency official must review existing assessments, running records, written correspondence, and FSA-2040. If this review raises issues or questions, the authorized agency official must record these items in the running record to use when meeting with the borrower.

The authorized agency official must send a copy of the farm operating plan to a borrower if the borrower uses FSA's system. This farm operating plan must be sent to the borrower before the end of the production cycle. The authorized agency official shall ask the borrower to have the actuals completed and to bring record books, tax information, and other verifying documents that may be needed to the meeting. Inventories, asset values, and debts must be calculated as of the COB cycle.

**\*--C Documenting YEA's Not Completed As Scheduled**

When the authorized agency official determines that a scheduled YEA will not be completed as required, the YEA workflow in DLS shall be terminated. The terminated workflow must be documented as to why the workflow was not completed as scheduled. A new YEA workflow must be created and scheduled immediately as applicable.--\*

## 263 Minimum Requirements of the Analysis

### A Operations Requiring YEA

**[7 CFR 761.105(a)] The Agency conducts a year-end analysis at its discretion or if the borrower:**

- (1) Has received any direct loan, except for Streamlined CLs, chattel subordination, or primary loan servicing action within the last year;**
- (2) Is financially distressed or delinquent;**
- (3) Has a loan deferred, excluding deferral of an installment under Subpart B of part 766; or**
- (4) Is receiving a limited resource interest rate on any loan.**

**\*--Completion of YEA is mandatory for any borrower meeting the criteria above. A new YEA workflow will be created and scheduled in DLS when a new loan has been closed or upon determination that a borrower meets any other requirements for a mandatory YEA.--\***

The decision to perform YEA on other borrowers is at the discretion of the authorized agency official. YEA is not required for borrowers with:

- youth loans only
- loans flagged as having bankruptcy, foreclosure, or court action pending
- streamlined CL's unless they have been delinquent or are financially distressed.

The authorized agency official shall use knowledge, experience, and judgment to identify high-risk operations requiring such additional supervisory attention. Supervisory judgments must be objective and apply sound credit and financial management principles.

Operations that may require YEA include those that are:

- undergoing major changes
- experiencing adverse production or financial conditions
- subject to volatile changes in the business climate.

### B Timing

**[7 CFR 761.105(b)] To the extent practicable, the year-end analysis will be completed within 60 days after the end of the business year or farm budget planning period and must include:**

- (1) an analysis comparing actual income, expense, and production to projected income, expense, and production for the preceding production cycle; and**
- (2) an updated farm operating plan.**

**263 Minimum Requirements of the Analysis (Continued)**

**C Identifying and Evaluating Significant Changes**

YEA must identify and evaluate any significant changes to the borrower's farming operation, expenses, or financial condition that have occurred since the most recent initial assessment, assessment update, or annual review. In most cases, however, significant changes will not have occurred or, if such changes have occurred, they will be limited to 1 or 2 aspects of the borrower's situation. The authorized agency official shall pay particular attention to the following:

- changes in operations or goals
- status of progress toward goals
- need for changes in the plan of supervision
- need for additional borrower training.

## Reports, Forms, Abbreviations, and Delegations of Authority (Continued)

## Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2212	Preferred Lender Application For Guarantee		44, 47
FSA-2232	Conditional Commitment		43, Ex. 7
FSA-2235	Loan Guarantee		Ex. 7
FSA-2242	Assignment of Guarantee		Ex. 7
FSA-2292	Guaranteed Loan Processing Checklist		Ex. 36
FSA-2301	Request For Youth Loan		44, 47, 48, Ex. 15
FSA-2304	Notice of Incomplete Application		Ex. 36
FSA-2305	Second Notice of Incomplete Application		Ex. 36
FSA-2306	Notice of Application Withdrawal/Pending Withdrawal		Ex. 36
FSA-2307	Notice of Complete Application		Ex. 36
FSA-2308	Notice of Eligibility for FSA Assistance		Ex. 36
FSA-2311A	Emergency Loan Calculations		Ex. 15
FSA-2313	Notification of Loan Approval and Borrower Responsibilities		202
FSA-2314	Streamlined Request for Direct OL Assistance		48
FSA-2330	Request for Microloan Assistance		44, 48
FSA-2341	Certification of Attorney		43
FSA-2342	Certification of Title Insurance Company		43
FSA-2510	Notice of Availability of Loan Servicing to Borrowers Who Are 90 Days Past Due		3
FSA-2512	Notice of Availability of Loan Servicing to Borrowers Who Are Current, Financially Distressed, or Less Than 90 Days Past Due		3
FSA-2514	Notice of Availability of Loan Servicing to Borrowers Who Are in Non-Monetary Default		3
FSA-2535	Conservation Contract		3
FSA-2543	Shared Appreciation Agreement		3
FSA-2544	Request for Information on Capital Improvements		Ex. 36
FSA-2545	Borrower Notification of Shared Appreciation Due		Ex. 36
OF-347	Order for Supplies and Services		165
RD 1922-15	Administrative Appraisal Review for Single Family Housing		143
RD 1940-22	Environmental Checklist for Categorical Exclusions		Ex. 15, 36
SF-1449	Solicitation/Contract/Order for Commercial Items		165

**Note:** SF-1449 is available on GSA's form web site at [www.gsa.gov/portal/forms/type/TOP](http://www.gsa.gov/portal/forms/type/TOP).

Reports, Forms, Abbreviations, and Redelegations of Authority (Continued)

Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

Approved Abbreviation	Term	Reference
ACCP	accelerated payment	169
ACIF	Agricultural Credit Insurance Fund	163
ADR	alternative dispute resolution	42
ARRA	American Recovery and Reinvestment Act of 2009	28, 163, Ex. 16
AS	Agricultural Specialist	23, 26, Ex. 7
BIR	Business Information Report	48
BPA	Blanket Purchase Agreement	161, 162, 165, 166
BOPR	Borrower Property Table	166
CCR	Central Contractor Registration	162
CDAT	Consent Decree Action Team	Ex. 12, 13.5
CL	conservation loan	Text, Ex. 2, 15, 16
CMT	Constant Maturity Treasury	Ex. 17
CNC	currently not collectible	41, 251, Ex. 5, 12, 13, 13.5, 15
CONACT	Consolidated Farm and Rural Development Act	1, 21, 29, 142, 251
CPA	Certified Public Accountant	Ex. 26
DDORS	District Director Oversight Reporting System	442, 443, 444, Ex. 2, 36
eDALR\$	electronic Debt and Loan Restructuring System	Ex. 13.5, 15, 17
DUNS	Data Universal Numbering System	43
ECM	Enterprise Content Management	5, 52
EIN	employer identification number	53
ERSR	Electronic Repository of Security Requests	53, Ex. 15
FAR	Federal Acquisitions Regulation	162, 165, 166
FCAO	Farm Credit Applications Office	49, Ex. 15
FHP	Farm and Home Plan	Ex. 5, 15
FLOTRACK	Farm Loan Officer Trainee Tracking System	25
FLPRA	Farm Loan Programs Risk Assessment	401-403, 443, Ex. 36
FmHA	Farmers Home Administration	52, Ex. 5
FMMI	Financial Management Modernization Initiative	162-169
ISA	installment set-aside	Ex. 15
ITLAP	Indian Tribal Land Acquisition Program	2, Ex. 16
LOA	Loan Analyst	23, 26, Ex. 7
LOC	line of credit	29, Ex. 15, 16

## Reports, Forms, Abbreviations, and Delegations of Authority (Continued)

## Abbreviations Not Listed in 1-CM (Continued)

Approved Abbreviation	Term	Reference
LR	limited resource	223, 261, 263, Ex. 15, 16
LRS	Loan Resolution Specialist	23, 26, Ex. 7
MADS	margin after debt service	Ex. 15
ML	microloan	222, 242, Ex. 15, 16
MRT	Master Reference Table	444
NFAOC	National Financial Accounting and Operations Center	5
OA	Office of Adjudication	41
OTI	Opportunity to Improve Plan	25
PAC	Program Authority Code	162, 164, 167
PARLC, LAO (FFIS Team)	Policy, Accounting, Reporting, and Loan Center, Loan Accounting Office	169
PIP	Performance Improvement Plan	25
PLP	Preferred Lender Program	29, 43, 143, Ex. 5
PLS	Primary Loan Servicing	25, 27, 29, 42, 144, Ex. 5, 36
RCI	recoverable cost items	Ex. 15
SALP	Special Apple Loan Program	2, 29
SAM	System for Award Management	43, 166
SEL	standard eligible lender	25, 43, 143, Ex. 5, 36
SLR	Security Liaison Representative	53, Ex. 14, 15
TC	transaction code	46, 49, 50, 52, 164, Ex. 14
TDCLC	term debt capability lease coverage	252, Ex. 15
TY	payment voucher transaction	167-169
WEM	Web Equity Manager	Ex. 15
YEA	year-end analysis	162, 201, 251, 261-263, Ex. 15, 26, 36
ZMY	Obligating document or purchase order created in FMMI.	167-169

## Redelegations of Authority

SED's may redelegate their:

- loan approval authority to FLC, FLS, or DD
- authority to allow the use of a restricted appraisal report to the designated State staff appraiser.



**Farm Business Plan - FSA User Guide (Continued)**

**C General Information**

General Information includes basic information about the customer, borrower training, employment, associated persons or entities, and farm assessment details.

The following information is populated from SCIMS:

- entity type
- name, address, city, State, ZIP+4
- tax ID
- e-mail, phone number, FAX, and date of birth.

Data that is populated from SCIMS **cannot** be changed within FBP. Each time a customer record is selected, the relevant SCIMS data is transferred to General Information. Any changes to this data **must** be made in SCIMS, not in FBP.

Enter the following on the General Information Screen. There are 4 **required** fields that must be completed before exiting the General Information Screen.

Field	Notes
Credit Relationship Status	Each State may provide guidance on using the field. Entries may be text or numerical, but will <b>not</b> contain "SS#" or "TaxID#". When a customer no longer has a credit relationship with FSA, the field will be completed according to <b>Maintaining FBP Customer Records</b> (Section B 6).
Type of Operation – Primary	<b>*--Required.</b> Select the customer's predominant agricultural enterprise. Use best available information for FSFL customers.--*  Click " <b>Select</b> " and choose from the list in the pop-up menu.  * * *
County	Optional. Enter the customer's county of residence.
Borrower Type	<b>Required.</b> Use the radio buttons to select "Direct", "Guaranteed", or "Both" to designate the customer's FLP assistance. Use the "Direct" radio button to designate customers with FSFL's.
Year Started Farming	<b>*--Required.</b> Use the drop-down menu to indicate the year the customer started farming. For FSFL customers, if the year is unknown use the year the application is submitted.--*
FBP Account Type	<b>Required.</b> Click the link to select 1 of the following FBP account types. <ul style="list-style-type: none"> <li>• "Active Account" will be selected for the majority of customers.  <b>Note:</b> Select "Active Account" for all Youth Loans.</li> <li>• "Credit Rpt. /Elig. Only Act" is only selected for new customers when ordering a Credit Report or when completing a "D-Loan/Eligibility Only" credit action. If BS or IE information is subsequently added, the "FBP Account Type" will automatically change to "Active Account".  <b>Note:</b> Do <b>not</b> select the "Credit Rpt. /Elig. Only Act" account type if BS or IE information has already been added to the customer's account.</li> <li>• "Special Classification Act" is selected for customers with only CNC or Judgment accounts--*</li> <li>• "Guaranteed Loan Import" is used to identify files imported from guaranteed lenders.</li> <li>• "FSFL Only" is selected for customers with <b>only</b> FSFL's.</li> </ul>
D&B D-U-N-S# / Experian File #	Optional.

## Farm Business Plan - FSA User Guide (Continued)

### C General Information (Continued)

#### 1 Borrower Training

When a new Credit Presentation is prepared for existing customers, the date borrower training is to be or was completed or waived should be entered and/or updated. For new customers, enter the applicable dates when known.

**Caution:** Borrower training dates should **always** be entered into General Information. The Credit Presentation is updated from General Information; changing the dates in other parts of FBP will **not** change the information in General Information.

#### 2 Related Entities

All related entities associated with the customer should be added to FBP, and include spouses, co-applicants, co-owners of the business, co-signors, and any other entities of which the customer is a member or owner. To add related entities, CLICK “**Related Entities**” link.

**Note:** All persons or entity members must be active in SCIMS **before** being entered as a related entity.

#### 3 Employment Information

To add employment information for the primary customer and each related entity member, CLICK “**Employment**” link. Employment information should be added or updated whenever a Credit Presentation is prepared.

**Note:** Employment information added for entity members will **not** be displayed on the General Information Screen; however, it will display in the “Employment Information” Section of any Credit Presentation that is prepared.

#### 4 Lender Information

##### a Lender Staff

Each customer should have 1 or more FSA loan officials designated as the customer’s lender. This item is informational and will assist in preparing reports and future loan servicing functions. It will usually be the primary FSA loan official who services the account, which is \*--FLM, SFLO, or FLO. There is **no** limit to number of lenders identified with each account.--\*

- **For new customers.** The user adding a new customer will automatically be displayed as the lender staff. To change the lender staff, on the General Information Screen, CLICK “**Lender Staff**” and “**Add New**”.
- **For existing customers.** Customers with data converted from FHP to FBP will **not** have an FSA loan official designated as a customer’s lender. Therefore, the first time a converted customer is accessed, the FSA lender should be designated on the General Information Screen. To designate, CLICK “**Lender Staff**” and “**Add New**”.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

4 Balance Sheet Summary - Entering Data (Continued)

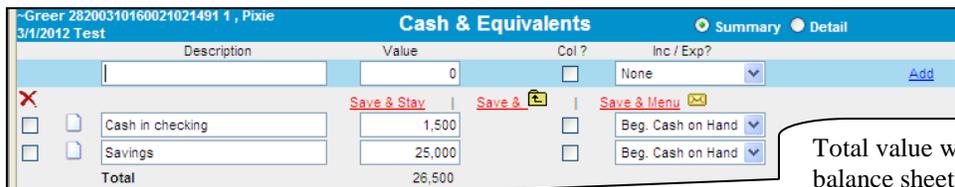
To add information at the schedule level, click the hypertext link for the desired balance sheet item (example: Cash & Equivalents). On the Schedule Screen, enter applicable information and CLICK “Add”.

**Caution:** Do **not** use double (“”) or single (‘’) quotes in the schedule description fields, because this may generate error messages and prevent information from saving.



Add all applicable information and CLICK “Add”.

Figure 15g, Adding Line Items to Detail Schedule



Total value will transfer to the balance sheet Summary Screen.

Figure 15h, View Total Value

- When the value displayed on the Summary Screen is populated from a schedule, the numeric input field will no longer be available at the summary level. Any changes to the value **must** be made on the Schedule Screen.



Figure 15i, Financial Data Input at the Detail Schedule Level

**Note:** When editing information in the schedule, if **all** line items are deleted, the value will **not** automatically be deleted from the Summary Screen. Access the Summary Screen to delete the value amount from the field.

5 Balance Sheet Trends - Entering Data

Using this option allows multiple balance sheets to be displayed and accessed. CLICK “Bal. Sheet” on the toolbar and CLICK “Balance Sheet Trends” from the drop-down menu. \* \* \*



Figure 16a, Balance Sheet Trends Using the Toolbar

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

5 Balance Sheet Trends - Entering Data (Continued)

\*--Trends may also be accessed through the Dashboard Navigation Screen.



Figure 16b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated total value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate. Features that are available on the Balance Sheet Trends screen include the following.

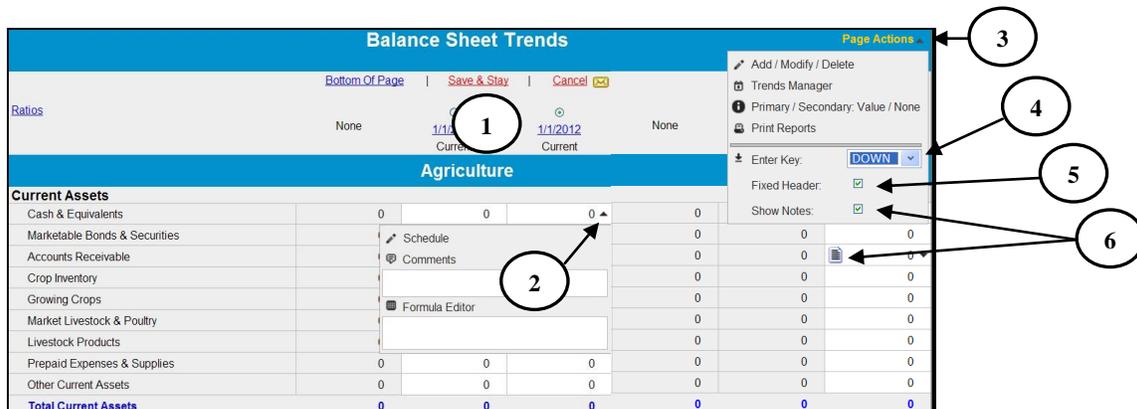


Figure 16c

Item	Feature
1	CLICK <b>“Date”</b> link to go directly into the individual year balance sheet.
2	Use cell drop-down menus to access additional features for an individual cell to enter: <ul style="list-style-type: none"> <li>• schedule level detail</li> <li>• or edit comments</li> <li>• or edit formulas (formulas can also be entered directly into the cell).</li> </ul>
3	Use <b>“Page Actions”</b> drop-down menu to access additional features, as follow: <ul style="list-style-type: none"> <li>• Add/Modify/Delete Screen</li> <li>• Trends Manager</li> <li>• Primary &amp; Secondary settings (Value/Adj. Value/Cost)</li> <li>• Print Reports.</li> </ul>
4	CLICK <b>“Enter Key”</b> drop-down menu to select cursor movement direction when users press <b>“Enter”</b> .
5	CHECK (✓) <b>“Fixed Header”</b> to <b>“freeze”</b> column headings while scrolling up and down pages.
6	The triangular marker indicates that notes, schedules, or formulas exist for a cell. CHECK (✓) <b>“Show Notes”</b> to display a <b>“Page”</b> icon, instead of the triangle, when notes exist.

--\*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

14 Microloan (Continued)

Component	Details
Security, LR, SBA Account, and Hazard Insurance Questions	Answer the applicable questions with the radio button.
Loan Closing Requirements	Use the word pad to document all approval conditions or loan closing requirements.

**Notes: Plan Approval:** Each Credit Presentation **must** have an approval decision. Only Credit Presentations with an “Approved” status will be available for selection in DLS. See **Credit Presentation “Approval Decision”** (paragraph. J 7 a) for instruction on completing the approval decision.

**Signature requirement:** eSignature required.

\*--15 FSFL

The FSFL Credit Action model should be used for all loan making and servicing requests. After the information submitted by an applicant for an FSFL is reviewed, the Loan Official will use the FSFL Credit Presentation to document the financial analysis decision. The Loan Official will print the Credit Presentation to use as their recommendation document. According to 1-FSFL, subparagraph 53 G, the written recommendation will **not** contain any specific financial information.

**Notes:** When adding the FSFL Credit Action, see **Credit Action Menu** (Section J 1). The description **must** contain FSFL; for example “FSFL Grain Bin”.

Do **not** use FBP to order credit reports for FSFL’s.

See 1-FSFL, paragraphs 53 and 54 for additional information on analysis requirements.

To complete the Credit Presentation, do the following:

- CLICK “**Credit Action**”, “[*Credit Action Name*]”, and “**Credit Presentation - FSFL**”
- CLICK “**Save & Update**” link in the top-left corner of the screen. An “Update” box will be displayed. CHECK (✓) “**General Information**” and CLICK “**Update & **”.
- Complete all questions, radio buttons and applicable text boxes.--\*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

15 FSFL (Continued)

**Recommendation:** The Loan Official **must** provide a written recommendation for approval or disapproval, based on the applicant’s credit history and financial information. The recommendation should include FSFL amount and FSFL terms.

**Note:** A recommendation example that may be used is provided, as displayed in the following text box, or the Loan Official may delete the example and type their recommendation.

\*--

Based on the FSFL applicant’s credit history and financial information, I recommend approval of the FSFL in the amount of \$\_\_\_\_\_, with a loan term of \_\_\_ years. The information provided demonstrates the applicant is creditworthy and has the ability to make the down payment and timely repay future installments.

a Approval Decision

After the Loan Official has documented the decision, on the Credit Action Status Screen CLICK “Recommend Approval” or “Recommend Decline”.

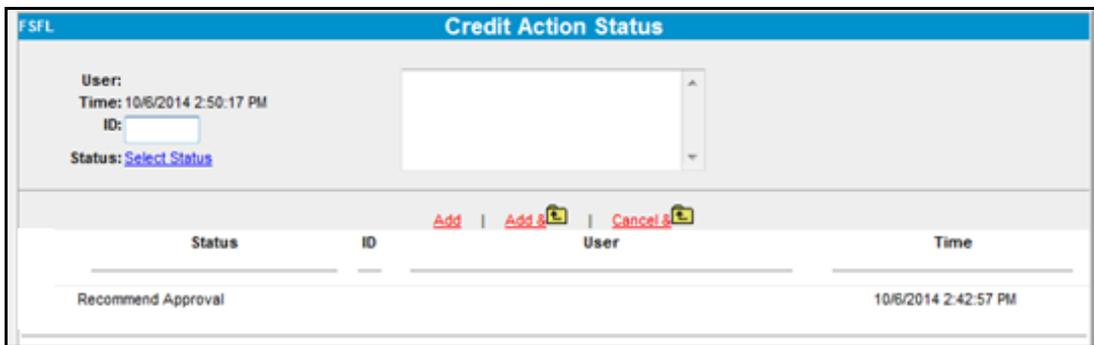


Figure 61ao

--\*

The Loan Official will print the Credit Presentation and provide it to COC or STC, as appropriate, depending on the amount of FSFL request.

After COC or STC, as applicable, decides to “Approve” or “Decline”, the decision **must** be provided to a Loan Official as soon as possible. A Loan Official will access the Credit Presentation, Credit Action Status Screen and enter the decision as provided, according to this subparagraph. In the text box, the Loan Official will insert COC or STC’s name that made the decision, along with the date of the decision.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

15 FSFL (Continued)

a Approval Decision (Continued)

\*--Any user with loan approval authority may update the credit presentation with the COC/STC approval date. The approval date **must** be entered into the credit presentation on the same day if possible but no later than the next business day.

**Note:** The electronic signature/date **may not** be entered into FBP later than the last business day of the month.

If approved, the electronic decision date will be available for selection in the FSFL DLS system.

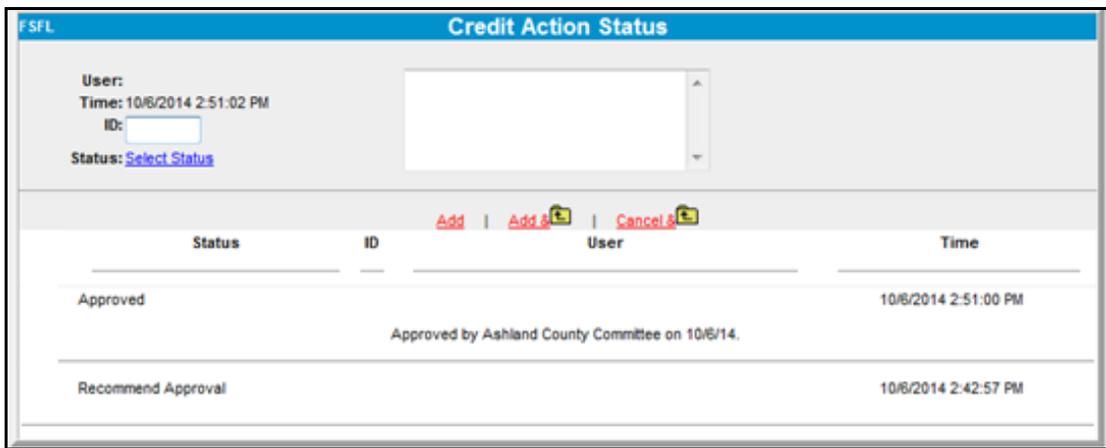


Figure 61ap

--\*

**Signature requirement:** eSignature required.

## Farm Business Plan - FSA User Guide (Continued)

### K Special Features

#### 1 eNotice

The eNotice feature allows users to e-mail other FBP users from within specific areas of FBP. The e-mail that is generated will contain a link that will take the e-mail recipient directly to that same specific area within FBP. This feature can be especially helpful when requesting a review from other users during the development of FBP.



Figure 62

The first time the eNotice feature is accessed, the following prompt will be displayed. Ensure that the e-mail address is correct and CLICK “OK” to continue the validation process.

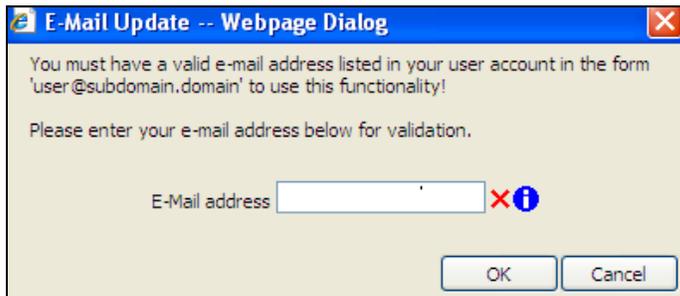


Figure 63

The following series of messages will be displayed.

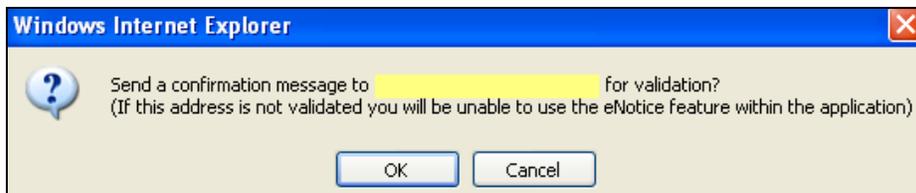


Figure 64



Figure 65

**FLP Rates**

**A Interest Rates for FLP's**

\*--The following provides interest rates for FLP's as of November 1, 2014.--\*

<b>Loan Type</b>	<b>Current Rate (%)</b>	<b>Date Set</b>
Rural Housing - Farm Loan Purposes		
<b>Note:</b> For the current interest rate, contact the National Office.		
Operating	*--2.750	11/1/14--*
Operating - Limited Resource	5.000	12/1/90
Farm Ownership and Conservation Loans	*--4.125	11/1/14--*
Farm Ownership - Limited Resource	5.000	4/1/86
Farm Ownership - Down Payment	1.500	5/22/08
Farm Ownership - Joint Financing	2.500	2/7/14
Soil and Water	*--4.125	11/1/14--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--4.125	11/1/14
Farmer Program - Homestead Protection	4.125	11/1/14
Shared Appreciation Amortization	3.125	11/1/14
Softwood Timber Loans	4.125	11/1/14
Economic Emergency - Operating	2.750	11/1/14
Economic Emergency - Real Estate	4.125	11/1/14
Emergency - Amount of Actual Loss	3.750	11/1/14--*
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.375	10/1/14
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	*--4.875	11/1/14
Emergency - Annual Production	4.875	11/1/14
Nonprogram - Chattel Property	4.875	11/1/14--*
Nonprogram - Real Property	6.375	10/1/14
Apple Loans	1.000	9/1/14
Association - Grazing	*--4.125	11/1/14
Association - Irrigation and Drainage	4.125	11/1/14--*
Indian Land Acquisition	5.000	2/1/91

Publication 622, which provides amortization tables and financial basic payment tables, is available from MSD Warehouse. To request Publication 622, complete FSA-159, available at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>, and submit it by 1 of the following methods:

- FAX to 816-823-4740 or 816-823-4741
- e-mail to [ra.mokansasc2.kcasbwhse](mailto:ra.mokansasc2.kcasbwhse)
- mail to:

USDA/FSA/Kansas City Warehouse  
9240 Troost Ave  
Kansas City MO 64131.

**FLP Rates (Continued)**

**B Treasury Rates**

The following table provides the applicable Treasury rates.

Treasury Rates	Current Rate (%)	Date Set
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	0.110	10/1/14

**Notes:** The 90-Day Treasury Bill rate is entered in eDALR\$ as the “Discount Rate” and is used to calculate present value and net recovery value.

The treasury judgment rate is the interest rate applicable to deficiency judgments for all loan types (pursuant to 28 U.S.C. Section 1961). The rate is based on the weekly average 1-year CMT yield published by the Federal Reserve System, Board of Governors. The rate shown is the most current rate posted to the Federal Reserve web site and is dated the \*--week ending October 3, 2014. The actual judgment rate is the rate for the calendar--\* week preceding the date the defendant becomes liable for interest. Access the Federal Reserve web site [www.federalreserve.gov/releases/H15/current](http://www.federalreserve.gov/releases/H15/current) for the weekly average 1-year CMT yield.

**C Historical 90-Day Treasury Bill Rates**

The following table provides the historical 90-day Treasury bill rates.

Effective Date	Rate (%)	Effective Date	Rate (%)
December 1, 1988	7.500	December 1, 1990	7.500
January 1, 1989	7.875	January 1, 1991	7.375
February 1, 1989	8.250	February 1, 1991	7.125
March 1, 1989	8.500	March 1, 1991	6.500
April 1, 1989	8.750	April 1, 1991	6.250
May 1, 1989	9.000	May 1, 1991	6.125
June 1, 1989	9.150	June 1, 1991	5.875
July 1, 1989	8.750	July 1, 1991	5.750
August 1, 1989	8.625	October 1, 1991	5.625
September 1, 1989	8.250	November 1, 1991	5.375
October 1, 1989	8.125	December 1, 1991	5.250
December 1, 1989	8.000	January 1, 1992	4.875
February 1, 1990	7.875	February 1, 1992	4.375
April 1, 1990	8.000	March 1, 1992	3.875
May 1, 1990	8.125	May 1, 1992	4.125
July 1, 1990	8.000	June 1, 1992	4.000
October 1, 1990	7.750	July 1, 1992	3.750
November 1, 1990	7.625	September 1, 1992	3.500