

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

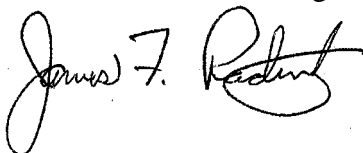
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**General Program Administration  
1-FLP (Revision 1)**

**Amendment 111**

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**Approved by:** Acting Deputy Administrator, Farm Loan Programs



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**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraphs 5 B and C have been amended to update NFAOC contacts.

Subparagraphs 5 D and E have been added to provide contacts for NFAOC's Debt Collection Improvement Branch and Program Reports Branch.

Subparagraph 25 A has been amended to provide the types of loan files trainees must submit to be delegated loan approval authority.

Subparagraph 44 B has been amended to provide that BP is the system of entry for ethnicity, race, and gender information.

Subparagraphs 46 A and B have been amended to provide that BP is the system of record and updates to borrower address must be made in BP.

Paragraph 47 has been amended to provide the current requirements for applicants' and borrowers' restrictions on lobbying.

Exhibit 14, subparagraphs B, C, and D have been amended to replace some references to SCIMS with BP.

Exhibit 15 has been amended as follows:

- subparagraphs A 5 a, A 5 b, A 11 f, C, and C 2 to replace some references to SCIMS with BP
- subparagraph A 11 c to remove reference to SCIMS
- subparagraph C 4 a to update guidance on designating customer's lender.

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

**Amendment Transmittal (Continued)**

<b>Page Control Chart</b>		
<b>TC</b>	<b>Text</b>	<b>Exhibit</b>
1, 2	1-11, 1-12 1-13 1-14 (add) 1-15 (add) 2-9, 2-10 2-10.5, 2-10.6 (add) 3-11, 3-12 3-19, 3-20 3-20.5, 3-20.6 3-21 through 3-24	1, pages 1-4 page 5 page 6 (add) 14, pages 5, 6 page 7 15, pages 9, 10 pages 10.5, 10.6 pages 17, 18 pages 21, 22 pages 39, 40 17, pages 1, 2

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## 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

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## 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	*--FL, GA, ID, IA, KY, MS, TN, UT, VI
Kathleen Farid	Accounting Technician	314-679-6826	CO, IL, IN, ME, NY, ND, OR, WY
Lawrence Mullen	Accounting Technician	314-679-6834	CT, KS, MA, MO, MT, PA, RI, SC, WV, WI
Barbara Lee	Accounting Technician	314-679-6846	AZ, LA, MI, NH, OK, PR, SD, VT, VA
Byron Luster	Accounting Technician	314-679-6848	AR, NE, NV, NJ, NC, OH, WA, WP
Susan Pennock	Accounting Technician	314-679-6835	AL, AK, CA, DE, HI, MD, MN, NM, TX--*

## 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 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>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>Assignments</b>
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, TX, VA, WV
Kyle Logan	Accounting Technician	314-679-6847	AL, FL, ID, IL, MN, MO, NY, OH, OR, PR, UT, WA, WY
Mary Jordan	Accounting Technician	314-679-6831	AK, CO, CT, DE, GA, HI, KS, KY, ME, MD, MA, MI, MT, NV, ND, RI, SC, SD
Linda Willman	Accounting Technician	314-679-6853	CA, IA, NH, NJ, NM,--* OK, PA, TN, VT, VI, WI, WP
Paige Maue	Student Intern	314-679-6828	

## \*--D Debt Collection

The following provides the Debt Collection Improvement Branch address.

<b>For USPS Delivery</b>	<b>For FedEx or UPS Delivery</b>
USDA - RURAL DEVELOPMENT DEBT COLLECTION IMPROVEMENT BRANCH, FC-1331 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/DCIB, FC-1331 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

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## 5 NFAOC Contacts (Continued)

## \*--D Debt Collection (Continued)

The following provides contact information for the Debt Collection Improvement Branch.

<b>Debt Collection Improvement Branch</b> <b>Branch Telephone Number 314-679-6870</b> <b>Branch ECM FAX Number 314-457-4478</b> <b>Branch FAX Number 314-679-6871</b>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>Assignments</b>
Karen Campbell	Branch Chief	314-679-6861	
Mariella Harstick	Accountant	314-679-6863	Internal Administrative Offset
Wynone Haymon	Accountant	314-679-6864	TOP Timeline Notifications and ADPS Screen Messages; Cross Servicing Referrals and Cash
Katina Mims	Accountant	314-679-6833	TOP Referrals, Weekly Updates and Cash; Credit Bureau Reporting
Charles Spencer	Accountant	314-679-6868	TOP Refunds
Karen Johnisee	Financial Specialist	314-679-6865	Federal Salary Offset; Cross Servicing Proof of Debt/Disputes; CAIVRS

## E Program Reporting

The following provides the Program Reports Branch address.

<b>For USPS Delivery</b>	<b>For FedEx or UPS Delivery</b>
USDA - RURAL DEVELOPMENT PROGRAM REPORTS BRANCH, FC-1332 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/PRB, FC-1332 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

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## 5 NFAOC Contacts (Continued)

## \*--E Program Reporting (Continued)

The following provides contact information for the Program Reports Branch.

<b>Program Reports Branch</b> <b>Branch Telephone Number 314-457-4310</b> <b>FAX Number 314-457-4273</b>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>Assignments</b>
Debra Deters	Branch Chief	314-457-4307	
Mariella Harstick	Accountant	314-679-6863	FSA-2065; IRS Form 1099-INT; RC 540; RC 541; RC 565; RC 655
Charles Spencer	Accountant	314-679-6868	IRS Forms 1098 and 1099-C; RC 533, RC 534, RC 535; RC 542; RC 543; RC 544; RC 547; RC 606; RC 676; RC 692; RC 830; RC 951; RC 970/971
Timothy Orf	Accountant	314-457-4256	RC 573, RC 593, RC 595, RC 597
Karen Johnisee	Financial Specialist	314-679-6865	IRS Forms 1099-A and 1099-G; County Information File; RC 531; RC 661; RC 960/961; RC 980/981

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6-20 (Reserved)



## 25 Delegating Loan Approval Authority (Continued)

### A Receiving Approval Authority (Continued)

- have an additional 1 calendar year to complete Phase 2 and be delegated loan approval authority, after completing Phase 1, training
- DD's and FLS' working toward obtaining loan approval authority shall:
  - meet the State-established credit quality standards on a minimum of 3 files of which at least 1 must be a term loan. Not more than 4 files may be submitted to meet this requirement
  - submit a minimum of 4 acceptable file reviews. Not more than 6 file reviews may be submitted to meet this requirement

**Note:** When recording trainee file reviews in FLOTTRACK Docket information, note "File Review" in the comments area.

- be placed on an OTI or PIP as appropriate, if the trainee's:
  - 3 of the maximum of 4 independently prepared loan files fail to meet the State-established credit quality standards
  - 4 of the maximum of 6 file reviews are not acceptable.

**Note:** If trainee is placed on an OTI or PIP due to failure to meet the State-established credit quality standards on the independently prepared loan files or file reviews, this action must be documented in the "Comments" section of FLOTTRACK.

- submit, at the end of the OTI or PIP, a new set of loan files that meet the State credit quality standards

**Note:** If the trainee's 3 of the maximum of 4 independently prepared loan files again fail to meet the State-established credit quality standards, or 4 of the maximum of 6 file reviews are not acceptable, follow 6-PM, subparagraph 198 D to determine next action.

- have an additional 6 months to complete Phase 2 and be delegated loan approval authority, after completing Phase 1 training.

## 25 Delegating Loan Approval Authority (Continued)

### A Receiving Approval Authority (Continued)

\*--The files trainees submit for State Office review and approval must be of sufficient complexity to reflect the ability to make good credit decisions and analyze an applicant's or borrower's operation. The files submitted must include **all** of the following types of loans:

- direct loans

**Note:** May **not** submit youth loans.

- guaranteed loan applications from SEL only
- PLS applications.

**Notes:** In cases where SEL and/or PLS applications are **not** available, FLC may substitute direct loans, excluding youth loans, to meet this requirement.

When substituting a direct loan for SEL and/or PLS, note "File Substitution for SEL or PLS" in the "Comments" section.

Files submitted for review may include credit actions recommended for approval or rejection.--\*

### B Failure to Receive Loan Approval Authority

Follow 6-PM, subparagraph 198 D if an employee (DD, FLS, FLM, FLO, or FLOT) whose position description requires the employee to obtain loan approval authority, or CED designated to obtain loan approval authority, does not successfully meet the criteria in subparagraph A.

### C CED Loan Approval Authority

SED's, in consultation with FLC and the appropriate DD, may designate CED's to obtain loan approval authority if CED:

- agrees to maintain competency with ongoing FLP activity
- while completing the FLOT program and working toward obtaining loan approval authority, agrees to have added to the performance plan under Program Management, Execution of Duties, or similar element the following standard, "Successfully completes assigned training and training activities within established timeframes"

## 25 Delegating Loan Approval Authority (Continued)

### C CED Loan Approval Authority (Continued)

- is able to perform the duties according to 27-PM, Exhibit 4.4

**Note:** 27-PM, Exhibit 4.4 will be attached to the CED's position description when loan approval authority has been delegated.

- completes the formal FLOT program
- meets the requirements established in subparagraph A.

CED's, who held FLP loan approval authority **within** the previous 12 months immediately before the SED designation, may submit a statement requesting waiver of additional training. SED, in consultation with FLC and DD, shall determine any training required before CED is delegated loan approval authority.

CED's, who held FLP loan approval authority but **not** within the previous 12 months immediately before the SED designation, must submit the number of independently prepared files required under subparagraph A. SED, in consultation with FLC and DD, shall evaluate the CED's knowledge of **current** FLP loan requirements, financial analysis, and FBP to determine required training before CED is delegated loan approval authority.

### D Circumstances for Designating CED's

SED's, in conjunction with FLC, should identify areas of their State that could justify and benefit from CED having loan approval and servicing authority.

The office or area where CED would be designated by SED to obtain loan making and servicing approval authority must meet both of the following conditions.

- Direct and/or guaranteed caseload in the office or area is high, complex, or geographically challenging and FLM, SFLO, or FLP team servicing the office or area needs additional help.

**Notes:** The requirement established in subparagraph 27 D shall be considered when evaluating this condition.



**43 Debarment and Suspension (Continued)****C Guaranteed Loanmaking**

SED shall review CLP and PLP lenders and their officers and agents for debarment or suspension as follows:

- before submitting to DAFLP for approval to obtain status
- during the annual review of lender's status according to 2-FLP, paragraph 267.

Loan approval officials shall review SEL's and their officers and agents before issuing FSA-2232.

**D Causes for Debarment or Suspension**

The causes for initiating and the actions required to initiate:

- \*--debarment are in 2 CFR Part 180, Subparts F and H, and 2 CFR Part 417, Subpart H
- suspension are in 2 CFR Part 180, Subparts F and G, and 2 CFR Part 417, Subpart G.--\*

**E Exceptions**

The Secretary of Agriculture or designee may grant a written exception permitting a debarred or suspended person or entity to participate in a covered transaction according to \*--2 CFR 180.135.--\*

**44 Collecting and Coding Ethnicity, Race, and Gender Information****A Purpose**

FSA collects ethnicity, race, and gender information for reporting purposes and to ensure that targeted funds are made available to SDA's and monitor SDA participation rates in FLP.

**B Procedure for Collecting and Coding Ethnicity, Race, and Gender Information**

FSA-2001, FSA-2211, FSA-2212, FSA-2301, FSA-2330, and FSA-2683 are used to request ethnicity, race, and gender information of the applicant. This information may be requested only on an FSA approved form. An applicant's response to this request is optional.

However, the authorized agency official must inform all applicants that for an applicant to be \*--eligible for targeted funds, FSA will need his or her ethnicity, race, and gender information.

When FSA receives a loan application, FSA will enter the ethnicity, race, and gender information into BP and GLS if guaranteed customer.--\*



## 45 Allocating Loan Program Funds (Continued)

### M CL Funds (Continued)

- (3) An applicant who will use the loan funds to build conservation structures or establish conservation practices to comply with 16 U.S.C. 3812 (section 1212 of the Food Security Act of 1985) for highly erodible land.

### N Transfer of Funds

[7 CFR 761.211] If sufficient unsubsidized guaranteed OL funds are available, then beginning on:

- (a) August 1 of each fiscal year, the Agency will use available unsubsidized guaranteed OL loan funds to make approved direct FO loans to beginning farmers and socially disadvantaged farmers under the Downpayment loan program; and
- (b) September 1 of each fiscal year the Agency will use available unsubsidized guaranteed OL loan funds to make approved direct FO loans to beginning farmers.

## 46 Maintaining Borrower Addresses and Service Center Office Codes

### A Changing Borrower Address Records

An authorized agency official must maintain correct addresses for all direct and guaranteed loan borrowers within the authorized agency official's jurisdiction and caseload.

An authorized agency official should make borrower address changes for borrowers with the following:

- \*--direct loans only, by updating BP
- both direct and guaranteed loans, by updating BP and by processing a PLAS TC 4C in GLS
- guaranteed loans only, by updating BP and processing a PLAS TC 4C in GLS.

**Note:** Name and address data entered in GLS for a customer should exactly match BP--\* data for the same customer.

See 1-CM, paragraph 198 for documenting customer data changes \* \* \*.

Forms for requesting updated addresses include FSA-470, which FSA mails to the borrower's last known address, and FSA-137, which requests address information from USPS.

**46 Maintaining Borrower Addresses and Service Center Office Codes (Continued)****B Maintaining the Accuracy of Name and Address Information \* \* \***

SCIMS information is matched nightly against PLAS information to detect variances. Any variances between SCIMS and PLAS systematically generate TC 4C to update PLAS.

County Offices shall view the following reports, available through the FSA Data Marts, using the Oracle EPM 11 Data Mart, at least monthly to ensure name and address

\*--information in BP and SCIMS is accurate:--\*

- SCIMS-PLAS Exception
- SCIMS-PLAS Update
- SCIMS-PLAS Discrepancy.

\*--Any necessary corrections to BP or PLAS must be made immediately. See Exhibit 14 for guidance on accessing and using the reports, and correcting data.

**Notes:** County Offices shall contact State Offices regarding questions about how to process corrections.

BP is a multi-agency database shared by FSA, NRCS, and RD. Consult CED and other agency representatives, as applicable, before making changes/corrections in BP.--\*

**C Related Instructions**

See 4-FLP, Part 12 for transferring servicing responsibilities when an existing borrower moves to an area serviced by a different County Office.

**D Changing Servicing Office Codes**

FSA-2125 will be used by State Offices to change servicing office codes and mail codes when all files for 1 or more County Office are moved.

**47 Ensuring Borrower Compliance With Restrictions on Lobbying****A Overview**

**[7 CFR 761.5] A person who applies for or receives a loan made or guaranteed by the  
\*--Agency must comply with the restrictions on lobbying in 2 CFR Part 418.**

USDA regulations about restrictions on lobbying are published in 2 CFR Part 418. This paragraph provides guidance for implementing 2 CFR Part 418 for FLP loan applicants--\* and borrowers.

**Note:** CFR citations refer to Departmental regulations.

**B Applicant and Lender Certification**

Any applicant for a direct or guaranteed loan exceeding \$150,000 must certify compliance with lobbying activities requirements. The certification is obtained from all loan applicants on FSA-2001, FSA-2211, FSA-2212, FSA-2301, and FSA-2683.

Lenders applying for a loan guarantee exceeding \$150,000 must certify compliance with lobbying activities requirements. The certification is obtained from all lenders on FSA-2201.

**\*--Additional information on certification requirements is available in 2 CFR 418.110, which--\***  
is included in subparagraph D.



## 47 Ensuring Borrower Compliance With Restrictions on Lobbying (Continued)

**C Disclosure of Lobbying Activities**

Any person or entity that is required to certify compliance with lobbying activities requirements may have to complete SF-LLL. In particular, any person or entity must complete SF-LLL if they have made or have agreed to make any payment using funds other than appropriated funds to influence a decision in connection with the loan or loan guarantee. This requirement also applies to any person who requests or receives a contract or subcontract of at least \$100,000 under a loan or loan guarantee exceeding \$150,000.

SF-LLL must be submitted at the time of loan or guarantee application and in each calendar quarter in which there occurs any event that requires disclosure or that materially affects the accuracy of the information contained in any disclosure form previously filed by such person \*--under paragraphs (a) or (b) of 2 CFR 418.110 (subparagraph D). An event that materially--\* affects the accuracy of the information reported includes 1 or more of the following.

- A cumulative increase of \$25,000 or more in the amount paid or expected to be paid for influencing or attempting to influence a covered Federal action.
- A change in the persons or individuals influencing or attempting to influence a covered Federal action.
- A change in the officers, employees, or members contacted to influence or attempt to influence a covered Federal action.

A new SF-LLL must be submitted if and when a borrower changes contractors or subcontractors.

All involved contractors, subcontractors, and grantees must collect disclosures from lower tiers and submit them to higher tiers. The borrower or lender must submit all the disclosures to FSA.

The authorized agency official must file all original disclosures and immediately send copies to the following:

- SED
- \*--USDA FSA AMD  
355 E STREET SW  
10TH FLOOR  
WASHINGTON DC 20024.--\*

## 47 Ensuring Borrower Compliance With Restrictions on Lobbying (Continued)

**D USDA Certification and Disclosure Requirements**

\*--

**2 CFR 418.110 Certification and Disclosure\***

- (a) Each person shall file a certification, and a disclosure form, if required, with each submission that initiates agency consideration of such person for:
  - (1) Award of a Federal contract, grant, or cooperative agreement exceeding \$100,000;
  - or
  - (2) An award of a Federal loan or a commitment providing for the United States to insure or guarantee a loan exceeding \$150,000.
- (b) (1) Each person shall file a certification, and a disclosure form, if required, upon receipt by such person of:
  - (i) A federal contract, grant, or cooperative agreement exceeding \$100,000; or
  - (ii) A Federal loan or a commitment providing for the United States to insure or guarantee a loan exceeding \$150,000,
 (2) Unless such person previously filed a certification, and a disclosure form, if required, under paragraph (a) of this section.
- (c) Each person shall file a disclosure form at the end of each calendar quarter in which there occurs any event that requires disclosure or that materially affects the accuracy of the information contained in any disclosure form previously filed by such person under paragraphs (a) or (b) of this section. An event that materially affects the accuracy of the information reported includes:
  - (1) A cumulative increase of \$25,000 or more in the amount paid or expected to be paid for influencing or attempting to influence a covered Federal action; or
  - (2) A change in the person(s) or individual(s) influencing or attempting to influence a covered Federal action; or
  - (3) A change in the officer(s), employee(s), or Member(s) contacted to influence or attempt to influence a covered Federal action.
- (d) Any person shall file a certification, and a disclosure form, if required, to the next tier above who requests or receives from a person referred to in paragraphs (a) or (b) of this section:
  - (1) A subcontract exceeding \$100,000 at any tier under a Federal contract;
  - (2) A subgrant, contract, or subcontract exceeding \$100,000 at any tier under a Federal grant;
  - (3) A contract or subcontract exceeding \$100,000 at any tier under a Federal loan exceeding \$150,000; or
  - (4) A contract or subcontract exceeding \$100,000 at any tier under a Federal cooperative agreement,

--\*

## 47 Ensuring Borrower Compliance With Restrictions on Lobbying (Continued)

**D USDA Certification and Disclosure Requirements (Continued)**

\*--

- (e) All disclosure forms, but not certifications, shall be forwarded from tier to tier until received by the person referred to in paragraphs (a) and (b) of this section. That person shall forward all disclosure forms to the agency.
- (f) Any certification or disclosure form filed under paragraph (e) of this section shall be treated as a material representation of fact upon which all receiving tiers shall rely. All liability arising from an erroneous representation shall be borne solely by the tier filing that representation and shall not be shared by any tier to which the erroneous representation is forwarded. Submitting an erroneous certification or disclosure constitutes a failure to file the required certification or disclosure, respectively. If a person fails to file a required certification or disclosure, the United States may pursue all available remedies, including those authorized by section 1352, title 31, U.S. Code.
- (g) For awards and commitments in process prior to December 23, 1989, but not made before that date, certifications shall be required at award or commitment, covering activities occurring between December 23, 1989, and the date of award or commitment. However, for awards and commitments in process prior to the December 23, 1989 effective date of these provisions, but not made before December 23, 1989, disclosure forms shall not be required at time of award or commitment but shall be filed within 30 days.
- (h) No reporting is required for an activity paid for with appropriated funds if that activity is allowable under either Subpart B or C [of 2 CFR Part 418].

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## 48 Credit Reports

### A Overview

FSA uses credit reports to assist in determining:

- eligibility of applicants and borrowers requesting FSA loans and loan servicing options
- feasibility of the applicant's farming operation
- debt settlement eligibility and feasibility.

See 3-FLP for direct loanmaking and 4-FLP and 5-FLP for direct loan servicing to specify when credit reports are required.

### B Confidentiality

The information in a credit report is confidential and is used only as an aid in conducting FSA business. FSA must make credit reports available to the subject of the report in response to a request made under the Privacy Act of 1974. See 3-INFO.

### C Mortgage Credit Reports

The following are the 2 types of mortgage credit reports:

- an individual report provides information on 1 person only
- a joint report provides information on a married couple.

FSA will order a mortgage credit report to obtain all credit and public record information available for at least the previous 2 years.

### D Commercial Credit Report

A commercial credit report provides information on an entity. A commercial credit report is available only for a separate legal entity. Thus, FSA will order a mortgage credit report rather than a commercial credit report when the applicant is an informal partnership. FSA also may order an individual mortgage credit report on the majority owners (principal members) of an entity.

A commercial credit report normally consists of BIR. BIR is a component of a commercial credit report that includes the following:

- summary section that highlights important data elements
- historical background on the business entity's principals and the entity itself
- review of the entity's financial condition and trend of sales and earnings
- payment record reported by suppliers
- brief description of related entities
- public filings
- special events
- description of the entity's operation.



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

### Reports

This table lists the required reports of this handbook.

<b>Reports Control Number</b>	<b>Title</b>	<b>Reporting Period</b>	<b>Submission Date</b>	<b>Negative Reports</b>	<b>Reference</b>
FLP4	FLPRA Annual Report	Annually	By February 1 each year	Required	403

### Forms

This table lists all forms referenced in this handbook.

<b>Number</b>	<b>Title</b>	<b>Display Reference</b>	<b>Reference</b>
CCC-10	Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents		Ex. 36
CCC-257	Schedule of Deposit		Ex. 36
FmHA 2006-21	Information Systems Management (ISM) Request for Changes to User Documentation		52
FSA-13-A	Data Security Access Authorization Form		53, 54, 166, Ex. 15, 36
FSA-137	Address Information Request		46
FSA-159	Request for Supplies, Forms, and/or Publications		Ex. 17
FSA-470	Tractor Feed Post Card for Metered Postage		46
FSA-603	Collection Register for State and County Offices		Ex. 36
FSA-851	Environmental Risk Survey Form		Ex. 36
FSA-2001	Request for Direct Loan Assistance		44, 47, 48, Ex. 36
FSA-2007	Statement Required by the Privacy Act for Non-Applicants		48
FSA-2028	Security Agreement		Ex. 36
FSA-2037	Farm Business Plan Worksheet Balance Sheet		Ex. 15
FSA-2038	Farm Business Plan Worksheet Projected/Actual Income and Expense		Ex. 15
FSA-2040	Agreement and Record of the Disposition of FSA Security/Release of Proceeds		262, 263, Ex. 7, 36
FSA-2065	Annual Statement Loan Account		5, 49, 52
FSA-2072	Cancellation of U.S. Treasury Check and/or Obligation		169
FSA-2101	DD FLP Oversight Report Guide		Ex. 36
FSA-2103	Direct Loan Making File Review Questionnaire		28
FSA-2104	Guaranteed Loan Making File Review Questionnaire		28

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

## Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2119	Delinquent Borrower Servicing File Review Questionnaire		28
FSA-2120	Moratorium Notice		41
FSA-2121	Termination of Moratorium		41
FSA-2125	Farm Loan Program County Information File Changes		46, 444
FSA-2126	Program Loan Cost Expense (PLCE) Request		162, 166-169
FSA-2127	Request for CED FLP Loan Approval Authority		25
FSA-2129	Microloan Making File Review Questionnaire		28
FSA-2139	Notification of Exemption From Requirement to Provide Social Security Number		102
FSA-2140	Deposit Agreement		101, 102, Ex. 15, 36
FSA-2141	Interest-Bearing Deposit Agreement		102
FSA-2142	Statement of Deposits and Withdrawals		103, Ex. 36
FSA-2144	Designated Financial Institution Pledge of Collateral		102
FSA-2145	Demand for Withdrawal of Supervised Bank Account Funds		103
FSA-2150	Development Plan		122, 125
FSA-2153	Release by Claimants		122
FSA-2154	Release by Contractor		122
FSA-2160	Appraisal of Chattel Property		142
FSA-2161	Appraisal Report - Agricultural Tract		142
FSA-2162	Real Estate Sales Data		142
FSA-2163	Supplemental Forms-Agricultural Appraisal		142
FSA-2164	Appraisal for Mineral Rights		142
FSA-2165	Administrative Appraisal Review		143
FSA-2166	Technical Appraisal Review and Certification		143
FSA-2167	Administrative Appraisal Review for Chattel Appraisals		143
FSA-2171	Substitute Invoice		167, 169
FSA-2172	Request for Emergency Payment		169
FSA-2173	Program Loan Cost Expense (PLCE) Vendor Code Request		166, 167
FSA-2198 <u>1/</u>	Claimants With Closed Settlement Claims With No Appeal Hearing in Suspension		Ex. 13.5
FSA-2199 <u>1/</u>	Claimants With Closed Settlement Claims With Appeal Hearing in Suspension		Ex. 13.5
FSA-2201	Lender's Agreement		47
FSA-2211	Application for Guarantee		44, 47

1/ Contact Jenny Breece at 202-720-4572 to obtain FSA-2198 and FSA-2199.

## 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
IRS 1098	Mortgage Interest Statement		5
IRS 1099-A	Acquisition or Abandonment of Secured Property		5
IRS 1099-C	Cancellation of Debt		5
IRS 1099-G	Statement for Recipient of Certain Government Payments		5
IRS 1099-INT	Interest Income		5
OF-347	Order for Supplies and Services		165
RD 1922-15	Administrative Appraisal Review for Single Family Housing		143

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

## Forms (Continued)

Number	Title	Display Reference	Reference
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).

## Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

Approved Abbreviation	Term	Reference
AASM	Application Authorization Security Management	Ex. 18
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
BP	Business Partner	44, 46, Ex. 14, 15
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
CSA	community supported agriculture	242, Ex. 28
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
EPM	Enterprise Performance Management	54
ERSR	Electronic Repository of Security Requests	53, Ex. 15
FAR	Federal Acquisitions Regulation	162, 165, 166
FCAO	Farm Credit Applications Office	49, Ex. 15

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

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

Approved Abbreviation	Term	Reference
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
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, Ex. 14
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
PCA	Production Credit Association	Ex. 18
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
WP	Western Pacific	5
YEA	year-end analysis	162, 201, 251, 261-263, Ex. 15, 26, 36
ZMY	Obligating document or purchase order created in FMMI.	167-169

**Reports, Forms, Abbreviations, and Delegations of Authority (Continued)****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.

## SCIMS-PLAS ORACLE Hyperion Reports (Continued)

### B SCIMS-PLAS Exception Report

Exceptions found between current PLAS borrower information and current SCIMS borrower information prevent updating name and address information in PLAS from SCIMS. The SCIMS-PLAS Exception Report provides the current PLAS borrower case number, name, and address information, the current SCIMS name and address information, and a descriptive exception type message that allows the County Office to make corrections.

\*--If the correction is made in BP, the SCIMS-PLAS update process will correct PLAS, allowing--\* for 2 workdays. If the correction is made in PLAS, users need to process the appropriate ADPS transaction or make the appropriate contact for assistance.

The SCIMS-PLAS Exception Report is a **cumulative** report; therefore, only the most recent report is viewable each day. The following is an example format.

<u>Case Number</u>	<u>Exception Type</u>	<u>Borrower Information (P=PLAS, S=SCIMS)</u>
XX-XXX-XXXX	SCIMS TAXID INACTIVE	(P) SMITH, MARIA A 246 ELM HWY MONROE, AL 12345 (S) SMITH, MARIA A 123 COUNTY RD MONROE, AL 12345

The following table provides the description and corrective action for each exception type.

Exception Type	Description	Corrective Action
NO SCIMS BUSINESS NAME	Business name is missing in SCIMS.	Add the missing *--information to BP.--*
NO SCIMS LAST NAME	Last name is missing in SCIMS.	
NO SCIMS FIRST NAME	First name is missing in SCIMS.	
NO SCIMS DELIVERY ADDRESS	Delivery address is missing in SCIMS.	
NO SCIMS CITY	City is missing in SCIMS.	
NO SCIMS STATE	State is missing in SCIMS.	
NO SCIMS ZIP CODE	ZIP Code is missing in SCIMS.	
SCIMS CONTAINS "DECEASED"	Invalid information is in the SCIMS name or address fields.	Modify borrower *--information in BP.--* to correct invalid information.
SCIMS CONTAINS "INVALID"		
SCIMS CONTAINS "DELETED"		
SCIMS CONTAINS "UNKNOWN"		
SCIMS CONTAINS "INACTIVE"		
NO SCIMS CURR-MAILING-INDICATOR	The borrower is in SCIMS, but the current mailing indicator has not been set.	*--Set the BP current--* mailing indicator.

**SCIMS-PLAS ORACLE Hyperion Reports (Continued)**

**B SCIMS-PLAS Exception Report (Continued)**

<b>Exception Type</b>	<b>Description</b>	<b>Corrective Action</b>
NO SCIMS MATCH FOR PLAS BUSINESS	The borrower is present in both SCIMS and PLAS, but the Type of Applicant code in PLAS does not correspond to the customer type/tax ID type combination in SCIMS.	*--Change BP to reflect the correct type.
NO SCIMS MATCH FOR PLAS PERSON		
SCIMS TAXID INACTIVE	Tax ID code in SCIMS is set to "Inactive".	Contact the State Office.
NO SCIMS INFORMATION FOR TAXID	Borrower is not present in SCIMS.	Research and determine whether BP input is required. Input should be justified by more than clearing the exception.
SCIMS ADDRESS EXCEEDS 38 CHARACTERS	The borrower's delivery address in SCIMS exceeds the characters accommodated in PLAS address fields (2 address fields of 19 characters each). In this case, delivery address information is truncated during the nightly update process.	Modify address information in BP to--* condense it, using standard USPS abbreviations.

**Notes:** Users must exercise caution when entering/modifying information for "Delivery \*--Address" in BP, as there is no exception type provided for invalid name/address. Misspelling a name or an invalid address in BP will result in an update from SCIMS to--\* PLAS that is inaccurate and may not be detected until mail is returned as undeliverable.

A triple space between characters is used systematically to terminate the collection of SCIMS address information during the nightly PLAS update process. Erroneous spacing in SCIMS:

- will decrease the information input to PLAS
- will likely update PLAS with an incomplete address
- may sometimes create an exception for "SCIMS address exceeds 38 characters".

The SCIMS-PLAS update process does not update PLAS for a borrower that has only guaranteed loans. \* \* \*



## SCIMS-PLAS ORACLE Hyperion Reports (Continued)

### C SCIMS-PLAS Update Report

The SCIMS-PLAS Update Report displays the current PLAS case number, TC, “PLAS” field, information in PLAS before the update, and information now in SCIMS that has most recently updated PLAS. This is a daily report and users have the option to view reports from the past 30 calendar days. The following is an example of the SCIMS-PLAS Update Report’s format.

PLAS				
Case Number	Date	Tran Code	(PLAS) Field	Borrower Information (P=PLAS, S=SCIMS)
XX-XXX-XXXX	XX/XX/XX	4C	NAME/ADDRESS	(P) SMITH, MARIA A 246 ELM HWY MONROE, AL 12345 (S) SMITH, MARIA A 123 COUNTY RD MONROE, AL 12345

**Validation Action:** Users review each item on the report to verify the accuracy of borrower information. If an error is detected for the information submitted in  
\*--SCIMS, users shall make the necessary modification in BP. A new--\*  
TC 4C will then be generated as part of the nightly update process.

### D SCIMS-PLAS Discrepancy Report

The SCIMS-PLAS Discrepancy Report lists TC 4C discrepancies that resulted from the previous night’s update. These discrepancies are the same as ADPS discrepancies on PLAS; however,  
\*--they will **not** appear on ADPS. These discrepancies must be corrected by NFAOC. Users shall contact NFAOC according to paragraph 5 for assistance.--\*

This is a daily report and users have the option to view reports from the past 30 calendar days.

**Note:** The SCIMS-PLAS Discrepancy Report should generally remain empty.



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

### A Overview (Continued)

#### 4 Defaults (Continued)

##### b Crop and Livestock NAICS Codes

Commonly used crop and livestock categories have been established and will appear as defaults on Income/Expense drop-down menus. Users cannot add additional crop or livestock categories to the commonly used list for a Service Center or State; however, users can add additional defaults for individual customers. Additional categories can be added when actual or projected income/expenses are entered on the crop or livestock schedules or when inventories are entered on balance sheet schedules.

\*--After accessing the Livestock & Poultry Sales schedule, CLICK “**Description Per Unit Defaults**” in the left corner to add a new category.

The screenshot shows the 'Livestock & Poultry Sales' window with the 'Summary' tab selected. In the top-left corner, the 'Description (NAICS) Per Unit Defaults' dropdown menu is circled. The main table has columns: Type, Pur/Rsd, #Head, Prch Weight, Calc Basis, Per Unit, Prch, Sale U, Sales Vlt., Calc Basis, and Per Unit. A row is visible with values: ---, ---, 0, 0, 0, ---, 0.

Figure 1

Select the needed category from the “Description” drop-down menu, enter “Type” and “Measure” information, and CLICK “**Add**”. This category will now be available in the defaults whenever this customer is selected.

The screenshot shows the 'Customer NAICS Livestock' window. It has a table with columns: Description, Type, Measure, Proj. Per U., and Code. A row is shown with 'Livestock-Other-' in the Description column, 'Buffalo' in the Type column, 'HD' in the Measure column, '0' in the Proj. Per U. column, and '11299-99' in the Code column. The 'Add' button in the bottom-right corner is circled.

Figure 2

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

### A Overview (Continued)

#### 5 Adding and Accessing Customers in FBP

The Locator Screen is where the user will manage their list of customer records and is also the first screen that displays when you log in to FBP.

##### a Adding a New Customer

Before attempting to add a new customer to FBP, ensure that the customer and all related \*--entity members have been added in BP, have an “Active” status record, and have not been--\*

To add a new customer record, CLICK “Add New” on the Locator Screen.

Figure 3

Complete the New Customer Setup Screen according to the following:

Figure 4

•\*--enter “Tax ID” of the new customer that **must** match the tax ID that is entered into BP--\*

**Note:** For FLP, tax ID will usually be described as either of the following:

- “Social Security Number” for individuals
- “Employer Identification Number” for entities.

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

### A Overview (Continued)

#### 5 Adding and Accessing Customers in FBP (Continued)

##### a Adding a New Customer (Continued)

- “**Location/Dept**” defaults to the location of the user adding the new customer; the location/department is where the customer will receive FLP services

**Note:** If incorrect, CLICK “**Lookup**” link and select the correct location/department.

- “**Lender Staff**” defaults to the user adding the new customer; if a different user will be servicing the customer’s loans, CLICK “**Lookup**” link and select the correct lender staff
- “**General Information Model**” defaults to “General Information”
- select 1 “**Balance Sheet Model**” from the following:
  - “**Market Value**” is used when the balance sheet is based upon market values; this option will be selected for the majority of customers
  - “**Costs Basis**” is used typically for entities who keep records on a cost basis
  - “**Personal**” is used when a customer record has been added for an individual entity member to collect personal financial statements

**Note:** New customer records will **not** be added for individual entity members unless approved by the State FBP Coordinator.

- “**Income/Expense Model**” defaults to “Income & Expense”.

CLICK “**Save & Continue**” to add the new customer.

\*--If a customer record with the same tax ID already exists in the system, the warning “Customer(s) With same Tax ID:” will be displayed. The red “A” or “R” after the customer’s name indicates if the record is located in the “Recycle Bin” or “Archive”. CLICK “**Cancel and Return to Locator**”.



**Figure 5, Customer(s) With same Tax ID**

Contact the State FBP Coordinator for help in locating the existing customer record.--\*

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

### A Overview (Continued)

#### 5 Adding and Accessing Customers in FBP (Continued)

##### b Accessing an Existing Customer

Existing customer records are accessed through the Locator Screen or the File Menu. To be able to access the customer in FBP, the customer and any related entity members **must** be in \*--BP and maintain an “Active” record status.--\*

To access a customer through the Locator Screen, enter any combination of search criteria and CLICK “GO”.

The screenshot shows the 'Locator Screen' with a blue header. Below the header is a navigation bar with 'Add New' on the left and 'Search By' on the right. The main area has a title 'First Letter of Last Name or Entity' followed by a row of letters A-Z and numbers 0-9. Below this is a box titled 'Enter Any Combination of Search Criteria' containing four input fields: 'Last Name / Bus. Name' (with '-Greer' entered), 'First Name', 'Tax ID', and 'Credit Relationship Status'. A 'GO' button is to the right of the 'Credit Relationship Status' field. A 'Clear' link is at the bottom of the search criteria box. A speech bubble points to the 'GO' button with the text: 'Enter search criteria and CLICK “GO”.'

Figure 6

A list of customer records meeting the search criteria entered will be displayed. Click the appropriate name to access the customer record.

The screenshot shows the 'Locator Screen' with the same header and navigation bar as Figure 6. The 'Search Results' section is displayed below the search criteria box. It contains a table with the following data:

Name	Analysis	Credit Relationship Status	Phone	Address	Email
<a href="#">-Greer</a>	Ultra	99-99-99999999			

A speech bubble points to the '-Greer' link in the table with the text: 'CLICK “customer name” to access the record.'

Figure 7a

The File Menu provides additional options to access a limited number of customer records. CLICK “File” and then choose either of the following lists from the drop-down menu:

- “My Last 10 Selected” – provides a list of the last 10 customers selected by the user
- “View All My Customers” – provides an alphabetical list of all the user’s customers. For the customer to be listed, the user must have been added to the customer’s “Lender Staff”.

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

### A Overview (Continued)

#### 11 Credit Reports (Continued)

##### a General Information (Continued)

If the customer is determined eligible, a balance sheet and income/expense will be completed to document feasibility/security. At this point of the process, the FBP account type on the General Information Screen will automatically change to an “Active Account”.

**Exception:** For all youth loans, CLICK “**Active Account**” as the FBP account type.

**\*--Notes:** Do **not** use FBP to order credit reports for FSFL’s.--\*

Do **not** change the FBP account type from “Active Account” to “Credit Rpt./Elig. Only Act” when ordering Credit Reports for subsequent loans.

##### b Accessing Credit Reports Feature

Access Credit Reports options according to the following.

- Select a customer record.
- CLICK “**General**”, “**Credit Reports**”, and [*name of applicant*]. All applicants needing a Credit Report for an account must be listed as “Related Entities” on the General Information Screen. The primary applicant of the account, as well as the related entities, will be listed on the “Credit Reports” options.
- CLICK [*name of applicant*] for which a Credit Report is being requested. Any Credit Reports that were previously obtained will be listed and “**Add/Delete**” will be displayed.

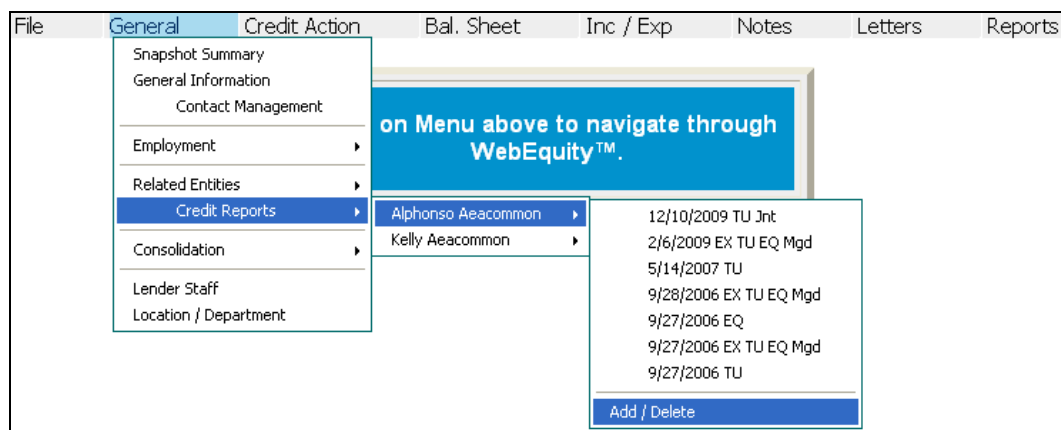


Figure 9a

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

### A Overview (Continued)

#### 11 Credit Reports (Continued)

##### c Ordering Credit Reports for Individuals

Order a Credit Report for an individual according to the following.

- CLICK “**Add/Delete**” for the individual for whom a Credit Report is needed. The Credit Report Information Screen will be displayed with the applicant’s name, address, and tax ID from General Information \* \* \*.
- FBP defaults to a Merged Report, automatically requesting information for the Get New Report from all 3 credit bureaus. Ordering the Merged Report ensures that full and complete information on the applicant’s credit is received.

**Note:** For individual type accounts, a joint report that includes a spouse can be ordered according to the following.

- The spouse **must** be identified as a “Spouse” and “Co-Applicant” in the “Related Entities” Section on the General Information Screen **before** ordering the report for the primary applicant.
- CLICK “**Yes**” for the “Joint Report” radio button, if applicable. The name and tax ID of the spouse/co-applicant will be displayed.
- CLICK “**GET CREDIT REPORT NOW**”.

**Credit Report Information**

**GET CREDIT REPORT NOW** [Copy From Locator](#) [Save Only](#)

Experian [Get New Report](#) Trans Union [Get New Report](#) Equifax [Get New Report](#)

Name : ~Greer Suffix : Tax ID :  
Address :  
±  
Joint Report? ☒ Yes ☐ No  
Spouse Name : ~Greer Suffix : Tax ID : 444-44-4444

**Existing Reports**

Notes	Merged	Experian	Trans Union	Equifax	NoHit Error	Retrieved By	Type
Notes 11/4/2008		Jnt NH Err	Jnt NH Err	Jnt NH Err			STD

Figure 9b



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

### A Overview (Continued)

#### 11 Credit Reports (Continued)

##### f Failed Attempt (Continued)

To resolve an address format problem, CLICK “±” above “Joint Report?” and additional address fields will be displayed.

**Note:** Clicking “±” to display additional address fields is **only** required when requesting consumer bureau reports. The additional address fields are always viewable when requesting business bureau reports.

\*--

The screenshot shows the 'Credit Report Information' form. At the top, there are links: 'GET CREDIT REPORT NOW', 'Copy From Locator', and 'Save Only'. Below these are radio buttons for 'Single' and 'Merged' (selected). Under 'Merged', there are three bureau options: Experian, Trans Union, and Equifax, each with a 'Get New Report' button. The form includes fields for Name (Alp), Address (5 Compliant Ave, Fantasy Island, IL 60750), Suffix, Joint Report? (Yes/No), Spouse Name (Kel), and Tax ID. A callout bubble points to a '±' icon above the 'Joint Report?' section, stating: 'CLICK “±” to display additional address fields.'

Notes	Merged	Experian	Trans Union	Equifax	NoHit Error	Retrieved By	Type
<input type="checkbox"/> Notes							STD
<input type="checkbox"/> Notes 2/6/2009	2/6/2009						STD
<input type="checkbox"/> Notes							STD
<input type="checkbox"/> Notes 5/14/2007 Error		X			X		STD
<input type="checkbox"/> Notes 9/28/2006	9/28/2006		9/28/2006	9/28/2006			STD

A callout bubble points to the '5/14/2007 Error' row in the 'Existing Reports' table, stating: 'Click the report link to obtain information about the type of error that was generated.'

Figure 9e

The screenshot shows the 'Credit Report Information' form. At the top, there are links: 'GET CREDIT REPORT NOW', 'Copy From Locator', and 'Save Only' (circled). Below these are radio buttons for 'Single' and 'Merged' (selected). Under 'Merged', there are three bureau options: Experian, Trans Union, and Equifax, each with a 'Get New Report' button. The form includes fields for Name (Alp), Address (5 Compliant Ave, Fantasy Island, IL 60750), Suffix, Tax ID, Joint Report? (Yes/No), Spouse Name (Kel), and Tax ID. A callout bubble points to the 'Save Only' link, stating: 'Click the report link to obtain information about the type of error that was generated.'

**Credit Bureaus use a very specific address format. Please enter all applicable data.**

House #, R.R., or P.O. Box #: 5 Street Direction: Street Name: Compliant Ave  
Street Type: Address Type: Standard Apt #:

Figure 9f--\*

These additional input fields allow the user to provide the street address in a format that is standard to the credit bureau.

**Note:** These fields pertain only to the street address, **not** to the city, State, or ZIP Code.

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

### A Overview (Continued)

#### 11 Credit Reports (Continued)

##### f Failed Attempt (Continued)

After the address has been re-entered in the fields, CLICK “**GET CREDIT REPORT NOW**” to obtain the report. If this does not resolve the error, or if the original error does not refer to an address issue, contact the State FBP Coordinators.

**Note:** The additional information provided in the Credit Report address fields will be stored on the Credit Report Information Screen. After the initial Credit Report is pulled, the address will **not** repopulate from General Information on any subsequent visits to the Credit Report Information Screen.

If the borrower does have a change of address, the new address will need to be entered in the fields and saved by clicking “Save Only”. This pertains only to the street address or post office box information, **not** to the name, tax ID, city, State, or ZIP Code.

\*--Changes to the name, tax ID, city, State, and ZIP Code should be entered in BP and will--\* repopulate FBP each time the Credit Report Information Screen is accessed.

##### g Error Messages

Occasionally, reports may display an error message in the upper-left corner of the report, as follows.

- “Time Out Error” message may occur for several reasons, including lag-time on the Internet. This is considered an error and FSA will not be charged for the report. A second report will need to be pulled within 24 hours to prevent duplicate hits from registering with the bureau against the customer.

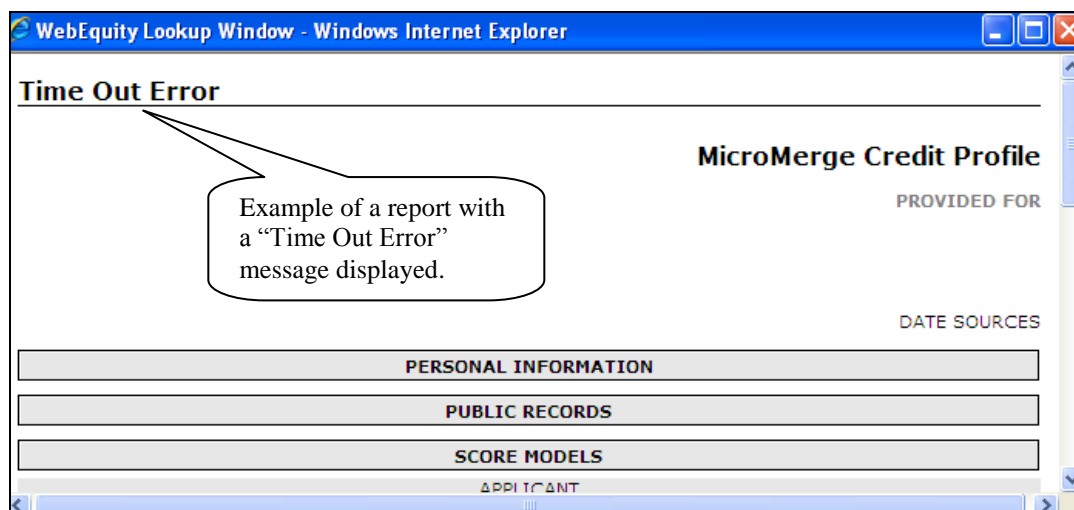


Figure 9g1

## 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 BP, 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 BP **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**”.

\* \* \*

**FLP Rates**

**A Interest Rates for FLP's**

\*--The following provides interest rates for FLP's as of February 1, 2015.--\*

<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	2.625	12/1/14
Operating - Limited Resource	5.000	12/1/90
Farm Ownership and Conservation Loans	*--3.750	2/1/15--*
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	*--3.750	2/1/15
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	3.750	2/1/15
Farmer Program - Homestead Protection	3.750	2/1/15
Shared Appreciation Amortization	2.750	2/1/15
Softwood Timber Loans	3.750	2/1/15
Economic Emergency - Operating	2.625	12/1/14
Economic Emergency - Real Estate	3.750	2/1/15
Emergency - Amount of Actual Loss	3.625	12/1/14
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.125	2/1/15--*
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.750	12/1/14
Emergency - Annual Production	4.750	12/1/14
Nonprogram - Chattel Property	4.750	12/1/14
Nonprogram - Real Property	*--6.125	2/1/15
Apple Loans	1.000	2/1/15
Association - Grazing	3.750	2/1/15
Association - Irrigation and Drainage	3.750	2/1/15--*
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.

<b>Treasury Rates</b>	<b>Current Rate (%)</b>	<b>Date Set</b>
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	*--0.240	2/1/15--*

**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 January 9, 2015. 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.

<b>Effective Date</b>	<b>Rate (%)</b>	<b>Effective Date</b>	<b>Rate (%)</b>
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