

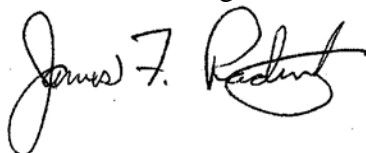
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration
1-FLP (Revision 1)

Amendment 123

Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraph 5 B has been amended to update NFAOC contacts.

Exhibit 15 has been amended as follows, subparagraph:

- A 5 b to add an error message explanation
- A 5 c to add instructions for Customer Check In/Out
- A 6 a to provide additional navigating instruction
- A 7 to provide guidance on importing/exporting data
- A 7 a to update screen prints
- A 7 c to remove instructions on exporting reports
- A 11 d to remove the provision that an entity customer will not be charged the credit report fee when the “No Record Found” message is displayed
- B 2 to add instructions for copying e-mails into running record
- B 2 b to clarify when running records will be printed
- C 2 to update related entity information
- C 4 b and c to make minor edits

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

- D 5 to add instructions for ratios feature
- D 8 to update instructions for PMI assets and add instructions for transfer of real estate description to security agreement
- F to update instructions to add actuals before creating new projected I/E
- F 1 to update guidance on attaching Beg. Balance Sheet information and provide updated screen print
- F 2 to add 'View' information and update the corresponding screen print
- F 3 to update screen prints, add instructions for "Dbl Crop" and transfer of lease land description to security agreement
- G 1 to add "Beg. Cash on Hand" instructions to table
- H 2 to clarify "Operating Income and Expenses"
- J 3 b to clarify instructions for copying data into word pad
- J 11 to make minor edit.

Exhibit 17 has been amended to update FLP interest rates.

Exhibit 36 has been amended to update Paragraph D, Part A 2, Question 8.

Page Control Chart		
TC	Text	Exhibit
	1-11, 1-12	1, pages 3-6 15, pages 1-4 pages 10.5, 10.6 pages 10.7, 10.8 (add) pages 11, 12 pages 12.5-12.10 pages 19, 20 pages 31-34 pages 39-42 pages 46.11, 46.12 pages 47, 48 pages 48.5, 48.6 (add) pages 49, 50 pages 66.5-66.22 pages 71-76 pages 98.15, 98.16 pages 111, 112 17, pages 1, 2 36, pages 31, 32

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	Senior Loan Officer	202-720-0900
--Megan Everswick	Loan Officer	202-720-7205--

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, NFAOC, FaSB, FC-1311 BUILDING 104 4300 GOODFELLOW BLVD # 1321 SAINT LOUIS MO 63120-1703	USDA, RURAL DEVELOPMENT ATTN: <i>(Insert Name)</i> , 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, FaSB.

Direct Loan, FaSB ECM FAX Number 314-457-4539			
Name	Title	Phone Number	State Assignment
Cynthia Haas	Branch Chief	314-457-4121	
Shantaye Gladney	Lead Accountant	314-679-6716	
Sharon Maull	Lead Accountant	314-457-4146	
Betty Nunnery	Accountant	314-679-6850	
Kathryn White	Accountant	314-679-6837	
Tracy Bozzo	Accounting Technician	314-679-4193	*--GA, KY--*
Yvonne Collins-Myers	Accounting Technician	314-679-6824	FL, ID, IA, MS, TN, UT, VI
Kathleen Farid	Accounting Technician	314-679-6826	CO, IL, IN, ME, ND, OR, WY
Karen King	Financial Specialist	314-457-6830	*--PR--*
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, 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, *--NY, TX--*

C Guaranteed Loan Servicing

The following provides the Guaranteed Loan Servicing address.

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

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

Forms (Continued)

Number	Title	Display Reference	Reference
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, Ex. 36
FSA-2212	Preferred Lender Application for Guarantee		44, 47, Ex. 36
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

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
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
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.

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
AFCB	Administrative Funds Control Branch	169
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
CMDB	Cash Management Disbursement Branch	5
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

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

Abbreviations Not Listed in 1-CM (Continued)

Approved Abbreviation	Term	Reference
DCIB	Debt Collection Improvement Branch, NFAOC	4, 444, Ex. 36
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
FaSB	Farm Services Branch, NFAOC	5, 41, 52
FAR	Federal Acquisitions Regulation	162, 165, 166
FCSB	Farm and Community Services Branch, NFAOC	5, 50, 52
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
KZ	cancellation	169
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, 36

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

Abbreviations Not Listed in 1-CM (Continued)

Approved Abbreviation	Term	Reference
PLS	Primary Loan Servicing	23, 25, 27, 29, 42, 144, Ex. 5, 36
PRB	Programs Report Branch, NFAOC	5
RCI	recoverable cost items	Ex. 15
SALP	Special Apple Loan Program	2, 29
SAM	System for Award Management	43, 166
SDMS	State Directives Management System	3, 103
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, 169 Ex. 14
TDCLC	term debt capability lease coverage	252, Ex. 15
TI	treasury in transit	169
TR	treasury reversal	169
TY	payment voucher transaction	161, 165-169
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 FMFI.	161, 163, 165-166, 168-169

Re delegations 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 System

with **Web EQUITY MANAGER®**

A component of *eLoans*

FSA User Guide



USDA... electronically available any place, any time.



Farm Service Agency

Farm Business Plan - FSA User Guide (Continued)

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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 only 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”

• “**Sample**” box – Do not check.

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**”.

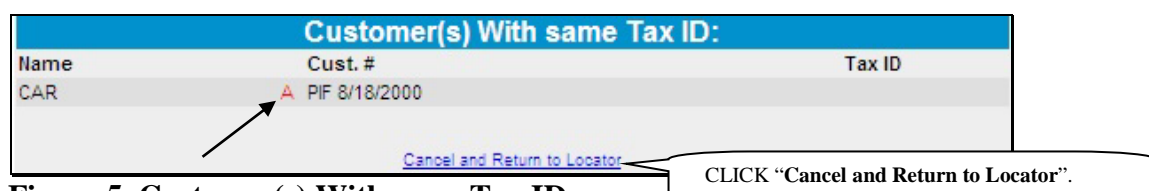


Figure 5, Customer(s) With same Tax ID

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

a Adding a New Customer (Continued)

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

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”.

Figure 6

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

***--Note:** If the following error is displayed, then either the applicants or 1 of the related entities is “Inactive” in BP. Access BP to change status to “Active”.

“The number of customers SCIMS returned does not match the number of customers requested. Customer in SCIMS: 1 Customers in Webequity: 2”--*

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

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

b Accessing an Existing Customer (Continued)

- “**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”.

From the customer list, click the appropriate name to access the customer record.

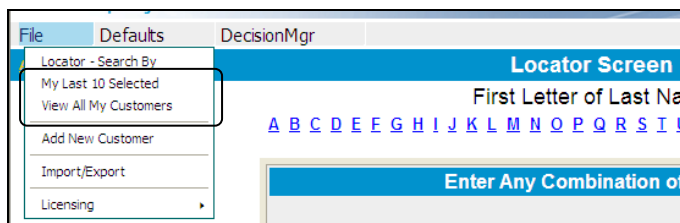


Figure 7b, File Menu Options

*--c Customer Check In/Out

The **optional** “Customer Check In/Out” feature prevents other users from changing information in a specific customer record. If turned on, this feature alerts potential users that the customer record is checked out to another user. This feature may be helpful if a user is working on a loan or servicing request and must exit the customer before completing the request.

Note: Once a user completes the loan or servicing request, the customer must be checked in to allow access by other users.

To complete the “Check Out Customer”:

- on the **Locator Screen**, click on the customer link to open the record
- CLICK “**File**”, then click “**Check Out Customer**”

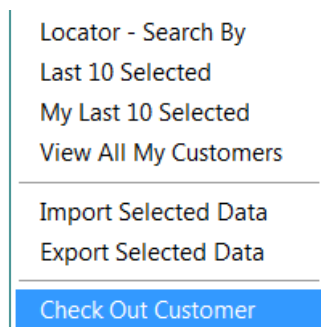


Figure 7c--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

*--c Customer Check In/Out (Continued)

- a message box displays that confirms this customer has been checked out. CLICK “OK”.

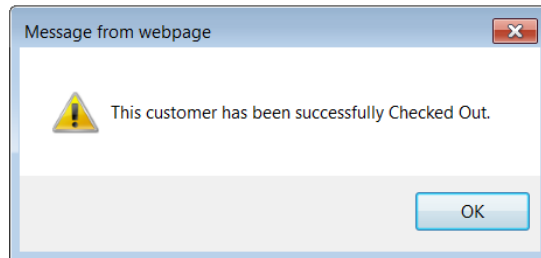


Figure 7d

A red check mark to the right of the customer record link on the **Locator Screen** means that the record is checked out to another user.

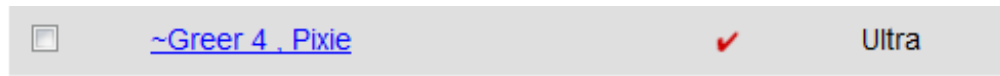


Figure 7e

When users open a customer record that has been checked out by another user, they will only be able to view screens, print reports, and import/copy information. A checked out customer record will maintain that status until the “Check In Customer” function is completed by the user that checked the record out, or by the State FBP Coordinator.

To complete the “Check In Customer”:

- on the **Locator Screen**, click on the customer link to open the record
- CLICK “**File**”, then click “**Check In Customer**”.

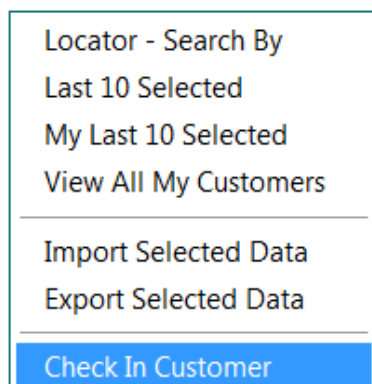


Figure 7f--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

6 Navigating FBP

FBP is menu driven. Everything needed to originate, analyze, print, make, and service loans can be accessed using the menu bar. After users select a customer from the Locator Screen, the first screen displayed will contain the full menu bar. Click any menu item and a drop-down menu of available forms or reports will be displayed. Click the individual form or report to open.

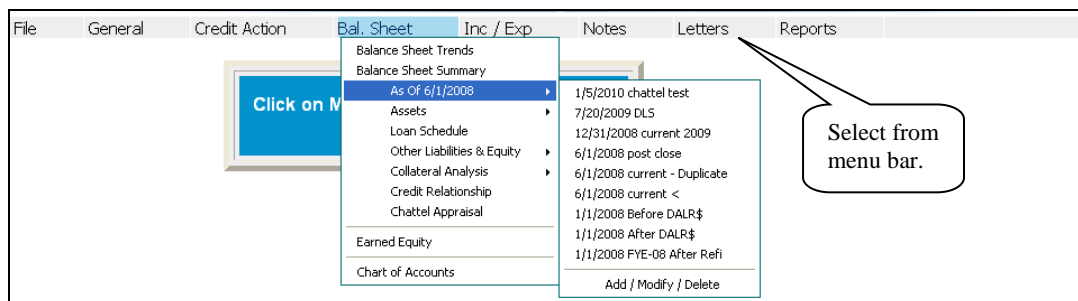


Figure 8a

Another way to navigate through FBP is by using the “Dashboard” feature. **CLICK “small chart icon” (“Dashboard”)** on the top of the screen. The “Dashboard” feature provides users with quick and easy access to forms and frequently used reports by clicking 1 of the following tabs:

- “Navigation” provides quick and easy access to forms within the system
- “Balance Sheet Trends” provides quick access to view and print the report
- “I/E Trends” provides quick access to view and print the report
- “Ratios & Indicators” provides quick access to view and print the report
- “Repayment Capacity/Sensitivity” provides quick access to view and print the report.

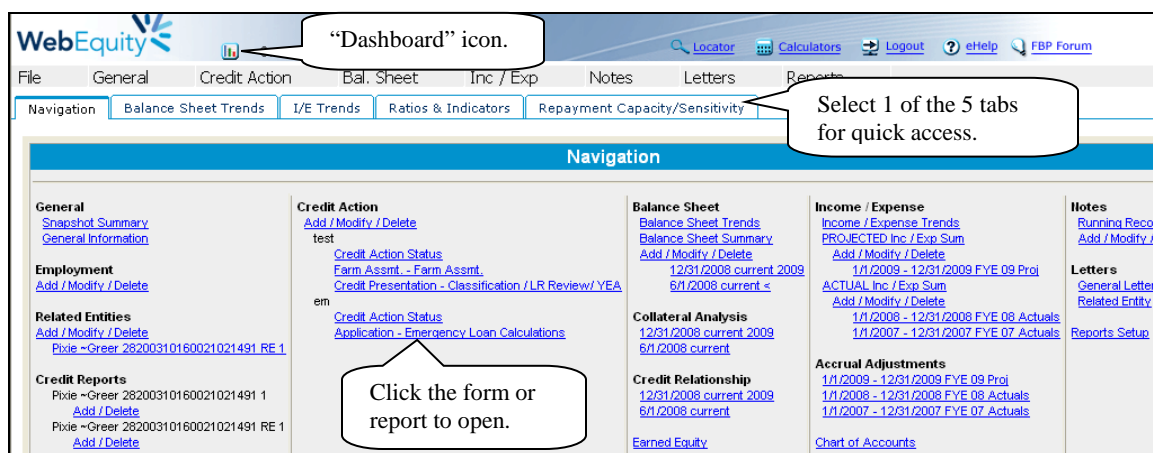


Figure 8b

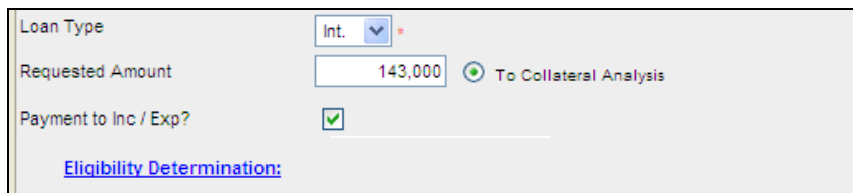
Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

6 Navigating FBP (Continued)

a Functionality Features

Most of the data entry in FBP is completed by using text input fields, check boxes, radio buttons, drop-down menus, and hypertext links. Use the “Tab” key to move quickly from field to field.





The screenshot shows a web-based data entry form. It includes a 'Loan Type' dropdown menu with 'Int.' selected, a 'Requested Amount' text input field containing '143,000', and a 'Payment to Inc / Exp?' checkbox which is checked. A green circular icon with a right-pointing arrow is next to the 'Requested Amount' field, with the text 'To Collateral Analysis' next to it. At the bottom of the form, there is a blue hyperlink labeled 'Eligibility Determination:'.

Figure 8c

Some additional functionality features include the following:

- vertical and horizontal “**scroll bars**” that are automatically displayed when the on-screen content is larger than the size of the window it occupies
- because there can be several screens to a customer record, each screen provides users the opportunity to **save** the information before continuing their data entry

Note: There are several types of data saving features as follows:

- “**Save & Stay**“, to save changes while working on the screen
- “**Save & Menu**“, to save user’s work and return the menu bar
- “**Save &** **” to save user’s work and return to the previous screen**
- “**Cancel &** **” to cancel any changes and return to the previous screen**
- “**Cancel**“, to not save changes and refresh page with the original data
- “**Automatic Save**“, to automatically save changes when navigating away from the screen by using the toolbar menu or any hyperlink.

Note: This feature is **only** available on Balance Sheet and Income/Expense Summary Level screens.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

6 Navigating FBP (Continued)

a Functionality Features (Continued)

- **deleting data**; to delete an item, depending on the screen, either:
 - check (✓) the box next to the item you want to delete and CLICK “✗”
 - only CLICK “✗”.

7 Importing/Exporting Data

--WebEquity FBP allows financial customer data, which has been received from lenders and contractors who also use WebEquity, to be imported into a customer's record. In addition, FSA employees can export financial data in a format that allows other lenders and contractors using WebEquity to import the data into their customer records. The data file is created in XML-- format and is contained within a .WEM file. As a security precaution, the system will ensure that only recognized data files are accepted. All other files will be rejected.

a Exporting Files * * *

To export customer data, the customer's record **must** be open within FBP.

- CLICK “**File**” and “**Export Selected Data**”.
- The Select Data to Export Screen will be displayed.
- CLICK “**Uncheck All**” for each section on the screen.
- Use the checkboxes (✓) to select the specific financial data to be exported.

Note: Carefully select and export **only** the data that is needed. Exporting excess data can slow down the export, or cause the system to time out.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

a Exporting Files * * * (Continued)

- Select and enter password information.
- CLICK “Export Selected Data”.

Select Data to Export
Export Selected Data

General Information, Employment, Related Entities, and Consolidation Setup are exported automatically.

Password Protect

Entering a unique password here prevents this file from being imported to other WebEquity systems without first knowing this password.

Password:

Repeat Password:

Credit Action [Check All / Uncheck All](#)

1. CLICK “Uncheck All” and then select specific information to export.

2. Select and enter password

3. CLICK to export selected data.

Description	Application	Environmental	Farm Assmt.	Other	Credit Presentation	FSA / SBA	Security Agreement
<input type="checkbox"/> test		<input type="checkbox"/> Environmental Checklist	<input type="checkbox"/> Farm Assmt.		<input type="checkbox"/> Cred. Pres. / Borr. Class.		
<input type="checkbox"/> 7.4 test		<input type="checkbox"/> Environmental Checklist	<input type="checkbox"/> Farm Assmt.		<input type="checkbox"/> Cred. Pres. / Borr. Class.		

Figure 8d, Select Data to Export Screen

- The Export Status Screen will be displayed while the download is being processed.
- Once the customer data is ready for download, the confirmation message “Export Ready For Download” will be displayed. CLICK “Download”.

Export Status

You have been returned to the Locator automatically. A popup window will appear when your file is ready to download.

Position	Start Time	Status	Remove
	6/30/2011 9:37:34 AM	Ready For Download	Download Remove
	7/5/2011 12:49:47 PM	Ready For Download	Download Remove
	7/7/2011 10:55:28 AM	Ready For Download	Download Remove
	7/11/2011 1:32:37 PM	Ready For Download	Download Remove

WebEquity Manager Ex... [Download](#) [Remove](#)

Export Ready For Download

Client Name: 28200310160

[Download](#)

CLICK “Download”.

Figure 8e, Export Status Screen

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

a Exporting Files * * * (Continued)

- *--CLICK “Save as” in the “File Download” dialog box.
- In the “Save As” dialog box, select a destination file on the local computer or network and CLICK “Save”. Customer data is saved as a .wem document.

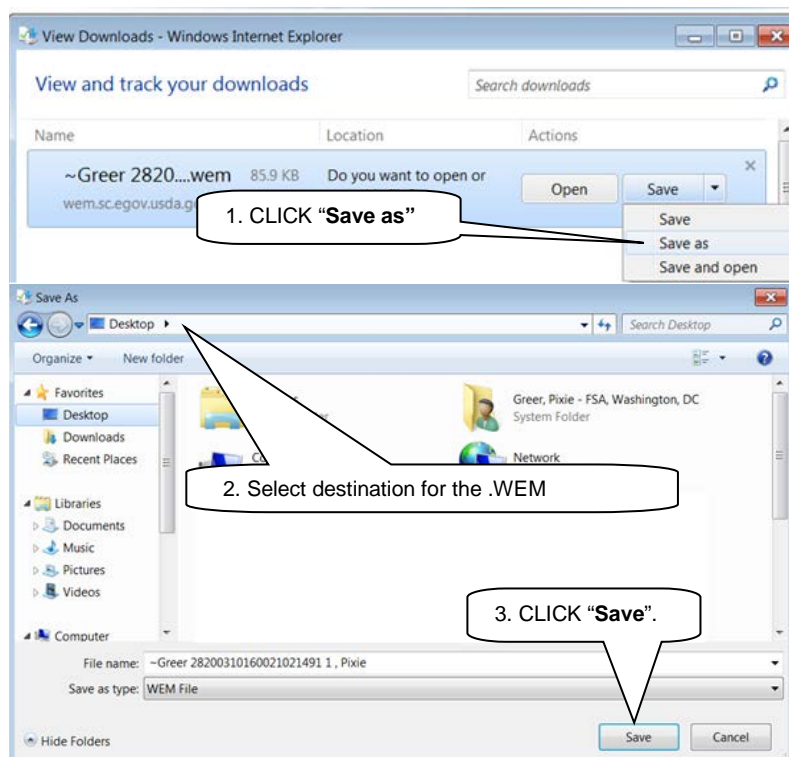


Figure 8f, Select Document Destination

- The saved .wem document can be attached to an outgoing e-mail for import by another WEM user.

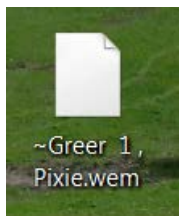


Figure 8g, Saved .wem Document--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

b Importing Files * * *

--Customer data received from other WEM users must first be saved to a destination file on-- the local computer or network. To import the data, the customer's record **must** already exist in FBP. If the customer record does not exist, see **Adding a New Customer** (Section A 5 a) to add a new customer record.

- With the customer's record open, CLICK "**File**" and "**Import Selected Data**".
- The "Select Customer File to Import" dialog box will be displayed.
- CLICK "**Browse**" to locate the customer data file, which had been saved on the local computer or network.
- If password protected, enter password information.
- CLICK "**Continue**".

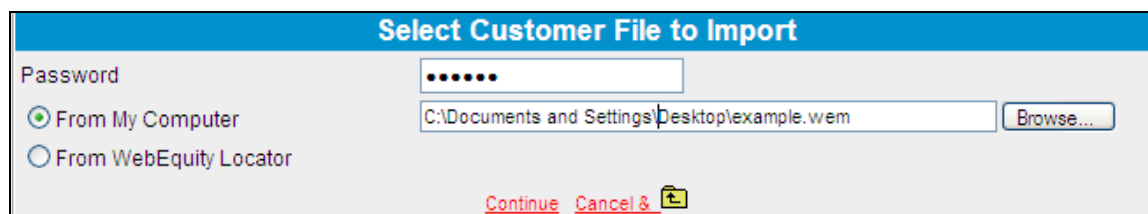


Figure 8h, Select Customer File to Import

- The Select Data to Import Screen will be displayed.
- CLICK "**Uncheck All**" for each section on the screen.
- Use the checkboxes (✓) to select the specific financial data to be imported.

Note: Carefully select and import **only** the data that is needed. Importing excess data can slow down the import, or cause the system to time out.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

b Importing Files * * * (Continued)

- CLICK “Import Selected Data”.

Figure 8i, Select Data to Import Screen

- On the **Import Status** Screen, the “Processing” status will change to “Finished” when the import process is complete.
- A confirmation message “Import Finished” will be displayed. CLICK “Close Window”.

Figure 8j - Import Status Screen

- Return to the Locator Screen and select the customer to view the imported data.

* * *

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

* * *

8 Transfer of Data Within FBP

a Transfers and Assumptions

When an existing or new customer (transferee) applies to assume the existing debt of another FSA customer (transferor), the FSA loan official may determine that the transferor's historical financial records may be used to develop a projection. According to the agency's policy, the records may be imported into the transferee's FBP customer record.

Perform transfers and assumptions according to the following.

- The transferee's customer record must already exist in FBP. If the customer record does not exist, see **Adding a New Customer** (Section A 5 a) to add a new customer record.
- Access the transferee in FBP and CLICK **"File"** and **"Import Selected Data"**.
- On the Select Customer File to Import Screen, select the **"From WebEquity Locator"** radio button and CLICK **"Search Locator"**.

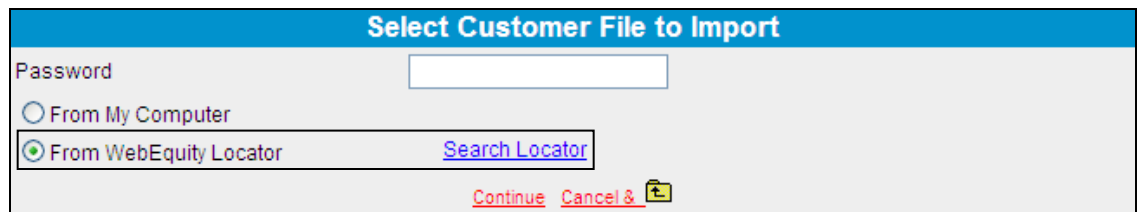


Figure 8k, Select Customer File to Import Screen

A Overview (Continued)

11 Credit Reports (Continued)

c Ordering Credit Reports for Individuals (Continued)

After a short interval, the Credit Report Information Screen will be redisplayed with the “Existing Reports” Section. A date link will be displayed under the Credit Reporting company names, indicating there is a Credit Report that was obtained on that date from that company. Click the date to see a copy of the report.

d Ordering Credit Reports for Entities

To order a Credit Report for an entity, click the name of the entity applicant and **CLICK "Add/Delete"**.

On the Credit Report Information Screen:

- CLICK “**Experian Business**” radio button
- CLICK “**Business Profile**” from the “Product” drop-down menu
- CLICK “**GET CREDIT REPORT NOW**”.

Credit Report Information			
GET CREDIT REPORT NOW		Copy From Locator	Save Only
Select Bureau : <input checked="" type="radio"/> Experian Business <input type="radio"/> Dun & Bradstreet	Product : Business Profile		
Name : A-1 Auto Glass Inc.		Tax ID : 00-0000000	Phone :
Address : 27061 Mill Seat		Mechanicsville, MD 20659	
File Number : 031801725			
Credit Bureaus use a very specific address format. Please enter all applicable data.			
Street, R.R., or P.O. Box # : <input type="text" value="27061"/>	Street Direction : ▼	Street Name : <input type="text" value="Mill Seat"/>	
Street Type : ▼	Address Type : Standard	Suite # : <input type="text"/>	

Figure 9c

--If no similar list is found, the error “No Record Found” will be displayed. Exit the screen and document in the Credit Presentation that no entity credit report was available.--

[illegible]

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

d Ordering Credit Reports for Entities (Continued)

If similars are found, a “List of Similars” will be displayed. Review the information carefully before choosing a similar. If there is no match in the “List of Similars”, exit the *--screen and document in the Credit Presentation that no entity credit report was available.--*

If a match is available CLICK “**Select**” next to the entity name.

	Company Name	Address	City, State Zip
Select	A-1 AUTO GLASS INC	27061 MILL SEAT	MECHANICSVILL, MD 206595702
Select	REGINA'S BEAUTY SALON	501 FRAZER	ASTON, PA 190143655

Figure 9d

The Credit Report Information Screen will be redisplayed. Click the date to view a copy of the Business Report.

To order Credit Reports for each entity member, they must first be added to the “Related Entities” Section on the General Information Screen. Credit Reports can then be ordered on each individual entity member according to **Ordering Credit Reports for Individuals** (Section A 11 c).

Note: A husband and wife, who are members of an entity, **will** be charged a joint Credit Report fee even though individual Credit Reports will be obtained for each.

e To Print a Report

With the report displayed, **right-click** and CLICK “**Print**”.

f Failed Attempt

On rare occasions, an attempt to pull a Credit Report will not be successful and will generate an error. If an error occurs, the pull process will stop and the screen will be displayed with a cryptic error message. When this happens, it is important to navigate back to the Credit Report Information Screen to investigate the cause of the error.

As displayed on the following screen print, the attempted pull event will display the word “Error” after the pull date. CLICK “**Error**” to see a more descriptive message.

If the message refers to a problem with address information, it is possible that the credit bureau did not recognize the address that was populated here from the General Information Screen.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

l When Mortgage and Commercial Credit Reports Are Not Acceptable

See 1-FLP, subparagraph 48 G.

m When the Applicant Disputes Information on the Credit Report

See 1-FLP, subparagraph 48 H.

B Electronic File Maintenance, Reports, and Signatures

1 Customer Record

All electronic information stored within FBP is considered part of the customer file and record as if it were in written form.

2 Running Record

The “Notes”, “Running Record” feature of FBP will be used to record all comments or notes that *--would have traditionally been written in the paper-based file. All e-mail correspondence will also be included into the running record. Users should copy and paste only the final e-mail string as this will save time and space in the running record.

Exceptions are:--*

- comments or notes from customers that:
 - have never been added to FBP
 - no longer have a credit relationship with FSA

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

2 Running Record (Continued)

- *--narratives and comments about loan making or servicing actions that **must** be documented in:

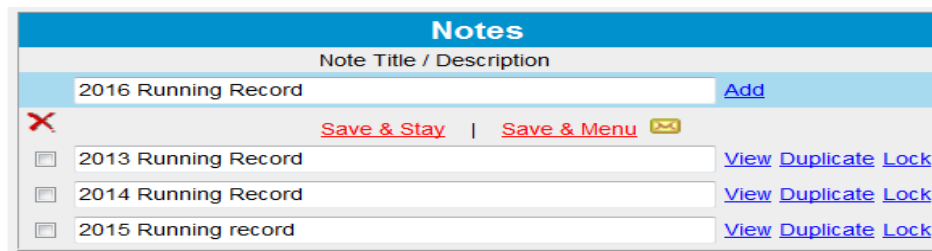
- the applicable FBP Credit Presentation
- footnotes or comment notepads

Note: The Credit Presentation is designed to encompass the entire loan narrative and analysis documentation of loan making or servicing actions. Therefore, it is **not** expected that the “Notes”, “Running Record” will be used to store narrative comments about a loan making or servicing action when a Credit Presentation is prepared.

- comments and entries that are exempt from disclosure according to FOIA, see **FOIA Running Record** (Section B 2 a).

Note: No running records will be deleted from FBP.

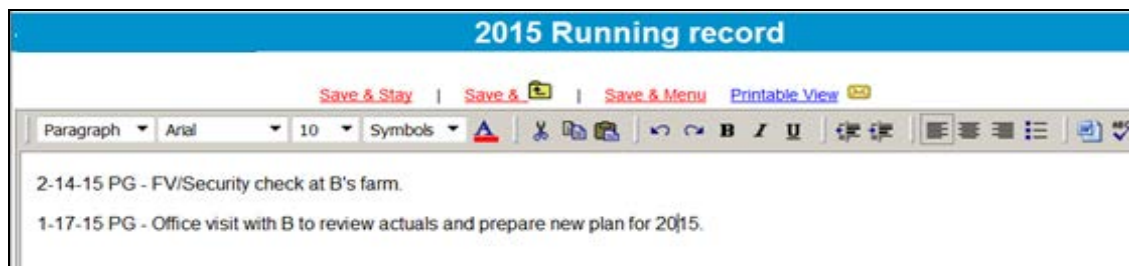
A new Running Record will be created for each calendar year. CLICK “Notes”, “Running Record”, “Add/Modify/Delete”, and type the description in the “Note Title/Description” box; for example, “2016 Running Record” and then CLICK “Add”.



Notes	
Note Title / Description	
2016 Running Record	Add
Save & Stay Save & Menu	
<input type="checkbox"/> 2013 Running Record	View Duplicate Lock
<input type="checkbox"/> 2014 Running Record	View Duplicate Lock
<input type="checkbox"/> 2015 Running record	View Duplicate Lock

Figure 10a

The most recent entries will be made at the top of the page with the date, initials, and comments of the user.



2015 Running record

[Save & Stay](#) | [Save & Menu](#) [Printable View](#)

Paragraph Arial 10 Symbols

2-14-15 PG - FV/Security check at B's farm.

1-17-15 PG - Office visit with B to review actuals and prepare new plan for 2015.

Figure 10b

--*

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

2 Running Record (Continued)

a FOIA Running Record

All comments and entries that are exempt from disclosure according to FOIA should be documented in a running record separate from the customer's standard running record. To create the new running record, CLICK “Notes” and “Add/Modify/Delete”. The suggested Note Title/Description of the new running record should be “FOIA Running Record” or something similar.

b Printing Running Records

--Running case records will only be printed and placed in the County Office file under the following circumstances and should always be printed using the “Print Manager” option:--

- preparation for NAD appeals
- preparation for civil and criminal inquiries, investigations, audits, and litigations in conjunction with OIG, OGC, OCR, and GAO.

c Copying From Word Documents

Microsoft Word applies special formatting to word documents so that the text appears correctly. When copying to a WordPad in FBP, the text must be stripped of the formatting for the text to print correctly using the Microsoft Reporting Service (MRS) feature.

Copy text from Microsoft Word to the WordPad located in “Notes” according to the following:

- highlight desired text in MS Word
- copy and paste in the appropriate WordPad block
- CLICK “Word” icon on the right side of the WordPad.

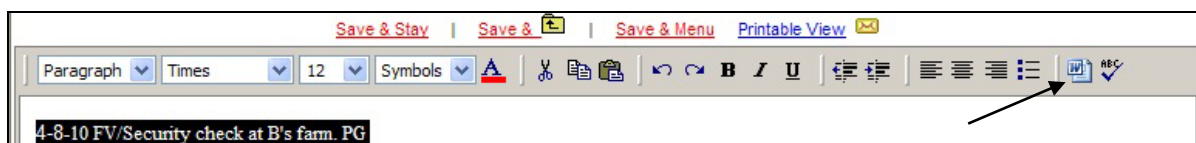


Figure 10c

Note: Bolding, tables, and bullet points will be removed during the “cleaning” process.

Farm Business Plan - FSA User Guide (Continued)

B Electronic File Maintenance, Reports, and Signatures (Continued)

--3 Footnotes and Comments--

Footnotes are narrative comments which can be added in the WordPad block located at the bottom of the balance sheet, income and expense summary, and other documents.

Comment NotePads provide the capability to add comments on the balance sheet or income and expense schedules, as well as other areas of the applications. What looks like a small piece of paper next to a field indicates that comments can be entered in small text boxes after the indicator is clicked. After entering a comment, this same indicator will look like a sheet of paper with writing. The information entered in the text boxes will be saved and linked to the respective field.

*--a Printing Footnotes and Comments

To print footnotes and/or comments on a selected report, CLICK **“Reports”** and the **“Print Manager”** or **“Reports Setup”** options will be displayed, as follows.

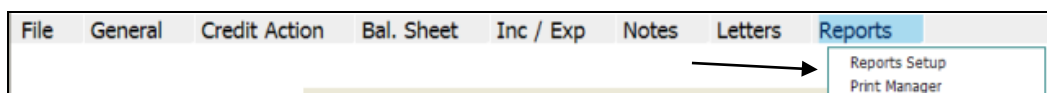


Figure 11a

Option 1: If users click **“Print Manager”** and click the **“Report Options”** tab, users can add comments or footnotes using the **“Comments”** or **“Footers”** drop-down menus. If users click **“Comments”**, the following **“Comments”** section will be displayed. CHECK (✓) the appropriate boxes to select the reports.

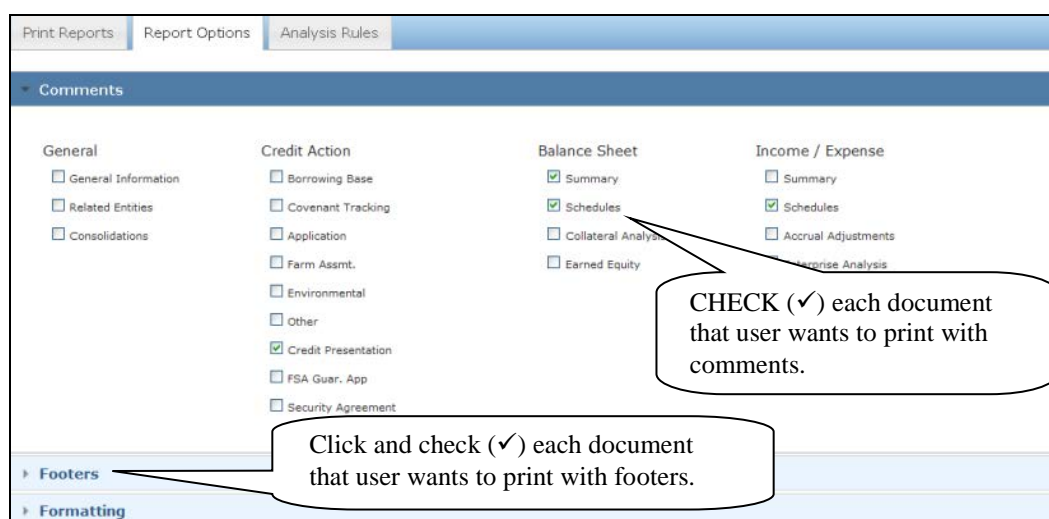


Figure 11b, Using **“Print Manager”**--*

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 not contain "SS#" or "TaxID#". When a customer no longer has a credit relationship with FSA, the field will be completed according to Maintaining FBP Customer Records (Section B 6).
Type of Operation – Primary	Required. Select the customer's predominant agricultural enterprise. Use best available information for FSFL customers. Click " Select " and choose from the list in the pop-up menu.
County	Optional. Enter the customer's county of residence.
Borrower Type	Required. 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	Required. 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	Required. Click the link to select 1 of the following FBP account types. <ul style="list-style-type: none"> • "Active Account" will be selected for the majority of customers. Note: Select "Active Account" for all Youth Loans. • "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". Note: Do not select the "Credit Rpt. /Elig. Only Act" account type if BS or IE information has already been added to the customer's account. • "Special Classification Act" is selected for customers with only CNC or Judgment accounts • "Guaranteed Loan Import" is used to identify files imported from guaranteed lenders. • "FSFL Only" is selected for customers with only FSFL's.
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. The Related Entity information will flow to other documents within FBP and can be used to pull credit reports. 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**”.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

4 Lender Information (Continued)

a Lender Staff (Continued)

- **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**".

b Location/Department

The "Location/Department" on the General Information Screen is the Service Center where the customer currently receives FLP services.

- When a new customer is added, the "Location/Department" defaults to the Service Center location of the user adding the customer. If the location is **not** correct, it should be changed. CLICK "**Location/Department**" link and select the correct Service Center from the drop-down menu.
- "Restricted" * * * location, visible only to administrative users, is reserved for employee relationship and sensitive accounts. After an account has its location designated as "Restricted" * * *, only FLC, FBP Coordinator, and employees specifically designated by the FBP Coordinator as the customer's "Lender Staff" can access the account.

c Special Handling of Employee Relationship Records

Any existing or new customer defined according to 3-PM, paragraph 141, as an FSA employee, or related to or closely associated with an FSA employee, will have their location/department designated as "Restricted" * * *.

For new customers, the Service Center **must** immediately notify the FBP Coordinator after receiving an application and provide the applicant's tax ID. Unless otherwise determined by FLC, the FBP Coordinator will:

- create the customer record
- designate the customer's "Location/Department" as "Restricted" * * *
- add the necessary FLP employees to the customer's lender staff
- notify the designated Service Center when the record is created and restricted.

For existing customers, the FBP Coordinator will place FSA employee or employee relationship records into the restricted * * * area. In addition, the lender staff designated by SED or DD to service this record will be associated by the FBP Coordinator as the customers' "Lender Staff".

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information

Initial farm assessments and updates must always be entered on the General Information Screen.

Use the WordPad below each topic of the assessment to enter the information and make changes.

--Text font size should not exceed 10 pt, to ensure that the assessment will print properly.--

Farm assessments do **not** document loan feasibility. The farm assessment is intended to summarize and describe the operational business, resources, and assets of the business, and not to duplicate those areas addressed in the Credit Presentation.

a New Customers

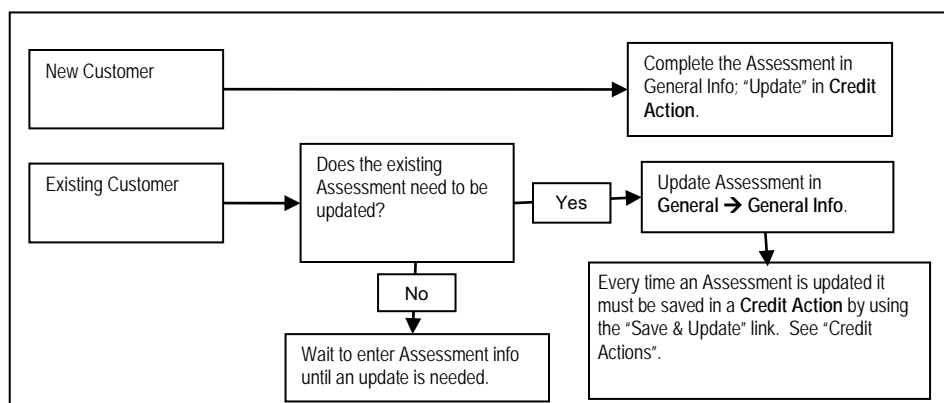
See 1-FLP, paragraph 222 for instructions on the documentation required for an initial assessment. Enter the information in the WordPad below each topic of the Farm Assessment Narrative on the General Information Screen.

b Assessment Review and Updates

See 1-FLP, paragraph 223 for instructions on the documentation required for updates to the assessment. Enter the information in the WordPad below each topic of the Farm Assessment Narrative on the General Information Screen.

Note: Farm assessments, if completed or updated, will be printed, signed, and dated by the customer to acknowledge participating in completing the document.

See **Credit Actions** (Section J) for information on printing, locking, and associating a farm assessment update with a Credit Presentation. The following is an example of a farm assessment workflow.



Note: Assessment must be "Save & Updated" in a Credit Action for the date to transfer to the Customer Profile Screen in DLS. A credit action need only be created; the Credit Presentation does not have to be approved.

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.

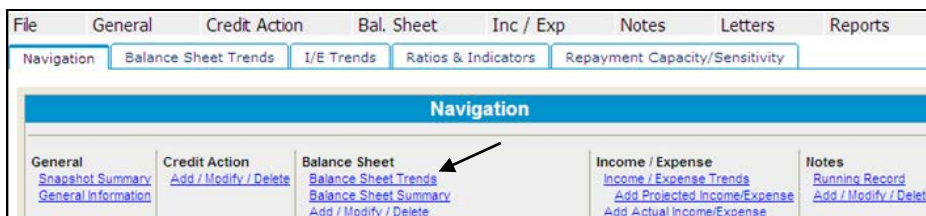


Figure 16b, Dashboard Navigation Screen

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.

*--

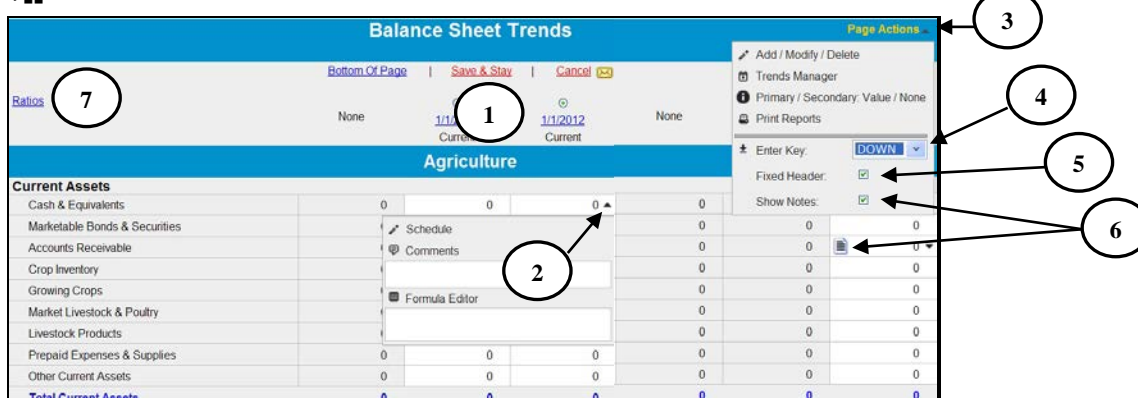


Figure 16c--*

Item	Feature
1	CLICK “Date” 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"> • schedule level detail • or edit comments • or edit formulas (formulas can also be entered directly into the cell).
3	Use “Page Actions” drop-down menu to access additional features, as follow: <ul style="list-style-type: none"> • Add/Modify/Delete Screen • Trends Manager • Primary & Secondary settings (Value/Adj. Value/Cost) • Print Reports.
4	CLICK “Enter Key” drop-down menu to select cursor movement direction when users press “Enter”.
5	CHECK (✓) “Fixed Header” to “freeze” column headings while scrolling up and down pages.
6	The triangular marker indicates that notes, schedules, or formulas exist for a cell. CHECK (✓) “Show Notes” to display a “Page” icon, instead of the triangle, when notes exist.
--7	CLICK “Ratios” on any open balance sheet for a quick snapshot of ratios.--

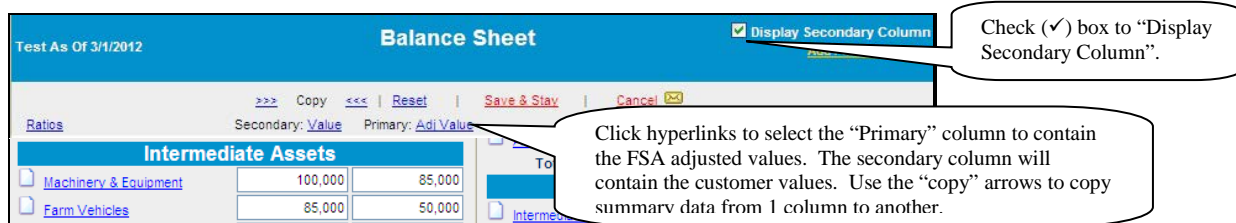
Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

6 When Customer and FSA Balance Sheet Values/Amounts Differ (Continued)

Create a Dual Value Balance Sheet, as follows:

- on the Balance Sheet Summary, CHECK (✓) “**Display Secondary Column**” in the upper-right corner of the screen
- CLICK “**Adj Value**” for the “Primary” column and use this column for FSA adjusted values
- CLICK “**Value**” for the “Secondary” column and use this column for customers’ values
- “Copy” arrows may be used to copy summary information from 1 column to another



***--Figure 16e, Dual Value Balance Sheet Summary**

- changes in the type of value and order of the columns on the Balance Sheet Summary will be reflected in the “Reports Setup” and on the Analysis Rules Screen.

Note: When using a dual value Balance Sheet for any loan making or servicing decision, the “Adjusted Values” option must be selected in the “Primary” column. This will ensure--* that the correct values are transferred to the Credit Presentation, collateral analysis, and chattel appraisal.

* * *

7 Locking Balance Sheets

Balance sheets should be locked after completion to prevent further modification of the data. To lock the balance sheet, CLICK “**Add/Modify/Delete**”. The lock link can be found to the right of the list of balance sheets.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets

The asset accounts used on the balance sheet are standardized and are similar to the categories that most lenders use. However, for each asset grouping there is always the option of adding “other” assets at the summary or schedule level.

Asset values can be entered on the balance sheet as a summary dollar value for each asset type, or on schedules where the calculated total transfers to the balance sheet. Frequently, a mix of summary and scheduled input is appropriate.

--All assets used to secure FSA loans should be entered at the schedule level with the “Detail” radio button selected. The “Col?” box must be checked (✓) to ensure that the asset descriptions and values are available for use in the collateral analysis, chattel appraisal, and security agreement. Enter an “” asterisk before each line item subject to Purchase Money Security Interest (PMI).

For Machinery & Equipment, enter an “*” asterisk in the Description field for PMI line items. As an option, use the “Code” box to establish a code name for the equipment in order to group like equipment together.

Qty	Description	Value	+/-	Adj. Value	Col?	Code	Manufacturer	Size/Type	Condition	Year	Serial No.
1	*Sq Baler	7,000	0	7,000	✓		John Deere	328	good	2003	70X888
1	*Rotary Mower	5,000	0	5,000	✓		John Deere	MX8	good	2001	9833478
1	Tractor	7,000	0	7,000	✓	T	IH	3088	fair	1985	66778
1	Tractor - Prior Lien JD	12,000	0	12,000	✓	T	John Deere	4440	good	1982	4440p
Total		31,000		31,000							

Figure 16f

Breeding livestock must be categorized as either “Raised” or “Purchased”. FBP makes this distinction for accrual analysis because changes in raised breeding livestock will affect accrual-adjusted income, while purchased livestock will not. Enter an “*” asterisk in the Type field for PMI line items.

Description (NAICS)	Type	# Head	Per Hd	Calc. Basis	Value	+/-	Adj. Value	Col?
-- Add New --		0	0	---	0	0	0	✓
Cattle - Beef-Breeding Bulls	*	1	3,500	HD	3,500	0	3,500	✓
Cattle - Beef-Breeding Heifers	*	5	1,300	HD	6,500	0	6,500	✓
Total		6			10,000		10,000	

Figure 16g--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets (Continued)

*--When completing the Real Estate schedule, the “SA” box must be checked to transfer the real estate description to the Security Agreement.

Real Estate - Land							
<input checked="" type="radio"/> Summary <input type="radio"/> Detail							
Calc. Basis	Value	Col ?	County	State	Owner	Other Description	SA
Total A. ▼	400,000	<input type="checkbox"/>	AUTAUGA	AL	Jesse James	legal description	<input checked="" type="checkbox"/> Add

Figure 16h, Adding Real Estate to Security Agreement--*

a Relationship of Asset Values for Chattel Appraisals/Collateral Analysis

The asset values entered into the balance sheet also populate the chattel appraisal and collateral analysis. See **When Customer and FSA Balance Sheet Values/Amounts Differ** (Section D 6) for information about how to enter dual values.

9 Liabilities

All liabilities are categorized as either “Farm” or “Personal”.

a Unpaid and/or Accrued Expenses

Unpaid or accrued farm expenses are expenses incurred by the farm business, but have not yet been paid. These expenses will be entered on the balance sheet as accounts payable; however, they should not be transferred to the projected loan schedules.

Caution: Do **not** include any unpaid or accrued expenses in the loan schedules, as that will distort the capacity analysis and feasibility determination.

b Farm Liabilities

Farm related loans and notes should be input into the “Loan Schedule” so that the proper accounting and calculation of interest, principal reduction, and capacity and feasibility analysis can occur.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

9 Liabilities (Continued)

c Personal Liabilities

Personal loans and debts should always be entered on the balance sheet in the “Personal” section. Payments for “Personal Current and Non-Current Liabilities” should be included in “Owner Withdrawals”. Use the drop-down menu to have the total payments automatically flow over to “Owner Withdrawals” on the income/expense record.



--Figure 16i--

Caution: Do **not** include:

- personal debt payments in the loan schedules, as that will distort the capacity analysis and feasibility determination
- FSA debt under the “Personal Debts” Section.

See **Income/Expense - Projected** (Section H) for more information on how debt repayment is handled in FBP and if certain debt payments should be designated to appear in the projection.

10 Additional Information about Liabilities

Type of Liability	Includes	Additional Details
Farm Business or Ag Liabilities		
Accounts Payable	Unpaid expenses, payables, bills, accrued leases, etc.	<ul style="list-style-type: none"> • Use summary input or scheduled input, depending upon the number of debts in each category or if more detail is needed. • Do not include loans or notes in any of these categories.
Income Taxes Payable	Accrued or owing Federal and State income tax, FICA tax, employment taxes, etc.	
Real Estate Taxes Payable	Accrued or billed real estate taxes.	
Other Current Liabilities	Judgments, liens, etc.	

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

Type of Liability	Includes	Additional Details
Farm Business or Ag Liabilities (Continued)		
		Note: It is recommended that the “Edit Mode” on the Loan Schedule be unchecked.
FSA Direct Loans	Principal and accrued interest, including the principal portion of Disaster Set-Aside, also called ISA	<ul style="list-style-type: none"> • Use of the loan schedule detail input option is recommended. • Add any principal ISA to the principal balance of the loan. Enter the resulting total as the principal balance for that loan. • “Interest Rate” drop-down menu: <ul style="list-style-type: none"> • “Limited Resource” loans should be designated as “Variable” • “Regular Rate” and all other loans should be designated as “Fixed”. • Enter either LR or REG, or similar identifier in the text box to the right of the “Interest Rate” drop-down menu. • CLICK “Pmt. Method”. • “Purpose of Loan” may be completed including relevant information, i.e. purchase tractor, refinance, chattel loan, reamortized, rescheduled, deferred, etc. • “To Credit Relationship” is checked by default for FSA loans. • Enter as much other additional information as necessary. • For past due loan payments, see “All Loans”.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing (Continued)

Step 4. Use “1/1/2015 After DALR\$” to “Save & Update” the Credit Presentation in the “D-Loan/Special Serv.” credit action. See **Income/Expenses – Projected – Feasibility** (Section H 1) for information on feasibility of restructured plans.

F Income/Expense

This section allows the user to add new actual or projected income/expense (cash flow) information for a customer or access income/expense records currently residing in FBP. There is no limit to the number of projected or actual income/expense records that can be created or maintained for each customer.

--All available actual Income/Expense information should be added to FBP before creating a new projected plan.--

Note: Income/expense (cash flow) information is **not** required for Streamlined CL’s according to 3-FLP.

The Income/Expense Trends **must be** printed and signed by the customer for all loan making and servicing actions.

1 Adding a New Income/Expense

To add a new projected or actual income/expense record CLICK “**Inc/Exp**” on the toolbar. An income/expense may be added using either the “**Trends Manager**” or “**Add Income/Expense**” option selected from the drop-down menu, as follows.

Option 1: CLICK “**Trends Manager**” to access the Balance Sheet & Income/Expense Trends Manager Screen. “Trends Manager” may also be accessed through the Dashboard Navigation Screen.

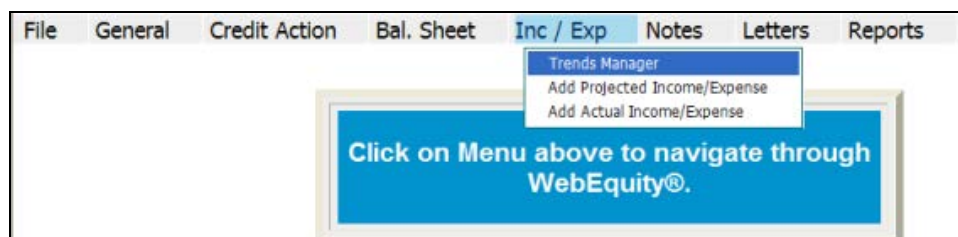


Figure 34a

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

1 Adding a New Income/Expense (Continued)

To add a new income/expense report in a column, CLICK “**Create New**” link in an empty cell. Any changes made to the selection and order of the reports will be reflected on the Reports Setup Screen. To create a report that will be available to add to the Reports Setup Screen at a later date, CLICK “**Create New-Income/Expense**” link under the “Income/Expense” tab.

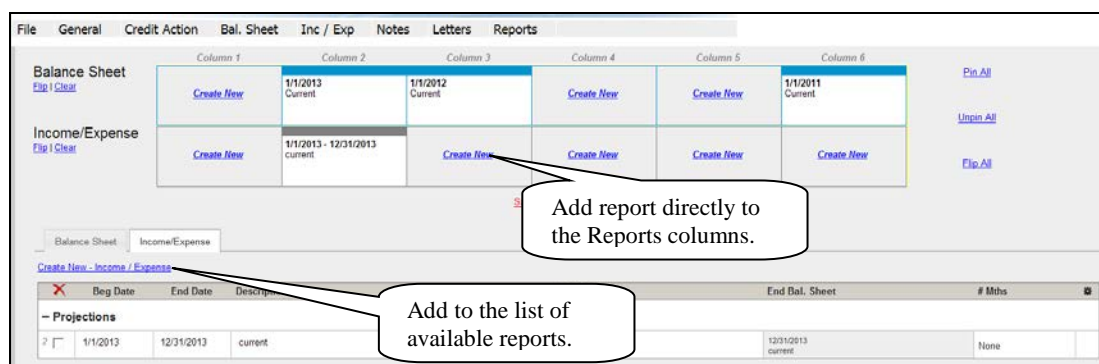


Figure 34b

Complete the required information in the “Income/Expense Setup” dialog box and CLICK “**Save**” to add the report to the Balance Sheet & Income/Expense Trends Manager Screen.

***--Caution:** Attach the correct beginning balance sheet as some items, such as debt service, inventories, cash, etc., **may** flow from the balance sheet into the income/expense projection.--*

The 'Income/Expense Setup' dialog box is shown. It has a blue header. The fields are as follows:

- * Projected/Actual: Projected (dropdown)
- * I/E Beginning Date: 1/1/2013 (calendar icon)
- * I/E Ending Date: 12/31/2013 (calendar icon)
- Description: current (text field)
- # Mths: None (dropdown)
- Beginning Balance Sheet: 1/1/2013 :Current (dropdown)
- Ending Balance Sheet: None (dropdown)
- Buttons: Save, Cancel

Figure 34c, Income/Expense Setup

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

1 Adding a New Income/Expense (Continued)

*--Additional features that are available on the Balance Sheet & Income/Expense Trends Manager Screen include the following.

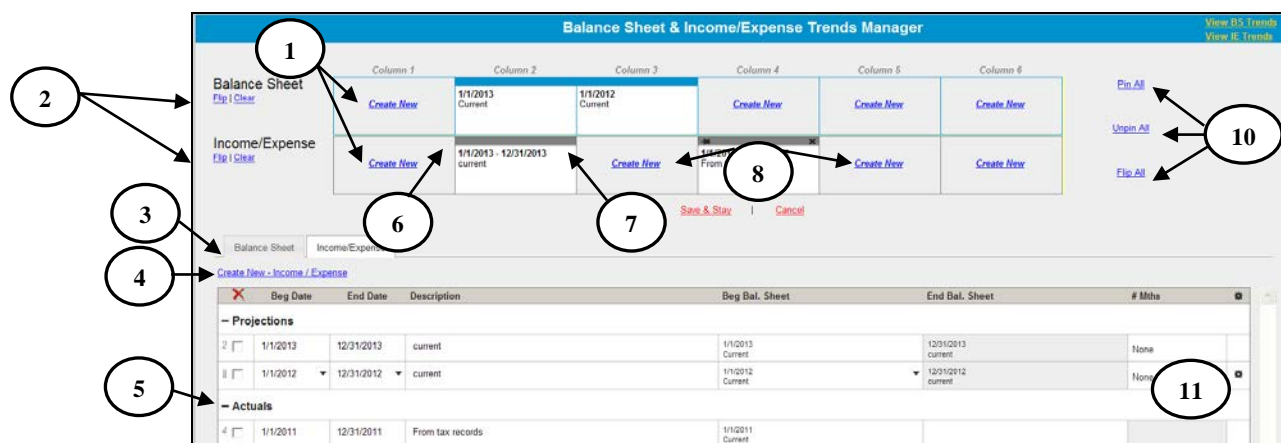




Figure 34d, Balance Sheet & Income/Expense Trends Manager

Item	Feature
1	CLICK “Create New” to add a new balance sheet or income/expense.
2	CLICK “Flip” or “Clear” link to flip or clear all balance sheets or income/expenses separately.
3	CLICK “Balance Sheet” or “Income/Expense” tab to display list of available balance sheet or income/expenses.
4	CLICK “Create New - Balance Sheet” or “Create New - Income/Expense” link, as applicable, to add a new balance sheet or income/expense to the available list.
5	Click and hold “  ” (double-bar) to select a balance sheet or income/expense from the available list and drag and drop it into a column to add to the Reports Setup Screen.
6	CLICK “Pin” icon to pin a single balance sheet to the income/expense underneath. Displays when hovering over a single balance sheet or income/expense.
7	CLICK “X” to delete a balance sheet or income/expense individually. Displays when hovering over a single balance sheet or income/expense.
8	Click and hold any column, pinned or unpinned, and drag and drop the content from 1 column to another column.
9	CLICK “View BS Trends” or “View IE Trends” link to go to the balance sheet or income/expense trends.
10	CLICK: <ul style="list-style-type: none"> • “Pin All” to attach all balance sheets to the income/expense underneath • “Unpin All” to detach all balance sheets from the income/expense underneath • “Flip All” to flip all balance sheets and income/expenses at the same time.
11	To edit rows of balance sheets or income/expenses, CLICK “  ” (sprocket) to duplicate, lock, or move; use drop-down menus; or type directly into description fields.

--*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

1 Adding a New Income/Expense (Continued)

Option 2: CLICK “Add Income/Expense”. If the customer has existing records, CLICK *--“Add/Modify/Delete” to access the Income/Expense Screen. The--* “Add/Modify/Delete” option may also be accessed through the Dashboard.

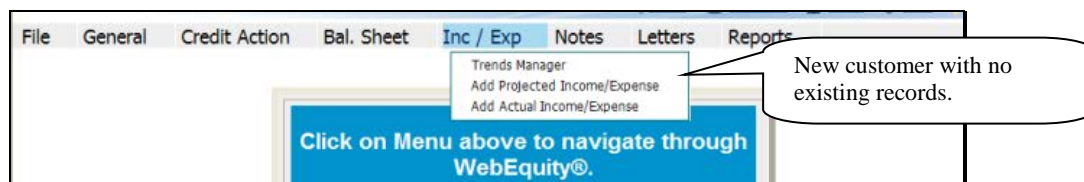


Figure 34e, Customer with No Existing Records

*--

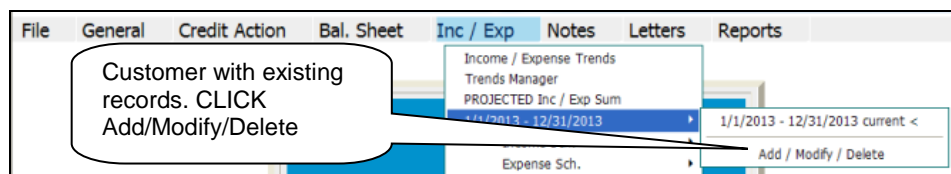


Figure 34f, Customer with Existing Records--*

Complete the following fields on the Income/Expense Screen.

Field	Action
Projected Actual	From the drop-down menu, select either “Proj.” or “Actual”.
Beg. Date	Manually enter the date or CLICK “Calendar Icon”.
End. Date	Manually enter the date or CLICK “Calendar Icon”.
Description	Manually enter a description of the record. Note: The “Description” field appears on all printed reports and should contain a meaningful description of the income/expense being added. Example: “Before eDALR\$ 2010” or “OL loan 2010.”
Beg. Bal. Sht	CLICK “None Selected” link and select a balance sheet date that is displayed in the pop-up window.
End. Bal. Sht	CLICK “None Selected” link and select a balance sheet date that is displayed in the pop-up window. This field is only displayed for actual income/expense.
Monthly CF Setup	This is an Optional field. Select number of months for the monthly cash flow. See Using Income/Expense Categories (Section F 5).
Add	CLICK “Add” to display in the list of income/expense summaries.
	Note: When a record is created, a balance sheet should be associated with it, if possible, so that certain ratios are correctly calculated. For an actual income/expense record, if beginning and ending balance sheets cannot be matched, then select the same balance sheet for both the beginning and ending.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

1 Adding a New Income/Expense (Continued)

The screenshot shows the 'Income / Expense' screen with a table of entries. A callout box points to the 'Add' button in the top right corner, stating: 'Complete all fields, then CLICK “Add” to display entry in the list.'

Figure 34g, Income/Expense Screen

2 Additional Links on the Income/Expense Screen

In addition to the list of income/expense summaries displayed on the screen, users will see additional features and hypertext links on the right side of the screen.

*--

The screenshot shows the 'Income / Expense' screen with a list of entries. Callouts point to various features:

- 'View Trends' link in the top right.
- 'View' link in the right column of the list.
- 'Use' column checkboxes in the rightmost column.
- A note: 'Note: 5 reports selected in the “Use” column to display in the fly-out window. Red* denotes last summary selected for viewing.'

Figure 34h, Income/Expense Screen

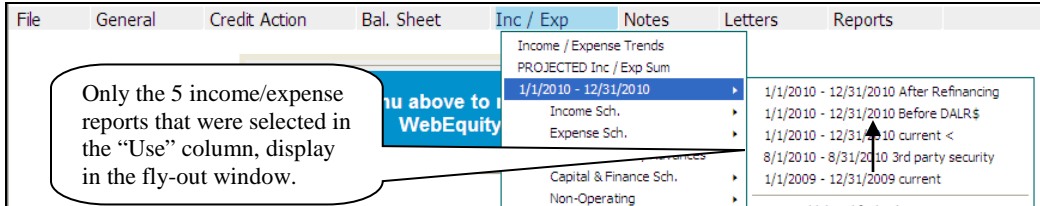
Field	Action
View Trends	CLICK “View Trends” for quick access to Income/Expense Trends Screen.
View	CLICK “View” to access a Projected or Actual Income/Expense Summary Screen.--*
Use	<p>Check (✓) “Use” blocks to select which reports to display in the fly-out window or for use in “Reports Setup”. If box is grayed out, the report is currently in use in “Reports Setup”, or was the last report selected for viewing.</p>  <p>Only the 5 income/expense reports that were selected in the “Use” column, display in the fly-out window.</p>
Rev Loc	<p>Will only be displayed if users choose the Monthly CF Setup. CLICK “RevLoc” to display the “Revolving LOC Setup” box if customer has a loan with a Rev. LOC. Enter the interest rate for the LOC loan in the field on the left and click boxes next to the months on the right if users want interest paid other than year end. Save and return.</p>

Figure 34i

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

2 Additional Links on the Income/Expense Screen (Continued)

--Figure 34j, Revolving LOC Setup Screen--

Field	Action
View	CLICK “ View ” to display the Income/Expense Summary Screen.
Accrual	Optional. May be used for customers who use an accrual recordkeeping system.
PF	Will only be displayed after a beginning balance sheet date is selected. CLICK “ PF ” to display the pro forma (projected) information for that year.
Dupl.	CLICK “ Dupl. ” to duplicate that particular year’s information. The duplicate will be displayed under the year user wanted to duplicate.
Move	CLICK “ Move ” to move a projected income/expense year down to an actual year and vice versa. CLICK “ Move ” for the year user wants to move and the system will automatically move the year.
Lock	CLICK “ Lock ” to lock the selected income/expense screen.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data

Using this option allows the user to select and display a single projected or actual income/expense summary on the screen.

CLICK “**Inc/Exp**” on the toolbar, highlight “Projected Inc/Exp Sum” or “Actual Inc/Exp Sum”, and select a summary description from the fly out window. The summary may also be accessed through the Dashboard Navigation Screen.

*--

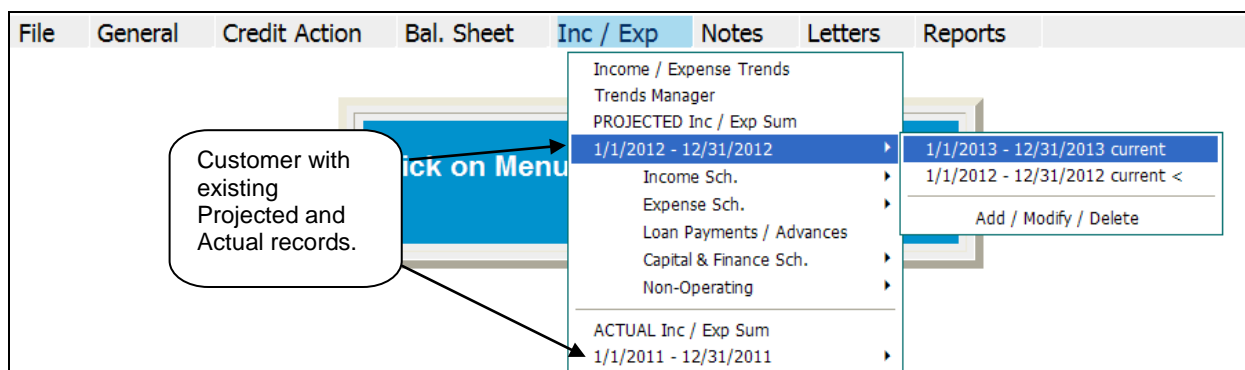


Figure 34k, Inc/Exp Summary Using the Toolbar--*

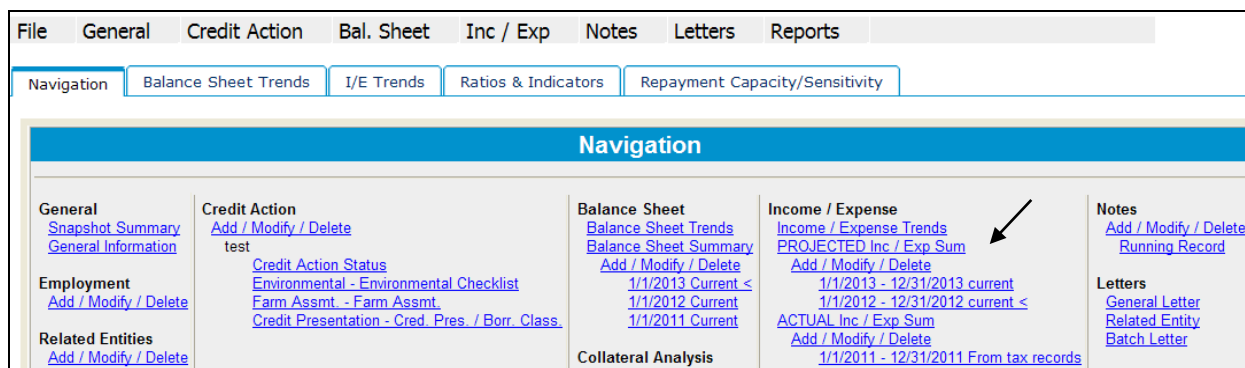


Figure 34l, Dashboard Navigation Screen

Projected and actual amounts can be entered as a summary dollar value or on schedules where the calculated total transfers to the income/expense summary. Sometimes a mix of summary and scheduled input is appropriate. Scheduled information is especially appropriate when planning with production and yields.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

- To input data at the summary level, click in the applicable numeric input field and enter the total value amount.
- CLICK “**Save & Stay**” to save data; **or** navigate away from the screen by use of the toolbar menu or any hyperlink and data is automatically saved.
- CLICK “**Cancel**” and the data will not be saved and the page will refresh with the original data.

Current 1/1/2012 To 12/31/2012

Proj. Inc/Exp Summary

Add / Modify / Delete

Ratios

Operating Income

Save & Stay | Cancel

Copy Avg.

Projected

Avg.(3)

None

Crop Sales

Livestock & Poultry Sales

100,000

35,000

75,500

26,044

--Figure 34m, Financial Data input at the Summary Level--

Field	Action
Copy Avg.	Will copy the average of the previously selected years to the summary input column. Using this feature can be a time-saving tool for preparing a projection; however, it should not be used when creating actual records.
Avg.	Will display in parentheses, the number of years included in the average (in this example, 3). To modify the number of years represented in the average, CLICK “Avg.”. This will display the Report Setup Screen where users can select the number of years they want in the average.
	Caution: Be careful when selecting the years to be included so that atypical years, or years that include different enterprises compared to the projection, are not included.

Current 1/1/2010 To 12/31/2010

Proj. Inc/Exp Summary

Add / Modify / Delete

Ratios

Operating Income

Save & Stay | Save & Menu

Copy Avg.

Projected

Avg.(3)

None

Crop Sales

Livestock & Poultry Sales

108,333

40,877

108,333

40,877

--Figure 34n, Copy Average to Projection--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

An option available in summary level entry is “Math in a Cell”. Enter math formulas including addition, subtraction, multiplication, division calculations, and parenthesis, in user-defined cells to perform math calculations.

- To enter a math formula, click in the cell and begin entering the values. Some basic formula examples: $10+2=12$, $10-2=8$, $10*2=20$, $10/2=5$, $(10+2)/2=6$.



File	General	Credit Action	Bal. Sheet	Inc / Exp	Notes	Letters	Reports
	Freight & Trucking					0	0
	Gas / Fuel / Oil					(750+333)*12	0
	Insurance Exp.					0	0

--Figure 34o, Enter a Math Formula--

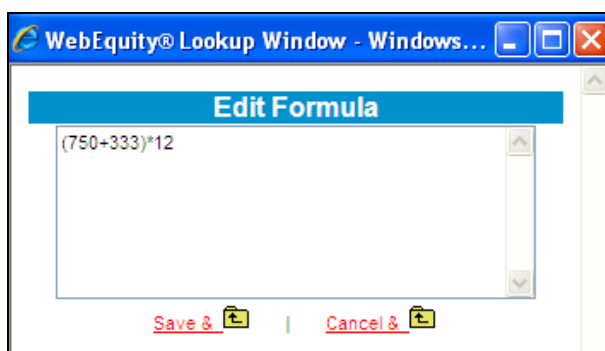
- To view a math formula, place the cursor over the plus/minus (+/-) symbol next to a cell that contains a math formula. Any new formula entered in a cell will overwrite the original calculation. Calculations are stored when screens are saved.



File	General	Credit Action	Bal. Sheet	Inc / Exp	Notes	Letters	Reports
	Freight & Trucking					0	0
	Gas / Fuel / Oil					12,996 +/-	0
	Insurance Exp.					0	0
	Labor Hired					(750+333)*12	0

--Figure 34p, View a Math Formula--

- To edit a math formula, click the plus/minus (+/-) symbol next to a cell that contains a math formula. An **Edit Formula** dialog box will be displayed, type any changes and CLICK “Save”.



--Figure 34q, Edit Formula Window--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

To add information at the schedule level, click on the hypertext link for the desired income/expense item. This will open up the schedule for that line item.

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

Current
1/1/2012 To 12/31/2012

Proj. Inc/Exp Summary [Add / Modify / Delete](#)

[Ratios](#)

[Save & Stay](#) | [Cancel](#)

[Copy Avg.](#) Projected Avg.(0) None

[Crop Sales](#)

[Livestock & Poultry Sales](#)

Figure 34r, Opening Schedule

Using crop sales as the example, enter the applicable information in each field from left to right, *--and then **CLICK “Add”** on the far right side of the schedule to add the crop. When the “Dbl Crop” box is checked, the double cropped acres are subtracted from the total acres.

Add information for each crop then **CLICK “Add”** link on the far right side of the screen.

Crop Sales [Print](#) [Word](#) [Excel](#) [Summary](#) [Detail](#) [Group By](#)
[Crop](#) [Land Owner](#)

[Yield & Per Unit Defaults](#)

[-- Add New --](#)

	Acres	Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Dbl Crop
<input checked="" type="checkbox"/> Corn-	500	125	100	62,500	0	62,500	4.85	303,125	0	<input type="checkbox"/>
<input checked="" type="checkbox"/> Corn-	500			62,500	0	62,500		303,125	0	<input type="checkbox"/>
<input checked="" type="checkbox"/> Soybeans-	200	35	100	7,000	0	7,000	10.75	75,250	0	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Soybeans-	0			7,000	0	7,000		75,250	0	<input checked="" type="checkbox"/>
Total Production	500			69,500	0	69,500		378,375	0	
Total to Inc/Exp Summary								378,375		

[Save & Stay](#) | [Save &](#) | [Save & Menu](#)

Figure 34s, Financial Data Input at the Schedule Level

After all crops have been added, the “Total Sales” amount will be displayed on the Inc/Exp Summary Screen.--*

Current
1/1/2012 To 12/31/2012

Proj. Inc/Exp Summary [Add / Modify / Delete](#)

[Ratios](#)

[Save & Stay](#) | [Cancel](#)

Operating Income [Copy Avg.](#) Projected Avg.(0) None

[Crop Sales](#)

[Livestock & Poultry Sales](#)

Figure 34t, Total Sales Amount

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

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

The crop sales schedule also includes a “Land Owner” link where information is entered about the customer’s land owners. CLICK “**Land Owner**” to access the “Land Owners” dialog box.

The screenshot shows the 'Crop Sales' window. A callout bubble points to the 'Land Owner' link in the top left, stating 'CLICK “Land Owner”.' Another callout bubble points to the 'Select Land Owner' link in the top right, stating 'Select the land owner for each crop.' A third callout bubble points to the 'Optional enterprise analysis' link at the bottom right, stating 'Optional enterprise analysis.'

Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Dbl Crop	Land Owner
100	125	100	12,500	0	12500	4.85	60,625	0	Select Land Owner
500	125	100	62,500	0	62,500				Sam Beets
500			62,500	0	62,500		303,125	0	
200	35	100	7,000	0	7,000	10.75	75,250	0	Jesse James
200			7,000	0	7,000		75,250		
700			69,500	0	69,500				

Figure 34u, Crop Sales Schedule

- Type the land owner’s name in the “Description” field and CLICK “Add”.
- CLICK “Detail” to enter additional demographic information about the land owner.
- CLICK “Print” to print a Land Owner Information Report.

The screenshot shows the 'Land Owners' dialog box. It has a 'Description' field with 'Frank James' entered and an 'Add' button. Below this is a list of land owners: 'Sam Beets' and 'Jesse James', each with a 'Detail' button. A callout bubble points to the 'Add' button, stating 'Add as many land owners as needed.'

Figure 34v, Land Owners Dialog Box

- Return to the crop sales schedule, CLICK “Select Land Owner” to select a land owner for each crop listed.
- Use the “Group By” option to group crops by either land owner or crop.
- CLICK “Print” to print a Crop Sales Report.

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

*--When completing the “Rent – Land/Animals schedule” in the Operating Expenses section, the “SA” box must be checked to transfer the leased land description to the Security Agreement.

The screenshot shows the 'Rent - Land / Animals' form with the 'Summary' tab selected. The form contains a table with the following data:

rd	Type of Lease	Amount	Pro Forma?	P.F.	Expiration Date	County	State	Other Description	SA
s	written	20,000	None		10/31/2016	AUTAUGA	AL	Legal Desc	<input checked="" type="checkbox"/>

The 'SA' checkbox is circled in red, and the 'Add' button is visible at the bottom right.

Figure 34w, Adding Leased Land to Security Agreement--*

4 Enterprise Analysis

One option on the Income/Expense schedule is the **optional** “Ent” link where a user can enter information needed for crop and livestock enterprise analysis. Break-even analysis is a useful farm management tool because it allows calculation of various combinations of prices and yields. States may decide to setup new Enterprise Analysis models containing benchmark values for expenses for some of the NAICS crop and livestock codes. If new Enterprise Analysis models were setup, they are automatically available for all new customers added to FBP; however, for existing customers the user will need to copy the new model into the existing customer’s record.

Note: Check with FBP coordinator to determine if models have been setup for user’s State. If models are **not** setup, users will need to manually enter expenses.

To copy a new Enterprise Analysis model into an existing customer:

- access the Crop Sales Schedule
- CLICK “**Description**” link in the upper-left of the Crop Sales Schedule Screen.

These instructions are for the “Barley-Enterprise-Seed” model, but the steps are the same for all other NAICS codes.

The screenshot shows the 'Crop Sales' form with the 'Land Owner' tab selected. The 'Description' link is highlighted with a red arrow. The form contains a table with the following data:

Description (NAICS)	Type	Meas	Acres	Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Del Crop Land Owner
Yield & Per Unit Defaults			0	0	100	0	0	0	0	0	0	Select Land Owner

The 'Add New' button is visible at the bottom left, and the 'Add' button is visible at the bottom right.

--Figure 34x, Crop Sales Schedule Screen--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Enterprise Analysis (Continued)

On the Customer NAICS Crop Screen that will be displayed, CLICK “**Copy Location NAICS to Client NAICS**” link.

--Figure 34y, Customer NAICS Crop Screen--

On the Copy Location NAICS to Customer NAICS Screen, left column displays codes available for that location and the right column displays codes currently in use by that customer. The crop entry with “Enterprise” in the title contains the Enterprise Analysis model. To copy “Barley - Enterprise-Seed” into the customer list, do the following:


- CHECK (✓) the box to the left of the crop to select the crop
- CLICK “Copy” link at the top of the left column
- CLICK “Customer NAICS” link to return to the previous screen.


--Figure 34z, Copy Location NAICS to Customer NAICS Screen--


Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Enterprise Analysis (Continued)

The “Barley-Enterprise-Seed” is now available on the Customer NAICS Crop Screen. CLICK “Save & ”.

 button." data-bbox="144 234 904 390"/>

Description	Type	Measure	Proj. Yield	Proj. Per U.	Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	0	0		Add
Copy Location NAICS to Client NAICS Yield & Per Unit Defaults						
Save & Stay Save &  Save & Menu						
<input type="checkbox"/> Barley	Barley Seed	Bu.	0	0	111199-01	Ent.
<input type="checkbox"/> Barley	Enterprise-Seed	Bu.	0	0	111199-01	Ent. **

--Figure 34aa, Customer NAICS Crop Screen--

On the Crop Sales Schedule Screen, CLICK “--Add New--” drop-down menu and select the applicable crop. For this example, select “Barley-Enterprise-Seed”. Enter a Crop Sale for this crop.

Note: To add a crop with the Enterprise Analysis model available, select the crop with “Enterprise” in the description.



Description (NAICS)	Type	Meas	Acres	Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Dbl Crop	Land Owner
-- Add New --			0	0	100	0	0	0	0	0	0		Select Land Owner
<input type="text"/>													Add
Barley-Enterprise-Seed													

*--Figure 34bb, Select “Enterprise” Crop

CLICK “Ent” link to the right of the crop entry to access the Enterprise Analysis Screen.



Description (NAICS)	Type	Meas	Acres	Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Dbl Crop	Land Owner
-- Add New --			0	0	100	0	0	0	0	0	0		Select Land Owner
<input type="text"/>													Add
<input type="checkbox"/> Barley-Enterprise-Seed													
Barley-Enterprise-Seed	Bu.		100	140	100	14,000	0	14,000	4.85	67,900	0		Ent.
Barley-Enterprise-Seed			100			14,000	0	14,000		67,900	0		
Total Production			100			14,000	0	14,000		67,900	0		
Total to Inc/Exp Summary										67,900			

--Figure 34cc, Access Enterprise Analysis--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Enterprise Analysis (Continued)

CLICK “Copy Enterprise Defaults” link in the upper, left to access the Enterprise Analysis model.

Enterprise Analysis
Barley - Enterprise-Seed-

Save & Stay | Save & | Save & Menu

[Copy Enterprise Defaults](#)

	Income	Prchs.	Exp.	Margin	BrE
	67,900	0	0	67,900	0

	Acres	Yield	% Share	Units	Per Unit	Sales
<input checked="" type="radio"/> Projected	100	140	100	14,000	4.85	67,900
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>

Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --	<input type="text"/>	--			<input type="text" value="0"/>	<input type="text" value="100"/>	<input type="text" value="0"/>	<input type="text" value="100"/>	<input type="text" value="0"/>

--Figure 34dd, Copy Enterprise Defaults--

Click link to applicable Enterprise Analysis model. For this example, CLICK “Barley-Enterprise-Seed Barley 2014”.

Barley-Enterprise-Seed - Enterprise Models

Model Title

[Barley-Enterprise-Seed Barley 2014](#)

Cancel &

--Figure 34ee, Select Enterprise Model--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Enterprise Analysis (Continued)

At the top of the Enterprise Analysis Screen, is a “Break-Even” calculation. Users can set up 2 different “What If” scenarios to make adjustments to the “Break-Even” calculation. In the Enterprise Analysis Screen lower portion, the expense defaults will be displayed. The values setup in defaults will be used to calculate the expenses using the “Acres/Production” units that were entered for the crop.

To print the document, right-click on the screen, select “Landscape View” and then print.

Note: User **must** zero out the “% CF” column to prevent the expense calculation from flowing into the projected income/expense.

Enterprise Analysis
Barley - Enterprise Seed-

Save & Stay | Save & [Icon] | Save & Menu

Copy Enterprise Defaults

	Income	Prchs.	Exp.	Margin	B/E
	67,900	0	13,500	54,400	0.9643

	Acres	Yield	% Share	Units	Per Unit	Sales
<input checked="" type="radio"/> Projected	100	140	100	14,000	4.85	67,900
<input type="radio"/> What-If	100	125	100	12,500	5.75	71,875
<input type="radio"/> What-If	100	110	100	11,000	4.25	46,750

Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --					0	100	0	100	0
<input checked="" type="checkbox"/> Check All Uncheck All									
<input type="checkbox"/> Chemicals		Acre		10	100	1,000	0	0	0
<input type="checkbox"/> Fertilizers & Lime		Acre		125	100	12,500	0	0	0

--Figure 34ff, Enterprise Analysis Screen--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

4 Enterprise Analysis (Continued)

The Enterprise Analysis tool can be used without a State enterprise model being created. To access the Enterprise Analysis Screen, on the Crop Sales Schedule Screen, CLICK “**Ent.**” link. The Enterprise Analysis Screen will be displayed. Manually enter the anticipated total expenses for that particular crop.

Enterprise Analysis
Corn --

[Save & Stay](#) | [Save & \[Icon\]](#) | [Save & Menu](#) [Icon]

[Copy Enterprise Defaults](#)

	Income	Prchs.	Exp.	Margin	B/E
	100,000	0	0	100,000	0

	Acres	Yield	% Share	Units	Per Unit	Sales
<input checked="" type="radio"/> Projected	200	125	100	25,000		
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0		
<input type="radio"/> What-If	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	0		

Type	Description	Calc Basis	Exp. U.	Per Exp. U.	Per A. or U.	%	Total	% C.F.	C.F.
-- Add New --		---			0	100	0	100	0

CLICK “Add” to add anticipated expenses.

[Add](#)

--Figure 34gg, Enterprise Analysis Adding Expenses Manually--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

8 Locking Income/Expense Summaries

Income/expense summaries should be locked after completing to prevent further modification of the data. To lock income/expense summaries, CLICK “**Add/Modify/Delete**”. The lock link can be found to the right of the selected summary.

G Income/Expenses - Actuals

1 General

--Actual income and expenses, which can include borrower records, receipts, and tax returns,-- together with production information (“actuals”) contain important information with which future plans can be developed. The following are suggestions for handling categories of actual income/expenses.

Category	What to Do
Operating	
Crop/Livestock Production and Sales	<p>Crop/livestock sales can be entered as a summary dollar amount when the production details are not known, or on schedules to record the production and the details of each crop/livestock production category and its sale.</p> <p>Yield and production can be recorded even if dollar sales for each scheduled item are not broken down. If the total crop or livestock production does not correspond to the dollar sales shown on income tax returns or farm records, users can still preserve the actual production on a per-crop level. Enter the crop production information on the schedule, but uncheck “To I/E”. Then enter the total dollar sales for all crops on the actual summary page. This will preserve production on a scheduled per-crop level, but not require a breakdown of income on a per-crop level.</p> <p>The purchase section that is available on the detail view of the crop schedule is only to be used when purchasing a crop for feeding purposes. The purchase price will be transferred to the “Feed Grain & Roughage (Sch.)” under “Operating Expenses”. The purchase cost for other crops or vegetables being purchased for resale should be entered under “Purchases for Resale”.</p> <p>The purchase cost for livestock, if entered on the detail view of the livestock schedule, will be transferred to the “Purch. for Resale Livestock & Poultry Sales” schedule under “Purchases for Resale.”</p>
Crop Production	Crop production/yields can be tracked on a per-farm basis. To do so, enter the farm name or FSA farm number under “Type” each year. FBP will combine the yields and production in the production trends report for each like-identified farm. “Type” is name and case sensitive, should be the same each year to take advantage of that option.
Purchases for Resale (i.e. market livestock, poultry, and crops/veg.)	Enter detailed purchases for resale within the “Purchases for Resale” schedule. If no detail of purchases is needed, a summary dollar amount of purchases can be entered on the summary page.

Farm Business Plan - FSA User Guide (Continued)

G Income/Expenses - Actuals (Continued)

1 General (Continued)

Category	What to Do
Operating (Continued)	
Operating Expenses (except depreciation and interest)	Enter operating expenses as summary amounts for each expense category, or as details for separate enterprises in the schedules. Summary input is recommended.
Depreciation	<p>Enter actual depreciation from the income tax return, if known, or estimate if it is unknown.</p> <p>Caution: Do not ignore depreciation, as it will be used in the accrual adjusted income statement later. It does not affect MADS, ending cash, or loan feasibility.</p>
Interest	See Financing .
Nonoperating	
Owner Withdrawals	Include living expenses and personal debt payments, i.e. credit cards, personal vehicle payments, home mortgage payments, student loans, personal loans, etc, in this category. Entries can be made on the schedules or as 1 summary entry. No itemization is required.
Income Taxes	Enter actual income and social security taxes paid during the year, unless net wages after taxes are entered in nonfarm income.
Nonfarm Income and Expense	Include gross wages, or net wages if no income taxes are entered, net business income, other nonfarm income or expense. Enter either as summary amounts or enter the details of the source or use of each type of funds in the schedule. Do not enter personal debt payments here. Generally, the nonfarm expense category will not be used.
Financing	
Loan Advances, Repayments, Interest Expense – Operating and Term	<p>Loan advances, repayments, and interest payments can either be entered as summary amounts or as details in the “Loan Payments” schedule.</p> <p>Interest Expense. If the breakdown:</p> <ul style="list-style-type: none"> between operating and term interest is known, enter both in their respective expense category <p>Note: This is the preferred method.</p> <ul style="list-style-type: none"> is not known, enter the estimate of operating interest, deduct the estimate from the total actual interest, and enter the balance as term interest is not known and cannot be estimated, enter all actual interest as term interest. <p>Note: This will allow a conservative analysis of MADS.</p> <p>Caution: It is never recommended to enter all actual interest as operating interest, unless it actually is.</p>

Farm Business Plan - FSA User Guide (Continued)

G Income/Expenses - Actuals (Continued)

1 General (Continued)

Category	What to Do
Capital	
Capital Expenditures and Sales	Enter as summary amounts or as details in the schedule. If entered on the schedule, ensure that the correct asset description is used from the drop-down menu. Caution: If collateral was sold or purchased, using the actual capital expenditure or sales schedules will not automatically add or subtract those items from the balance sheet schedules, appraisals, or security agreements.
Capital Gains and Losses	Enter capital gains and losses, if applicable. Entries are optional and do not affect the cash flow or the income/expense trends, but do affect an accrual-adjusted income statement.
Capital Contributions and Withdrawals	Capital contributions are inflows of capital that are not the result of business operations or other income. Capital contributions usually include gifts, inheritance, lottery winnings, the gift-value of substantial asset purchases for less than market value, and the capital contributions of partners or stockholders to an entity. Capital withdrawals are outflows of capital that are not the result of business operations or owner withdrawals. Capital withdrawals usually include gifts, the gift-value of substantial sales of assets for less than market value, and withdrawals of capital by partners or stockholders of an entity. Entering capital contributions and withdrawals is important to correctly construct a pro-forma balance sheet, if accrual analysis is completed. Caution: Ensure that capital contributions and withdrawals are not double-counted in capital sales and purchases.
--Beg. Cash on Hand	Enter as summary amount or; if the attached beginning balance sheet cash schedule has been completed, the amount may flow over to the Beg. Cash on Hand schedule.--

Farm Business Plan - FSA User Guide (Continued)

H Income/Expenses - Projected

The projected farm income and expenses, nonoperating income and expenses, financing, and capital plans for a future period are the components of FBP that determine feasibility.

1 Feasibility

*--a Loan Making and Servicing Actions, Except Primary Loan Servicing

When making or servicing loans, FSA uses current year projections (plans) that have been developed for a specified time period. For some operations, a projected plan for the current production cycle and typical plans for additional production cycles may be needed if further analysis of long-term repayment ability is in question.

Examples: A start-up operation with interest only payments in the first year.

An operation transitioning from traditional crops to organic.

See **Feasibility Definition** (Section H 1 c) for more information.

Consider the following.

- **Term loans;** long term feasibility must be considered. On-going farm business operations and reliable nonfarm income must be sufficient in the projected plan to pay on-going farm and nonfarm expenses, and term debts (**positive** MADS). It is not acceptable to use the liquidation of inventory, other assets, cash reserves, or atypical income sources to demonstrate log-run feasibility.
- **Annual operating loans;** short-term feasibility must be considered. The projected plan must provide the ability to repay the annual operating loan during the production cycle (**positive** ending cash).
- **Both term and annual operating loans;** both long and short-term feasibility must be considered. For both loans to be approved, the projected plan must provide the ability to repay the annual portion of the loan during the production cycle (**positive** ending cash) as well as the ability to pay on-going farm and nonfarm expenses, and term debts (**positive** MADS).

Note: If the projected plan shows that only the annual operating portion of the loan can be repaid (**negative** MADS, **positive** ending cash), the annual loan can be approved; however, the term loan would need to be denied.--*

Farm Business Plan - FSA User Guide (Continued)

H Income/Expenses - Projected (Continued)

1 Feasibility (Continued)

b Special Loan Servicing Actions (Primary Loan Servicing Only)

Feasibility for primary loan servicing actions is determined by DALR\$. See **Feasibility Definition** (Section H 1 c) for more information about feasibility.

c Feasibility Definition

A feasible plan or projection is demonstrated by the following.

Note: See 3-FLP, 4-FLP, or 5-FLP, as applicable, for additional information on feasibility.

Loan Type	MADS <u>1/</u>	Ending Cash
Loan Making and Servicing Actions, Except Primary Loan Servicing		
Term Loans, long term feasibility.	Must be positive.	Must be positive
Annual Operating Loans, short term feasibility.	May be positive or negative.	Must be positive
Youth Loans.	Is not applicable.	Must be positive
Primary Loan Servicing		
All loan types.	e-DALR\$ determination.	Must be positive

1/ A positive (zero or greater) MADS is equivalent to TDCLCR of 1.00 or greater. The terms can be used interchangeably.

2 Creating Current Year Projections

A projected plan for the current production cycle can be created for both short and long-run feasibility decisions. Projections can be entered using summary dollar values for each category or on schedules where the calculated total transfers to the income/expense summary. Sometimes a mix of summary and scheduled input is appropriate. Scheduled information is especially appropriate when planning with production and yields. See **Income/Expenses – Actuals** (Section G) for a description of each category and suggestions for the types of information that should be included.

Farm Business Plan - FSA User Guide (Continued)

H Income/Expenses - Projected (Continued)

2 Creating Current Year Projections (Continued)

The following information must be fully documented in the schedules, footnotes, or comment notepads.

- Source of prices and yields used to develop the farm operating plan.
- Operating expenses based on accurate and verifiable information.
- Other farm income verified by written or verbal projection of FP benefits, tax records, historical records, etc.
- Verification of non-farm income.
- Owner withdrawals with documentation supporting the amount used for family living expenses and verification of the source for payments of personal debt.
- Document how the income and expenses for any household members was taken into consideration and how this affects cash flow.

The income/expense projection is categorized into the following 4 parts.

- Operating Income and Expenses (including current assets, current liabilities, crop and livestock sales, other farming income, purchases for resale, all farming expenses including interest, and depreciation).

Note: Income and expenses from current assets and current liabilities can generally be handled by making either of the following selections in the beginning balance sheet
--schedule under the "Proj. I/E?" column:--

- "None", do not send to the income/expense projection
* * *
 - send to selected income and expense schedule on income/expense projection.
- Nonoperating Income and Expenses (including owner withdrawals, income and Social Security taxes, nonfarm income and expenses).

Caution: Projected owner withdrawals must include family living expenses and personal debt payments; such as, credit cards, personal vehicle payments, home mortgage
--payments, student loans, personal loans, etc. All personal debt payments due during the planning period will flow over to the Owner Withdrawal schedule from the attached Balance Sheet.--

- Financing (including term and operating advances and operating principal repayments).
- Capital Sales, Expenditures, Contributions, and Withdrawals.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad

The WordPad on a Credit Action form has additional features that are not available on WordPads located in other parts of FBP. This allows tables and spreadsheets to retain the Microsoft formatting.

*--Microsoft Word and Excel **tables and spreadsheets** can be copied and pasted in the WordPad and the data will retain the Microsoft formatting if, under the WordPad, users CHECK (✓) “Includes imported images and/or pasted data” box.

Caution: Only use when copying Microsoft Word and Excel tables and spreadsheets. Using this feature will decrease performance speed.

When copying **text only** from Microsoft Word to a WordPad in FBP, the text must be stripped of the formatting for the text to print correctly using the Microsoft Reporting Service (MRS) feature. To copy text, do the following:

- highlight desired text in Microsoft Word and copy
- paste in the appropriate WordPad block
- CLICK “**Clean MS Word HTML**” on the right side of the WordPad.

Note: Any formatting, bolding, bullets, etc. will be removed during the “cleaning” process. Formatting can be re-added by using the WordPad toolbar.--*

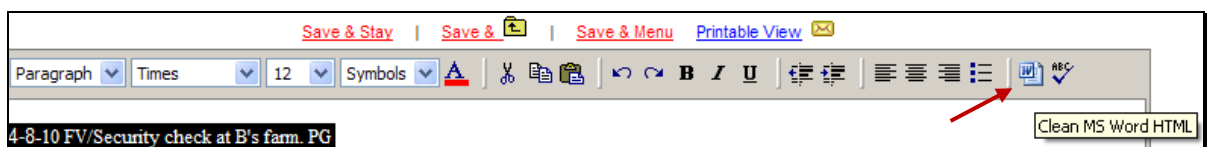


Figure 61la

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad (Continued)

--Additional features available on the WordPad include the following.--

The screenshot shows the 'Credit Presentation' tab in the 'Farm Assmt.' section. The main area displays a table titled 'Capacity' with columns: Description, Type, Measure, and Code. The table lists crops like 'Guar Farming' and 'Sesame' with their respective measures and codes. Below the table, there are sections for 'Livestock & Poultry'. The interface includes a toolbar with various formatting options (1), a checkbox for 'Includes imported images and/or pasted data' (2), a 'Save & Stay' link (3), a 'Select Image (insert above)' link (4), 'Report Appearance' radio buttons for 'Crop content' and 'Wrap content' (5), and a 'Wordpad Height' dropdown menu set to 'Quarter' (6).

--Figure 61lb, Credit Action WordPad--

Item	Feature
1	Word processing options are available to customize entries, including a “Spell Check” feature.
2	*--CHECK (✓) the box when including tables or spreadsheets copied from Microsoft Word or Excel and the WordPad will retain the Microsoft formatting.--*
3	CLICK “ Save & Stay ” link to refresh the screen after each step.
4	Do not use. FCAO and International Technology Services have requested that pictures and images not be uploaded because of performance, storage space, and bandwidth concerns.
5	<p>“Report Appearance” radio buttons can be used to determine how information on the report will be printed. If users click:</p> <ul style="list-style-type: none"> “Crop content”, WordPad will only print what is visible on the screen; however, size can be changed with WordPad Height (item 6) “Wrap content”, WordPad will print the entire WordPad content. <p>Note: Ensure that horizontal information can be seen without scrolling to prevent report from displaying excess information on second page.</p>
6	Use “Wordpad Height” drop-down menu to select the height for the WordPad.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

10 Youth Loans (Continued)

c Security Agreement – Youth Loans

The “Youth Loan” Credit Presentation does not capture the information needed to complete the FBP automated FSA-2028; therefore, FSA-2028 may be completed manually.

d Classification of Youth Loans

See 1-FLP, subparagraph 251 D for instructions on completing youth loan classifications.

11 Security Agreement

A new security agreement can be generated from within any credit action model, except youth loans and D-Loan/Special Classification. In addition, a separate credit action called “D-Loan/Sec Agr. Only” can be added when only a security agreement is desired and no other credit action is required.

Once the Security Agreement Screen is displayed, CLICK “**Save & Update**”.

In the “Update” dialog box, select the following sources of information:

- current income/expense projection

Notes: Chattel description information is populated from the * * * schedules of the balance sheet associated with the selected income/expense projection. The “Col?” box (✓) on *-the schedule must be checked for the information to transfer. Enter an “*” asterisk before each line item subject to Purchase Money Security Interest.--*

By default, all real estate descriptions on the security agreement will be populated from the “Balance Sheet”, “Assets”, “Real Estate-Land”; and “Inc/Exp”, “Operating Expenses”, “Rent–Land/Animals” * * * schedules. “To SA” may be unchecked to stop the transfer of real estate descriptions to the security agreement.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

11 Security Agreement (Continued)

- general information.

Note: The name and address of the primary customer will always appear on the security agreement. The names and addresses of related entities and entities that pledge *--third-party security will also appear on the security agreement if any 1 of the--* following are checked in “General”, “Related Entities”, and [Entity Name]:

- “Spouse”
- “Co-Applicant”
- “Co-Owner”.

Caution: Do **not** check “Farm Assmt”.

The following table provides information on additional fields that would be manually entered onto the form, if applicable.

Field	Details
Security Agreement Date	Effective date of the Security Agreement.
(c) State Information	List States where equipment is located.
(10) Fixtures	Enter a description of fixtures, etc. taken as collateral.
(d) State Information	List States where livestock is located.
(e) Accounts, deposit agreements, general intangibles, etc.	Enter additional information about specific accounts, contract rights, general intangibles, etc., as required by State supplements, if any.
Additional Security Agreement Verbiage	Add any additional information as needed. Information added to this section will print on the report before the signature lines.

Notes: The Security Agreement may be printed by clicking “Print Security Agreement” located in the upper right hand corner of the document or “Reports Setup”.

Signature requirement: The security agreement **must** be printed and the customers’ signatures obtained.

FLP Rates

A Interest Rates for FLP's

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

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes		
Note: For the current interest rate, contact the National Office.		
Operating	*--2.375	12/1/15--*
Operating - Limited Resource	5.000	12/1/90
Operating - Microloan - "Special Interest Rate"	5.000	2/7/14
Farm Ownership and Conservation Loans	*--3.750	12/1/15--*
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	12/1/15
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	3.750	12/1/15
Farmer Program - Homestead Protection	3.750	12/1/15
Shared Appreciation Amortization	2.750	12/1/15
Softwood Timber Loans	3.750	12/1/15
Economic Emergency - Operating	2.375	12/1/15
Economic Emergency - Real Estate	3.750	12/1/15
Emergency - Amount of Actual Loss	3.375	12/1/15--*
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.000	11/1/15
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.625	9/1/15
Emergency - Annual Production	4.625	9/1/15
Nonprogram - Chattel Property	4.625	9/1/15
Nonprogram - Real Property	6.000	11/1/15
Apple Loans	*--0.875	12/1/15
Association - Grazing	3.750	12/1/15
Association - Irrigation and Drainage	3.750	12/1/15--*
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**
- mail to:

USDA/FSA/Kansas City Warehouse
2312 East Bannister Road
Kansas City MO 64131-3011.

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)	0.310	11/1/15

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 October 30, 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 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

DD FLP Oversight Review User Guide (Continued)

D Part A: Quarterly Review (Continued)

1 “Direct Loan Making: Review Of Direct Loan Applications” (Continued)

D “Rejected Application File Reviews”

Review 3 applications rejected since last review; review all if less than 3. Information sources include the following:

- borrower case file
- OY FLPDM Direct Application Report
- rejection letter.

Question	Source
1: Applicant Name	Select 3 applications from DLS reports, Loan Making Reports, Direct Applications, and OY FLPDM Direct Application Report.
2: SDA	Application report
3: Reasons for denial including applicable citations of requirements from CFR are clearly documented in the notification letter to the applicant	DLS has a drop-down list to select the reasons for denial. This is just a summary, to determine the reason. Review the rejection letter, if necessary.
4: Appropriate review/appeal rights were included in the notification letter to the applicant according to 1-APP	Review the rejection letter.
5: ECOA and non-discrimination statements were included in the notification letter to the applicant according to 1-FLP	

DD FLP Oversight Review User Guide (Continued)

D Part A: Quarterly Review (Continued)

2 “Guaranteed Loan Making: Review Of Guaranteed Loan Applications”

Review 5 applications received since last review; review all if less than 5. Information sources include the following:

- Farm Program Eligibility Report
- FSA-851
- FSA-2292
- GLS 2209A report
- GLS Farm Loan Application Package View Screen
- GLSAPP02 – Guaranteed Loan Applications Detail Report
- RD 1940-22.

Question	Source
1: Applicant Name	GLSAPP02.
2: Lender Name	GLSAPP02, GLS2209A, and GLS Farm Loan Guarantee Request View Screen.
3: Lender Type: 1-SEL, 2-CLP, 3-PLP	GLS2209A and GLS Farm Loan Guarantee Request View Screen for each applicant.
4: Applicant representation is consistent within all FSA programs (Applicant has not applied for or received Agency benefits under any other name, entity or identification number)	Compare the application against the Farm Program Eligibility report.
5: Lender was notified of incomplete and/or complete application within timeframes prescribed in 2-FLP (2-FLP, paragraph 95)	GLS Farm Loan Guarantee Request View Screen for each applicant.
6: Eligibility of borrower and loan purposes have been evaluated; denial/withdrawal are thoroughly documented and appropriate appeal/review rights were provided (2-FLP, paragraph 108)	Borrower case file documentation and correspondence and FSA-2292.
7: Processing times are within timeframes prescribed in 2-FLP for lender type (2-FLP, paragraph 83)	GLS2209A.
8: Appropriate environmental assessment completed (1940-G and 2-FLP, paragraph 208)	RD 1940-22, FSA-851, and GLS Farm Loan Application Package View Screen. *--Note: For SEL's, appropriate documentation must be included in the guaranteed loan file. CLP's and PLP's certify the appropriate environmental assessment has been completed on FSA-2211 or FSA-2212, as provided in 2-FLP, subparagraph 208 B.--*