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

General Program Administration 1-FLP (Revision 1)	Amendment 125

Approved by: Acting Deputy Administrator, Farm Loan Programs

Amendment Transmittal

A Reasons for Amendment

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

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

Subparagraph 102 B has been amended to remove reference to FSA-2139 and insert references to 3-FI and 64-FI.

Exhibit 15 has been amended as follows, subparagraph:

- A 5 a to replace screen prints
- A 5 b to add an exception for manually-entered related entities, replace screen prints, and add additional file menu options
- A 7 a to replace screen prints
- A 7 b to give directions on reports setup
- A 8 a to replace screen prints
- A 11 b to clarify when prior reports will be displayed on the fly-out menu
- B 2 a to require locking the running record
- B 4 b to require locking the running record
- C 2 to update instructions on adding related entities
- C 5 to add instructions on completing assessment elements
- D 1 to update instructions on requiring a post close balance sheet

A Reasons for Amendment (Continued)

- E 1 a to change the names of the balance sheets used
- E 1 b to change the names of the balance sheets used
- E 2 to change the names of the balance sheets used
- I 1 to clarify when the "Margin of Collateral to Loan" will be used
- I 3 a to replace entire section and provide instruction for new policy
- I 3 b to replace entire section and provide instruction for new policy
- I 3 c to replace entire section and provide instruction for new policy
- I 3 d to renumber screen prints
- I 3 e to replace and renumber screen prints
- J 7 b to add instructions for the post-close balance sheet and update screen prints
- J 14 to add a note for OL term limits documentation, replace screen print with new FO eligibility questions, and add instructions for new FO evaluation radio buttons.

Exhibit 17 has been amended to update FLP interest rates.

Exhibit 18 has been amended as follows, subparagraph:

- A 1 to:
  - add new report "Direct Applications by Status or Type"
  - remove reports "Direct Applications by Status"; "Direct Applications by Type"; "Direct Applications Disposition by Race and Gender", and "Direct Applications Received by Race and Gender"
  - update the date last modified for the "Direct Application Report", "No Decision Report", and "Office Management Report"
  - A 2 to update the date last modified for the "Obligation Transaction Report" and "Undisbursed Obligations Report"

A Reasons for Amendment (Continued)

- A 3 to:
  - add the new “Direct Delinquency Aging Report” and “FSFL Delinquency Report”
  - update the date last modified for the “Payment Reminder Report”, “Related Entities Report”, “Status of Farm Loan Program (540)”, “Transfer Assumption Application Processing Report”, and “Transfer Assumption Completed Actions Report”
- A 5 to update the date last modified for “Loan Servicing Goal 3 Special Servicing Processing Times” report and “Reduce Average Processing Times for Direct Loans Goal 2” report
- B 1 to update the report description for Report Number GLSAPP02 and GLS2209A.

Page Control Chart		
TC	**Text**	**Exhibit**
	1-9 through 1-16 4-3, 4-4	1, pages 1-4 5, pages 37, 38 15, pages 1-6 pages 9, 10 pages 10.5-10.8 pages 10.9, 10.10 (add) pages 12.5, 12.6 pages 12.9, 12.10 pages 13, 14 pages 17, 18 pages 33, 34 pages 36.5, 36.6 pages 39, 40 pages 40.5-40.8 (add) pages 41, 42 pages 45, 46 pages 55-62 pages 65, 66 pages 85-90 pages 90.5, 90.6 (add) pages 91-98 pages 98.5-98.24 pages 98.25-98.28 (add) pages 99-104 pages 107-110 pages 113-116 pages 116.5, 116.6 pages 117, 118 pages 118.5, 118.6 17, pages 1, 2 18, pages 1-12 pages 15-18

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4 FLP Organizational Structure (Continued)

D PDEED Contacts

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

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

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

PDEED FAX Number 202-690-3573		
Name	**Title**	**Phone Number**
Courtney Dixon	Director	202-720-1360
William Cobb	Deputy Director	202-720-1059
Thomas Dobbin	Chief Appraiser	208-378-5671
Linda Baldwin	*--Program Analyst--*	202-720-5489
Lorraine Campbell	Senior Writer/Editor	202-690-2850
Niki Chavez	Senior Loan Officer	202-690-6129
* * *	* * *	* * *
Robert Fleming	Lead Review Appraiser-Southeast	803-435-2201, Ex. 103
Pixie Greer	Senior Loan Officer	202-720-1652
Jennifer Haley	Program Analyst	202-720-9898
Donald Howard	Lead Review Appraiser-West	503-692-1973, Ex. 238
Mike Ittel	Lead Review Appraiser-Midwest	320-251-7800, Ext. 117
Tracy Jones	Senior Loan Officer	202-720-6771
Teresa Martin	Program Analyst	202-690-0431
Dirk Nysveen	Senior Loan Officer	701-893-2239
Sheila Oellrich	Program Analyst	202-720-2990
Marquita Peoples	Program Analyst	202-720-8320
Chris Tarr	Lead Review Appraiser-Northeast	315-568-6124, Ext. 104
Vernon Tesch	Regional Appraiser-West	406-605-3442, Ext. 108

4 FLP Organizational Structure (Continued)

E LSPMD Contacts

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

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

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

Office of the Director FAX Number 202-720-5804		
Name	**Title**	**Phone Number**
Michael R. Hinton	Director	202-720-1984
Craig Nehls	Deputy Director	202-720-1984
Michael Cumpton	Assistant to the Director	202-690-4014
Vera Harris	Division Secretary	202-720-1984
Brenda McNeill	Program and Management Assistant	202-720-4572
Direct Loan Servicing Branch FAX Number 202-720-5804		
Bruce Mair	Branch Chief	202-720-1645
Jacqueline King	Program Analyst	202-720-2820
Jenny Breece	Senior Loan Officer	202-690-4011
Theresa Correa	Senior Loan Officer	202-260-9470
Rebecca Deaton	Senior Loan Officer	202-690-2854
Richard Cardona-Diaz	Senior Loan Officer	202-720-0078
Mary Durkin	Senior Loan Officer	202-720-1658
Sharilyn Hashimoto	Senior Loan Officer	202-720-2743
Jonathan (Lee) Nault	Senior Loan Officer	202-720-6834
Rick Stewart	Senior Loan Officer	202-720-1654
* * *	* * *	* * *
Tamara Wilson	Senior Loan Officer	202-690-4012

4 FLP Organizational Structure (Continued)

E LSPMD Contacts (Continued)

Guaranteed Loan Servicing and Inventory Property Management Branch FAX Number 202-720-5804		
Name	**Title**	**Phone Number**
Jeff King	Branch Chief	202-720-1651
Polly Anderson	Senior Loan Officer	202-720-2558
Patricia Elzinga	Senior Loan Officer	202-690-1729
Sharon Harris	Senior Loan Officer	202-401-0191
* * *	* * *	* * *
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: (*Insert Name*), NFAOC, FaSB, FC-1311 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD ST. LOUIS, MO 63120

5 NFAOC Contacts (Continued)

B Direct Loan Servicing (Continued)

The following provides contact information for the Direct Loan, 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, IA, KY, UT, VI--*
* * *	* * *	* * *	* * *
Kathleen Farid	Accounting Technician	314-679-6826	*--CO, FL, IL, ME, ND, OR, TN, VT, WY
Karen King	Financial Specialist	314-457-6830	PR
Lawrence Mullen	Accounting Technician	314-679-6834	KS, MA, MO, MT, PA, RI, SC, WV, WI
Barbara Lee	Accounting Technician	314-679-6846	AZ, CT, IN, LA, NH, NM, OK, SD, VA
Byron Luster	Accounting Technician	314-679-6848	AR, ID, NE, NV, NJ, OH, WA, GU, WP
Susan Pennock	Accounting Technician	314-679-6835	AL, AK, CA, DE, HI, MD, MN, 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: (*Insert Name*), NFAOC, FCSB, FC-1321 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD ST. LOUIS, MO 63120

5 NFAOC Contacts (Continued)

C Guaranteed Loan Servicing (Continued)

The following provides contact information for the Guaranteed Loan, FCSB.

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

D Debt Collection

The following provides DCIB address.

For USPS Delivery	For FedEx or UPS Delivery
USDA, RURAL DEVELOPMENT, NFAOC, DCIB, FC-1331 BUILDING 104 4300 GOODFELLOW BLVD # 1331 SAINT LOUIS MO 63120-1703	USDA, RURAL DEVELOPMENT ATTN: (*Insert Name*), NFAOC, DCIB, FC-1331 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD ST. LOUIS, MO 63120

5 NFAOC Contacts (Continued)

D Debt Collection (Continued)

The following provides contact information for DCIB.

DCIB Telephone Number 314-679-6870 ECM FAX Number 314-457-4478 FAX Number 314-679-6871			
Name	**Title**	**Phone Number**	**Assignments**
Karen Campbell	Branch Chief	314-679-6861	
Mariella Harstick	Accountant	314-679-6863	Internal Administrative Offset
Wyvone Haymon	Accountant	314-679-6864	TOP Timeline Notifications and ADPS Screen Messages; Cross Servicing * * * Cash
*--Shanna Jones	Accountant	314-457-4027	Cross Servicing Referrals; FSA-2721--*
Katina Mims	Accountant	314-679-6833	TOP Referrals, Weekly Updates and Cash; Credit Bureau Reporting
Charles Spencer	Accountant	314-679-6868	*--TOP Refunds, FSA-2722--*
Karen Johnisee	Financial Specialist	314-679-6865	Federal Salary Offset; Cross Servicing Proof of Debt/Disputes; CAIVRS

E Program Reporting

The following provides PRB address.

For USPS Delivery	For FedEx or UPS Delivery
USDA, RURAL DEVELOPMENT, NFAOC, PRB, FC-1332 BUILDING 104 4300 GOODFELLOW BLVD # 1332 SAINT LOUIS MO 63120-1703	USDA, RURAL DEVELOPMENT ATTN: (*Insert Name*), NFAOC, PRB, FC-1332 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD ST. LOUIS, MO 63120

5 NFAOC Contacts (Continued)

E Program Reporting (Continued)

The following provides contact information for PRB.

PRB Telephone Number 314-457-4310 FAX Number 314-457-4273			
Name	**Title**	**Phone Number**	**Assignments**
Debra Deters	Branch Chief	314-457-4307	
***--**Liz Ecker	Accountant	314-679-6704	RC 531, RC 533, RC 534, RC 535, RC 540, RC 541, RC 542, RC 543, RC 544, RC 547, RC 565, RC 606, RC 655, RC 676, RC 692, RC 830, RC 950; FSA-2065; IRS Form 1099-INT, IRS Form 1098
Jaemi Lovellette	Accountant	314-457-4321	RC 960/961; FSA-2585; IRS Form 1099-A
Jessica Ly	Accountant	314-457-4319	RC 970/971; County Information File; IRS Form 1099-C
Timothy Orf	Accountant	314-457-4256	RC 573, RC 593, RC 595, RC 597, RC 661
Eric Ray	Accountant	314-457-4323	RC 980/981; IRS Form 1099-G--*****

5 NFAOC Contacts (Continued)

*--F Cash Management Disbursement Branch

The following provides CMDB address.

Mailing Address
USDA/RURAL DEVELOPMENT NFAOC, CMDB, FC-1412 BUILDING 105 – DOCK DELIVERY 4300 GOODFELLOW BLVD ST. LOUIS, MO 63120

The following provides contact information for CMDB.

Note: For EFT validations, call the CMDB main line at 314-457-4031.

Cash Management Disbursement Branch Main Line 314-457-4031 ECM Fax Number 314-457-4371		
Name	**Title**	**Phone Number**
Linda Schmidt	Branch Chief	314-457-4111
Deborah Stokes	Lead Accountant	314-679-6840
Julie Carlson	Accounting Technician	314-457-4022
Sylvester Cooks	Financial Specialist	314-457-4034
Roger Fordahl	Accountant	314-457-4175
Joann Fults	Financial Specialist	314-457-4025
Erin Greco	Accountant	314-679-6728
Teressa Henry	Accountant	314-457-4011
Curtis Hunt	Accounting Technician	314-457-4093
Dorothy Wise	Financial Specialist	314-457-4016

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6-20 (Reserved)

102 Establishing a Supervised Bank Account

A Selecting a Financial Institution

[7 CFR 761.51(b)] The borrower may select the financial institution in which the account will be established, provided the institution is Federally insured. If the borrower does not select an institution, the Agency will choose one.

[7 CFR 761.51(c)] Only one supervised bank account will be established for any borrower.

[7 CFR 761.51(d)] If both spouses sign an FLP note and security agreement, the supervised bank account will be established as a joint tenancy account with right of survivorship from which either borrower can withdraw funds.

B Opening a Supervised Bank Account

The authorized agency official must provide the financial institution with FSA-2140, which addresses:

- services to be provided
- frequency and method of transmission for account statements
- countersignature requirements
- waiving of service charges whenever possible.

The authorized agency official, the financial institution, and any borrower authorized to write checks must sign FSA-2140. File the original in the borrower's case file and provide 1 copy to the borrower and 1 copy to the financial institution.

The authorized agency official is not required to provide his or her SSN to the financial institution. Government agencies are exempt from the requirements of the Customer
--**Identification Program. See 3-FI and 64-FI.**--

Note: Supervised bank accounts shall remain open no longer than 12 months, unless justified by the loan official, and concurrence by DD. DD must document the reason in the FBP running record.

C Type of Account

[7 CFR 761.53(a)] A supervised bank account, if possible, will be established as an interest bearing deposit account provided that funds will not be immediately disbursed, and the account is held jointly by the borrower and the Agency if this arrangement will benefit the borrower.

The authorized agency official, the borrower, and the financial institution must complete FSA-2141 when an interest bearing account is used.

102 Establishing a Supervised Bank Account (Continued)

D Account Balance Exceeding the Maximum Amount Insured by the Government

[7 CFR 761.51(e)] If the funds to be deposited into the account cause the balance to *--exceed the maximum amount insurable by the Federal Government, the financial--* institution must agree to pledge acceptable collateral with the Federal Reserve Bank for the excess over the insured amount, before the deposit is made.

*** * ***

Agency officials should use EFT or multiple advances when possible to minimize instances where the balance in supervised bank accounts will exceed the maximum insurable amount.

If an account balance will exceed $250,000, County Offices must complete FSA-2144 and forward it to the State Office. The State Office shall submit FSA-2144 to:

- FMD FINANCIAL SYSTEMS AND PROCEDURES BRANCH
  STOP 0581
  1400 INDEPENDENCE AVE SW
  WASHINGTON DC 20250-0581

- FAX: 703-305-1144.

FMD will coordinate the collateralization with the financial institution.

[7 CFR 761.51(e)] (1) If the financial institution is not a member of the Federal Reserve System, the institution must pledge acceptable collateral with a correspondent bank that is a member of the Federal Reserve System. The correspondent bank must inform the Federal Reserve Bank that it is holding securities pledged for the supervised bank account in accordance with 31 CFR Part 202 (Treasury Circular 176).

(2) When the balance in the account has been reduced, the financial institution may request a release of part or all of the collateral, as applicable, from the Agency.

Requests for release of collateral will be forwarded to FMD, Financial Systems and Procedures Branch.

Reports, Forms, Abbreviations, and Redelegations of Authority

Reports

This table lists the required reports of this handbook.

Reports Control Number	Title	Reporting Period	Submission Date	Negative Reports	Reference
FLP4	FLPRA Annual Report	Annually	By February 1 each year	Required	403
FLP5	SBA Review Report	Annually	By October 31 each year	Required	103

Forms

This table lists all forms referenced in this handbook.

Number	Title	Display Reference	Reference
CCC-10	Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents		Ex. 36
CCC-257	Schedule of Deposit		Ex. 36
FmHA 2006-21	Information Systems Management (ISM) Request for Changes to User Documentation		52
FM1	Data Security Access Authorization Form		167
FSA-13-A	Data Security Access Authorization Form		53, 54, 166, Ex. 15, 36
FSA-137	Address Information Request		46
FSA-159	Request for Supplies, Forms, and/or Publications		Ex. 17
FSA-470	Tractor Feed Post Card for Metered Postage		46
FSA-603	Collection Register for State and County Offices		Ex. 36
FSA-851	Environmental Risk Survey Form		Ex. 36
FSA-858	Determining if a Wetland May Be Present		222
FSA-2001	Request for Direct Loan Assistance		44, 47, 48, Ex. 36
FSA-2007	Statement Required by the Privacy Act for Non-Applicants		48
FSA-2028	Security Agreement		Ex. 36
FSA-2037	Farm Business Plan Worksheet Balance Sheet		Ex. 15
FSA-2038	Farm Business Plan Worksheet Projected/Actual Income and Expense		Ex. 15
FSA-2040	Agreement and Record of the Disposition of FSA Security/Release of Proceeds		262, 263, Ex. 7, 36
FSA-2045	Record of the Disposition of FSA Security/Release of Proceeds		Ex. 36
FSA-2065	Annual Statement Loan Account		5, 49, 52
FSA-2072	Cancellation of U.S. Treasury Check and/or Obligation		169

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

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2101	DD FLP Oversight Report Guide		Ex. 36
FSA-2103	Direct Loan Making File Review Questionnaire		28
FSA-2104	Guaranteed Loan Making File Review Questionnaire		28
FSA-2119	Delinquent Borrower Servicing File Review Questionnaire		28
FSA-2120	Moratorium Notice		41
FSA-2121	Termination of Moratorium		41
FSA-2125	Farm Loan Program County Information File Changes		46, 444
FSA-2126	Program Loan Cost Expense (PLCE) Request		162, 166-169
FSA-2127	Request for CED FLP Loan Approval Authority		25
FSA-2129	Microloan Making File Review Questionnaire		28
FSA-2140	Deposit Agreement		101, 102, Ex. 15, 36
FSA-2141	Interest-Bearing Deposit Agreement		102
FSA-2142	Statement of Deposits and Withdrawals		103, Ex. 36
FSA-2144	Designated Financial Institution Pledge of Collateral		102
FSA-2145	Demand for Withdrawal of Supervised Bank Account Funds		103
FSA-2150	Development Plan		122, 125
FSA-2153	Release by Claimants		122
FSA-2154	Release by Contractor		122
FSA-2160	Appraisal of Chattel Property		142
FSA-2161	Appraisal Report - Agricultural Tract		142
FSA-2162	Real Estate Sales Data		142
FSA-2163	Supplemental Forms-Agricultural Appraisal		142
FSA-2164	Appraisal for Mineral Rights		142
FSA-2165	Administrative Appraisal Review		143
FSA-2166	Technical Appraisal Review and Certification		143
FSA-2167	Administrative Appraisal Review for Chattel Appraisals		143
FSA-2171	Substitute Invoice		167, 169
FSA-2172	Request for Emergency Payment		169
FSA-2173	Program Loan Cost Expense (PLCE) Vendor Code Request		166, 167
FSA-2198 **1**/	Claimants With Closed Settlement Claims With No Appeal Hearing in Suspension		Ex. 13.5
FSA-2199 **1**/	Claimants With Closed Settlement Claims With Appeal Hearing in Suspension		Ex. 13.5

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

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

Forms (Continued)

Number	Title	Display Reference	Reference
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
FSA-2585	Acquisition or Abandonment of Secured Property		5
FSA-2721	List of Currently Not Collectible (CNC) Debts Eligible to be Referred to Treasury for Cross-Servicing		5
FSA-2722	Update to TOP and Cross-Servicing Information		5

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

Forms (Continued)

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

Forms List (Continued)

F New Forms

The following lists new forms used for FLP delivery.

Form Number	Title
FSA-2002	Three Year Financial History
FSA-2003	Three Year Production History
FSA-2004	Authorization to Release Information
FSA-2005	Creditor List
FSA-2006	Property Owned or Leased
FSA-2123	Farm Loan Programs Testing Certification
* * *	* * *
FSA-2145	Demand for Withdrawal of Supervised Bank Account Funds
FSA-2302	Description of Farm Training and Experience
FSA-2306	Notice of Application Withdrawal/Pending Withdrawal
FSA-2308	Notice of Eligibility for FSA Assistance
FSA-2340	Selection of Attorney/Title Agent and Legal Services
FSA-2516	30 Day Reminder of the Notice of Availability of Loan Servicing
FSA-2523	Denial - No Feasible Plan - Current/Financially Distressed
FSA-2524	Borrower Response to Denial of PLS (Current/Financially Distressed)
FSA-2544	SAA 6 Month Contact Letter
FSA-2545	SA Due - Notification

Forms List (Continued)

G New Exhibits

The following lists new exhibits used for FLP delivery.

Required Under	Handbook and Exhibit	Title
FmHA GL 1943-A-1	3-FLP, Exhibit 16	Memorandum of Understanding Between FSA and [Enter Name of State Beginning Farmer Program]
Notice FLP-469, Exhibit 1	4-FLP, Exhibit 52	Borrowers Entering Active Duty
Notice FLP-469, Exhibit 2	4-FLP, Exhibit 53	Borrowers Leaving Active Duty
***--**Notice FLP-128, Exhibit 1	5-FLP, Exhibit 13	Third Party Pledge of Security Notification Letter
Notice FLP-128, Exhibit 1	5-FLP, Exhibit 14	Youth Loan Notification Letter**--***
FmHA Instruction 1951-J, Section 1951.457(b)	5-FLP, Exhibit 38	10-Day Notice of Non-Program Delinquency
FmHA Instruction 1951-J, Section 1951.457(b)	5-FLP, Exhibit 39	30-Day Reminder of Non-Program Delinquency
Notice FLP-467, Exhibit 2	5-FLP, Exhibit 52	Notice of Acceleration for FLP Accounts Held by Native American Borrowers and Secured by Real Estate Located Within a Recognized Reservation and Borrower Rights
Notice FLP-467, Exhibit 3	5-FLP, Exhibit 53	Notification of Options Available to the Tribe
Notice FLP-467, Exhibit 4	5-FLP, Exhibit 54	Information on Native American Borrower Rights Under the Consolidated Farm and Rural Development Act
Notice FLP-468, Exhibit 1	5-FLP, Exhibit 55	Notification to a Tribe of an American Indian Borrower's Request to Have a Loan Assigned to the Tribe (With Example Information)
Notice FLP-468, Exhibit 2	5-FLP, Exhibit 56	Notification to an American Indian Borrower of Acceptance of an Assignment Request
Notice FLP-468, Exhibit 3	5-FLP, Exhibit 57	Notification to an American Indian Borrower of Denial of an Assignment Request
RD Instruction 1955-B, Section 1955.62(a)	5-FLP, Exhibit 65	Notification of Personal Property
RD Instruction 1955-B, Exhibit B	5-FLP, Exhibit 71	Notification of Tribe of Availability of Farm Property for Purchase
RD Instruction 1955-C, Exhibit H	5-FLP, Exhibit 74	Conservation Easement for Wetlands
RD Instruction 1955-C, Exhibit I	5-FLP, Exhibit 75	Conservation Easement for Floodplains

Exhibit 15
(Par. 48, 242)

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

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Farm Business Plan - FSA User Guide (Continued)

A Overview

1 Farm Business Planning

FSA uses the FBP system to perform farm planning and analysis, loan origination and servicing functions, and manage the FLP loan portfolio. This will allow FSA to:

- assist customers in planning their business operations, either online or through traditional business methods
- improve the timeliness and quality of service
- thoroughly analyze credit actions with an improved, yet consistent process
- use accrual analysis, when appropriate, in analyzing credit decisions and preparing plans
- improve loan documentation and compliance with audits
- empower States to proactively manage their loan portfolio by providing access to a data mart of financial information.

Because the FBP system is flexible, there are many ways to deal with different circumstances. This user guide is designed as a starting point to provide overall FSA policy in farm planning and analysis, and discuss policies and business practices FSA has implemented in FBP. Additional information about actual software usage is available through the online eHelp.

.***--**See **Getting Help** (Section L).**--***

The term “FBP” is used in the following 2 contexts:

- collecting documents that compose FBP
- the system used to create the document FBP.

A Overview (Continued)

4 Defaults (Continued)

b Crop and Livestock NAICS Codes

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

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

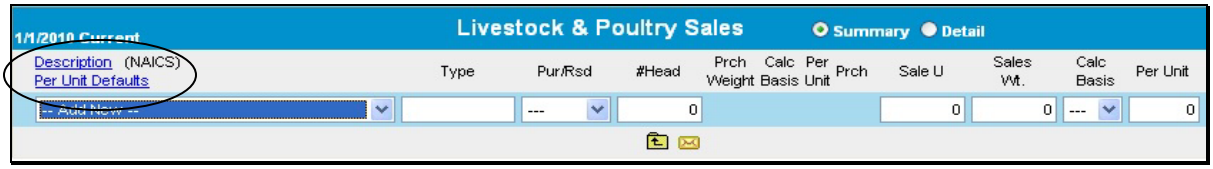


Figure 1

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

--*

Figure 2

A Overview (Continued)

5 Adding and Accessing Customers in FBP

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

a Adding a New Customer

All customers who submit an application will be added to the FBP. Before attempting to add a new customer to FBP, ensure that the customer and all related entity members have been added in BP, have an "Active" status record, and have not been duplicated.

***--**To add a new customer record, CLICK "**Add Customer**" on the Locator Screen.

Figure 3 **--***

Complete the New Customer Setup Screen according to the following:

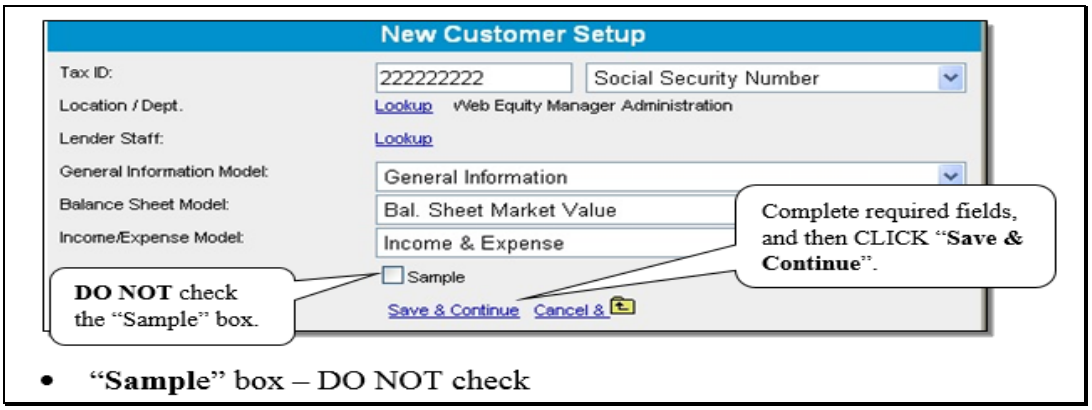


Figure 4

- enter "**Tax ID**" of the new customer that **must** match the tax ID that is entered into BP

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

  - "Social Security Number" for individuals
  - "Employer Identification Number" for entities.

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**".

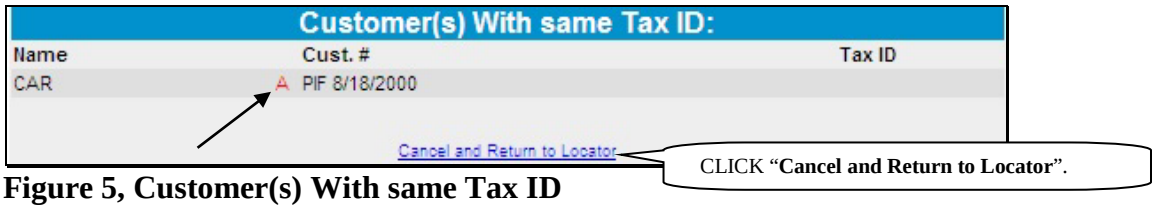


Figure 5, Customer(s) With same Tax ID

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.

***--Exception:** Related entities that have been manually entered in the FBP will not have an "Active" record status.

To access a customer through the Locator Screen, enter any combination of search criteria and CLICK "**Search**".

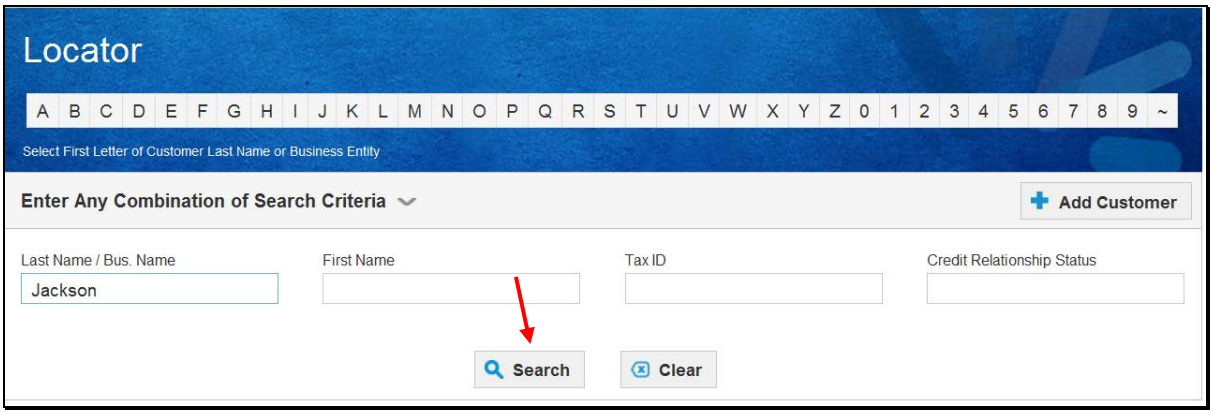


Figure 6 **--***

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

b Accessing an Existing Customer (Continued)

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"

***--**

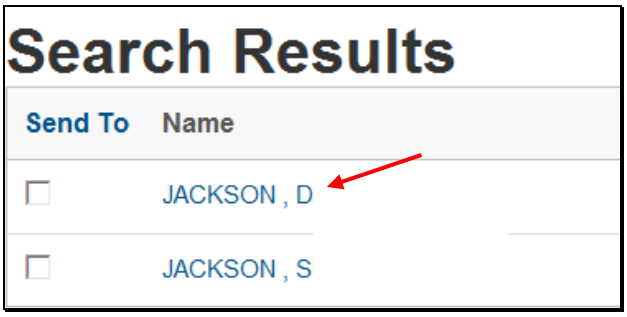


Figure 7a

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**" – fly-out window provides a list of the last 10 customers accessed within your customer access group

- "**My Last 10 Selected**" – fly-out window provides a list of the last 10 customers selected by the user

- "**View All My Customers**" – provides an alphabetical list of all the user's customers. For the customer to be listed, the user must have been added to the customer's "Lender Staff".**--***

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

b Accessing an Existing Customer (Continued)

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

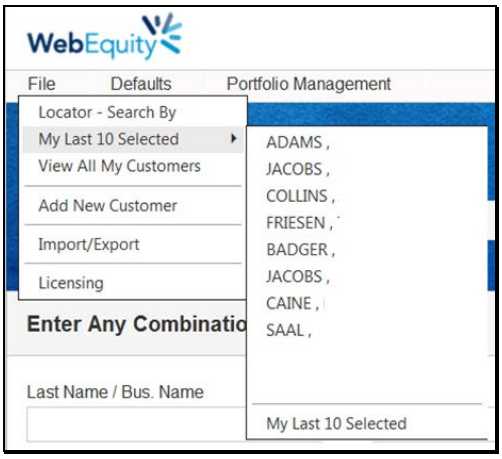


Figure 7b --*

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**"

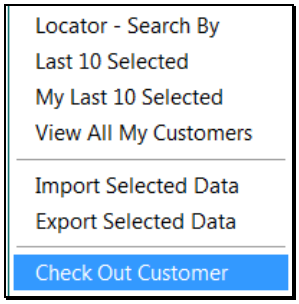


Figure 7c

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**".

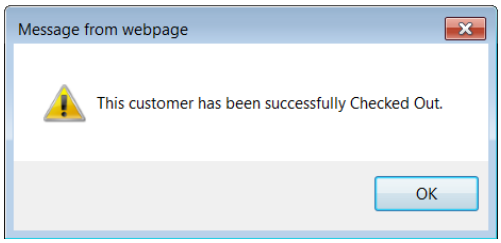


Figure 7d

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.

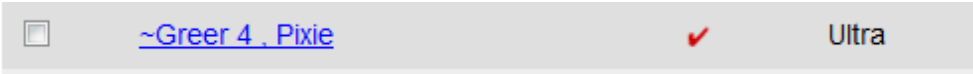


Figure 7e

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**".

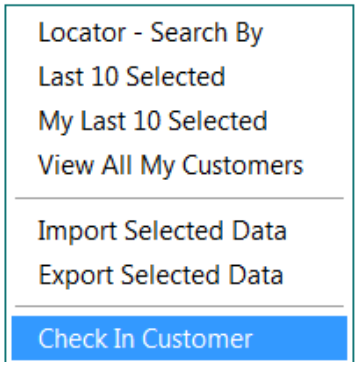


Figure 7f

..

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.

A Overview (Continued)

7 Importing/Exporting Data (Continued)

a Exporting Files (Continued)

- Select and enter password information.
- CLICK "**Export Selected Data**".

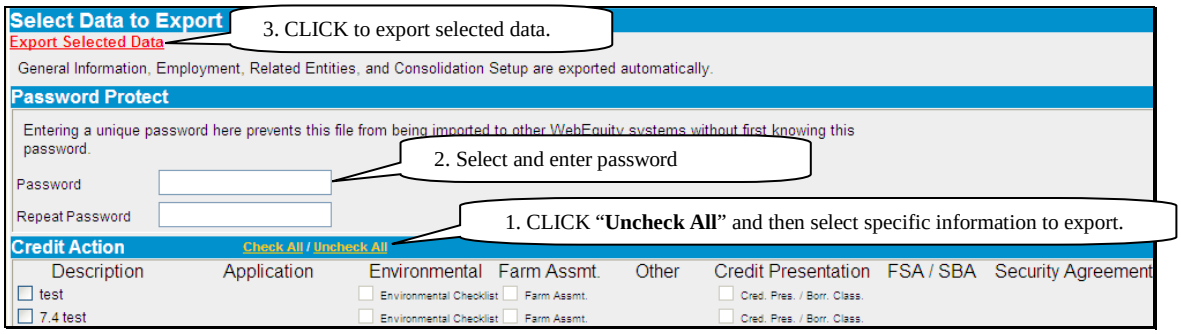


Figure 8d, Select Data to Export Screen

- ***--**The "Exporting Data, Please Wait" screen will be displayed while the download is being processed.

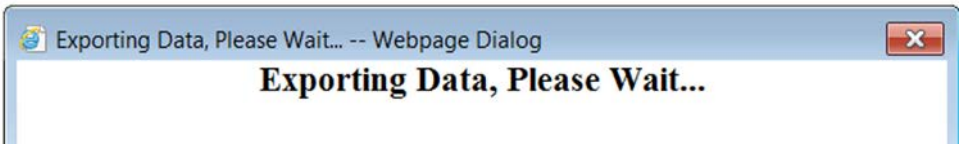


Figure 8e

- Once the export is complete, a "View Download" dialog box will be displayed with the exported customer information.**--***

A Overview (Continued)

7 Importing/Exporting Data (Continued)

b Importing Files (Continued)

- CLICK "**Import Selected Data**".

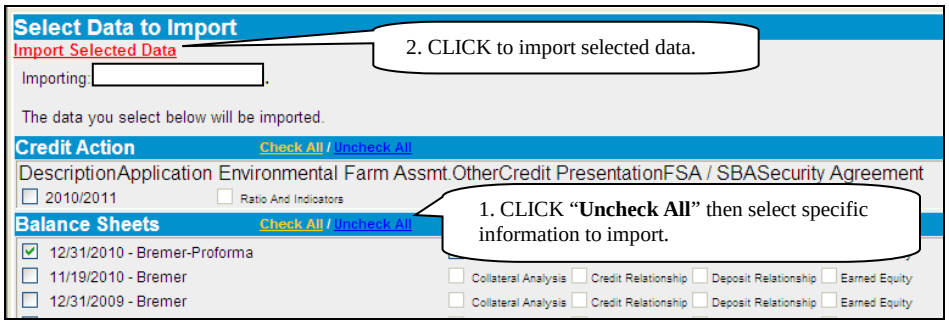


Figure 8i, Select Data to Import Screen

- ***--**The Importing Data, Please Wait Screen will be displayed while the import is being processed.

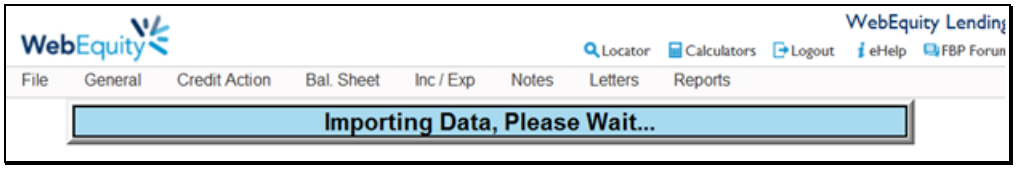


Figure 8j

- Once the import is completed, the Locator Screen will be displayed. Select the customer to view the imported data.

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**".

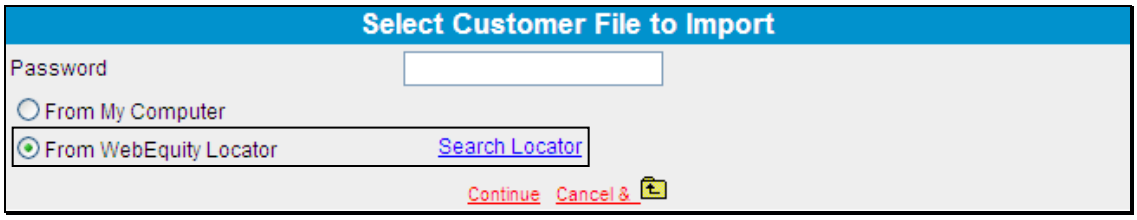


Figure 8k, Select Customer File to Import Screen

A Overview (Continued)

--8 Transfer of Data Within FBP (Continued)--

a Transfers and Assumptions (Continued)

- Enter the search criteria for the transferor on the Customer Lookup Screen, and CLICK "**GO**". Click on the "Customer Name" from the list of names displayed.

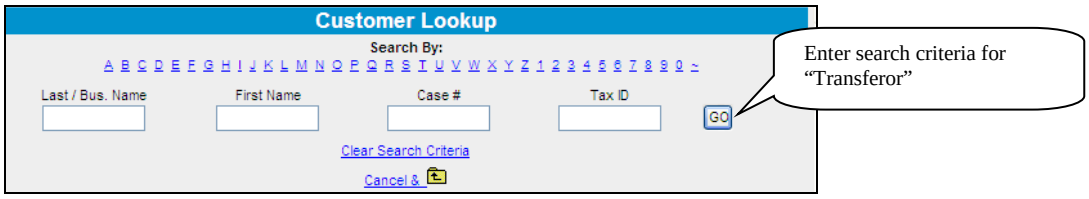


Figure 8l, Customer Lookup Screen

- When returned to the Select Customer File to Import Screen, the selected customer's name will be displayed. CLICK "**Continue**".

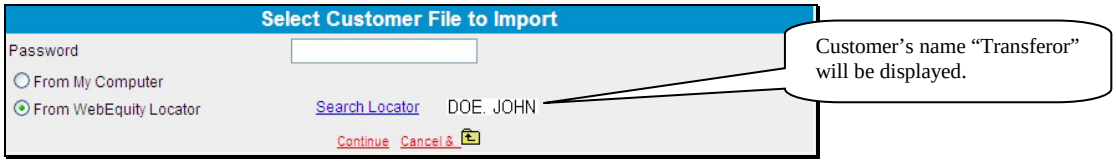


Figure 8m, Select Customer File to Import Screen

- 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.

A Overview (Continued)

8 Transfer of Data Within FBP (Continued)

a Transfers and Assumptions (Continued)

- CLICK "**Import Selected Data**" to complete the import of financial data into the transferee's customer record.

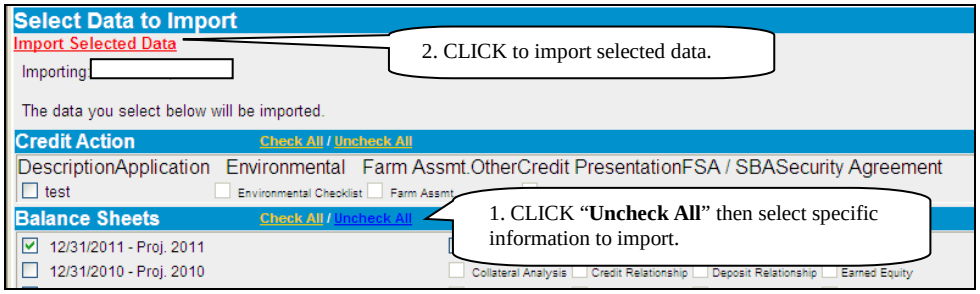


Figure 8n, Select Data to Import Screen

- ***--**The Importing Data, Please Wait Screen will be displayed while the import is being processed.

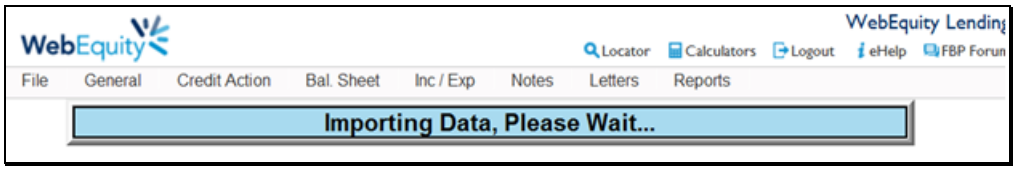


Figure 8o

- Once the import is completed, the Locator Screen will be displayed. Select the customer to view the imported data.**--***

- Remove the transferor's customer record from the Locator Screen. See **Moving FBP Customer Records to the Recycle Bin** (Section B 6 a).

A Overview (Continued)

11 Credit Reports (Continued)

a General Information (Continued)

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

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

Notes: Do **not** use FBP to order credit reports for FSFL's.

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

b Accessing Credit Reports Feature

Access Credit Reports options according to the following.

- Select a customer record.
- CLICK "**General**", "**Credit Reports**", and **[*name of applicant*]**. All applicants needing a Credit Report for an account must be listed as "Related Entities" on the General Information Screen. The primary applicant of the account, as well as the related entities, will be listed on the "Credit Reports" options.
- ***--**CLICK **[*name of applicant*]** for which a Credit Report is being requested. The fly-out menu only displays prior Credit Reports without errors or no-hits. **All** prior credit reports can be viewed by clicking on "**Add/Delete**".

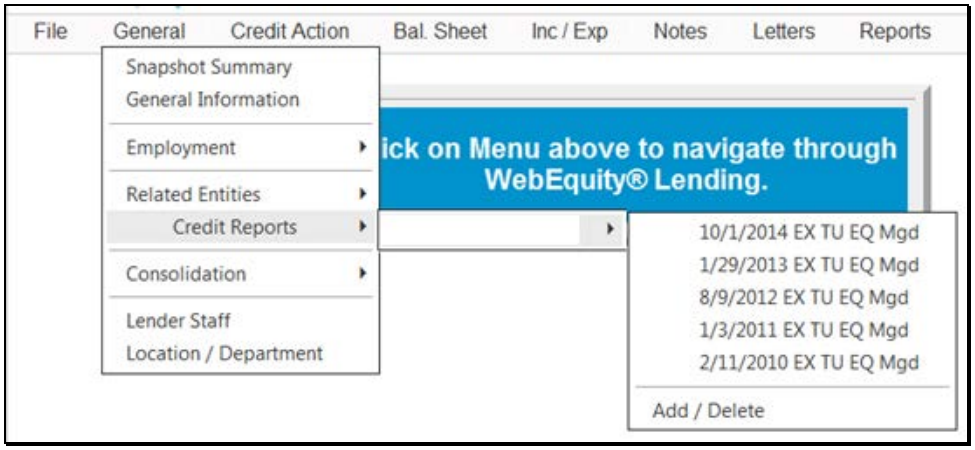


Figure 9a **--***

A Overview (Continued)

11 Credit Reports (Continued)

c Ordering Credit Reports for Individuals

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

- CLICK "**Add/Delete**" for the individual for whom a Credit Report is needed. The Credit Report Information Screen will be displayed with the applicant's name, address, and tax ID from General Information *** * ***.

- FBP defaults to a Merged Report, automatically requesting information for the Get New Report from all 3 credit bureaus. Ordering the Merged Report ensures that full and complete information on the applicant's credit is received.

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

  - The spouse **must** be identified as a "Spouse" and "Co-Applicant" in the "Related Entities" Section on the General Information Screen **before** ordering the report for the primary applicant.

  - CLICK "**Yes**" for the "Joint Report" radio button, if applicable. The name and tax ID of the spouse/co-applicant will be displayed.

- CLICK "**GET CREDIT REPORT NOW**".

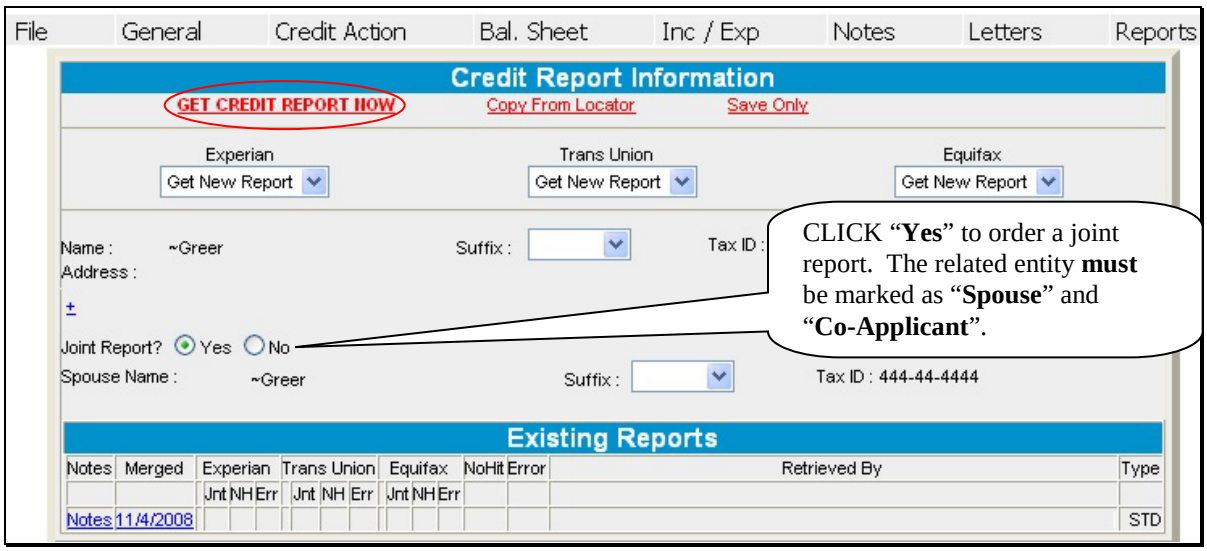


Figure 9b

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

2 Running Record (Continued)

*--a Locking the Running Record

Running records will be locked at the end of each calendar year to prevent further modification of the data. To lock the running record, CLICK "**Notes" "Add/Modify/Delete"**. The lock link can be found to the right of the selected running record.**--***

b 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.

c 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.

d 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.

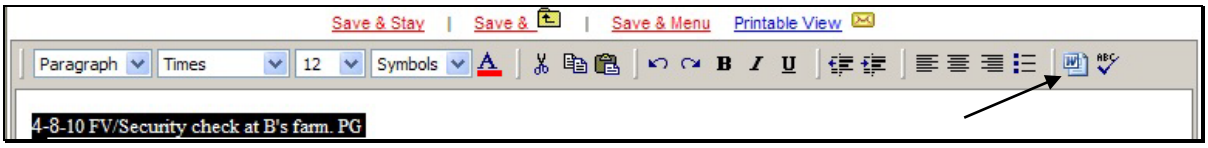


Figure 10c

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

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.

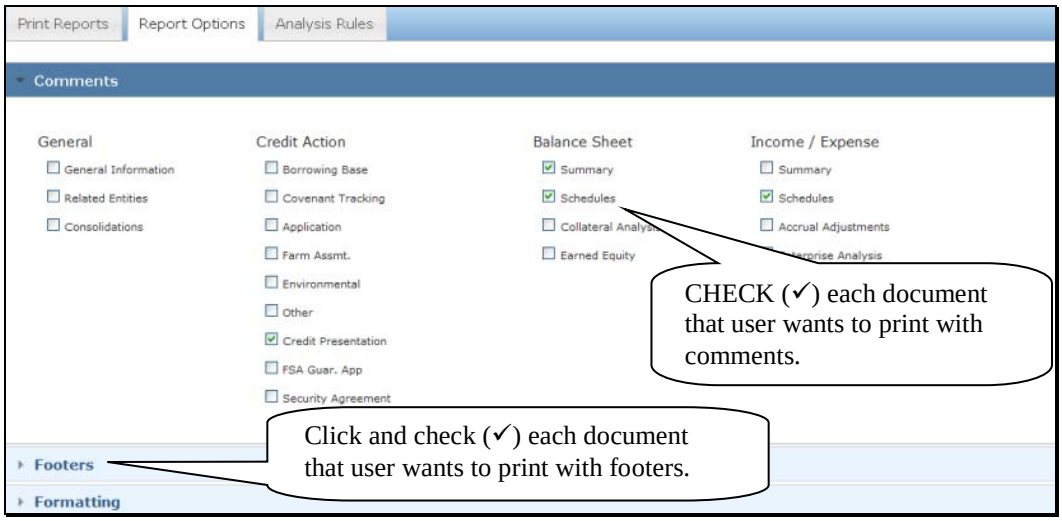


Figure 11b, Using "Print Manager"--*

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

4 Reports and Forms – Signature and Filing Requirements (Continued)

d Reports Setup (Continued)

- balance sheets:

  - ***--**Column 1, current or after eDALR$ plan, if completed
  - Columns 2 through 4, preceding years
  - Columns 5 and 6 may be used as needed, for example Post Close.**--***

The options displayed on the Reports Setup Screen and the "Print Manager", "Analysis Rules" tab will automatically default to the National Office recommendations. CLICK "**Value Farm Prod**" or "**Gross Revenues**" radio button for the values to be used in all ratios.

By selecting options from the "Balance Sheet Columns" section, users can establish 2 columns to show comparisons of 2 types of calculations. See **When Customer and FSA Balance Sheet Values/Amounts Differ** (Section D 6) for more information.

Notes: The "Agriculture" check (✓) boxes should **not** be changed.

Any changes made to either the Reports Setup Screen or the "Print Manager", "Analysis Rules" tab will automatically reflect on the other.

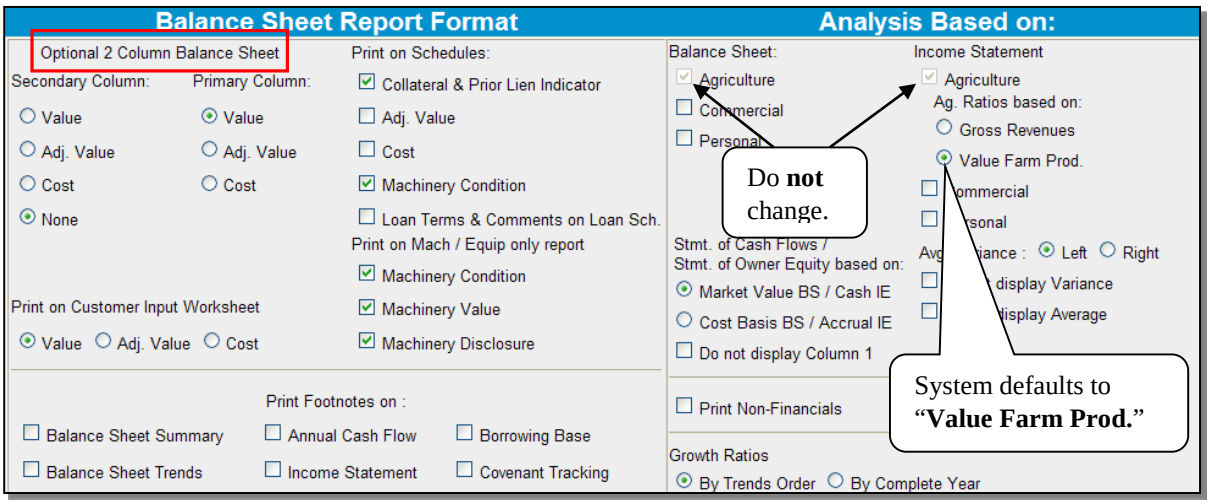


Figure 11m, Reports Setup Screen

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

4 Reports and Forms – Signature and Filing Requirements (Continued)

d Reports Setup (Continued)

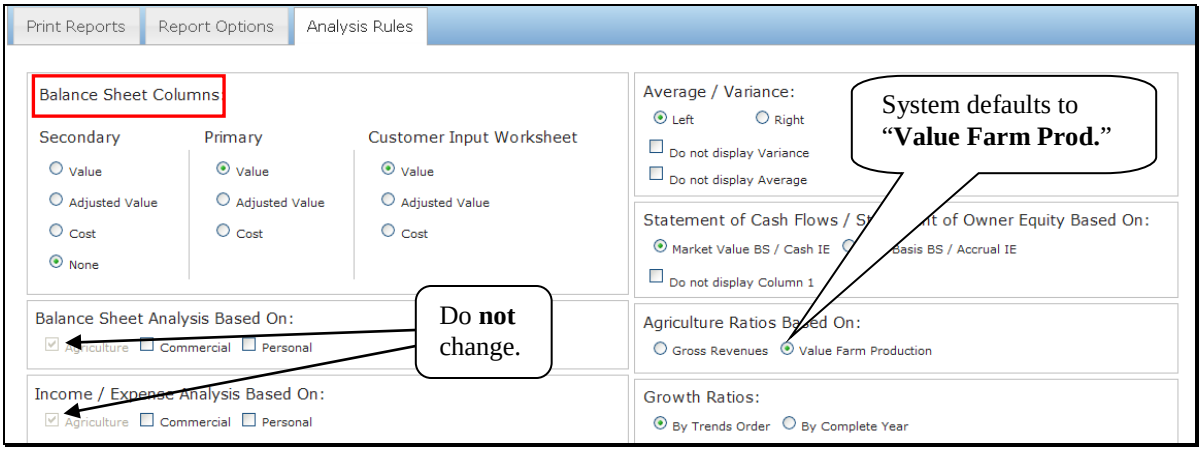


Figure 11n, "Print Manager", "Analysis Rules" Tab

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. • "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.

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. There are 2 options available, however Related Entities **will** be added to the General Information Screen from SCIMS if available.

Option 1: Add the related entity from SCIMS. All persons or entity members must be active in BP **before** being entered as a related entity. This is the recommended option as all personal information will be automatically updated whenever the customer is accessed.

- CLICK "**Related Entities**" link.
- Complete Related Entity Setup Screen, CLICK "**Save & Continue**".

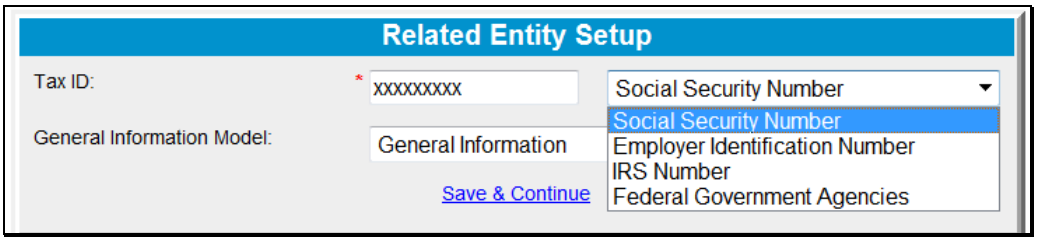


Figure 11o, Add related entity from SCIMS--*

C General Information (Continued)

2 Related Entities (Continued)

***--Option 2:** Manually add the related entity. This option can be used when the applicant is a "Business with SSN" such as LLC or revocable trust. The individual with the same SSN cannot be accessed from SCIMS and must be added manually.

- CLICK "**General>Related Entities>Add/Modify/Delete**"

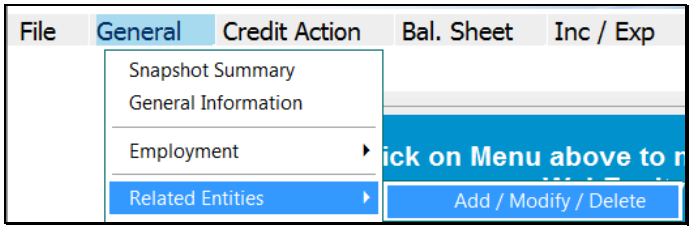


Figure 11p, Access Add/Modify/Delete

- Under "**Not To/From SCIMS:**", CLICK the "**Add New**" link.
- Do not use the "Add From Locator" link.

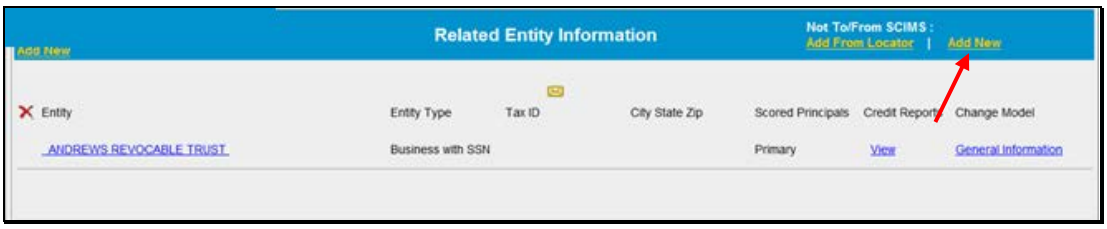


Figure 11q, Related Entity Information--*

C General Information (Continued)

2 Related Entities (Continued)

- ***--**Complete the Related Entity Setup Screen, CLICK "**Save & Continue**".
- Use the same tax ID as the business entity.

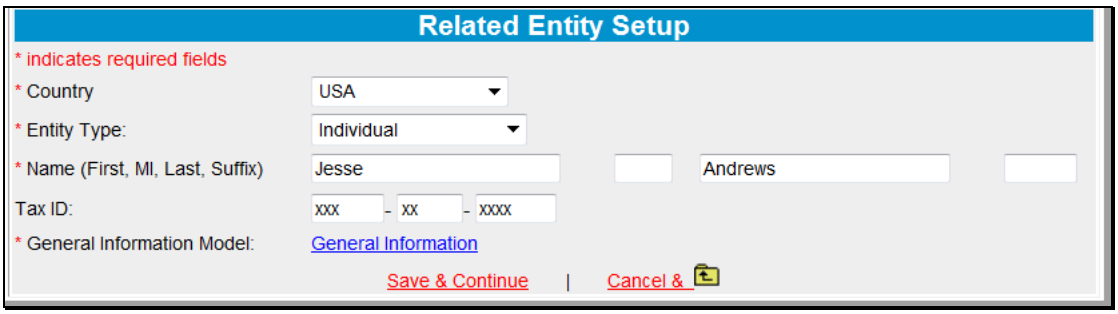


Figure 11r, Related Entity Setup

The individual has been added with the same SSN as the entity. "*****" identifies manually added entity members, *Not in SCIMS.

- CLICK on the related entity link to add personal information.

Figure 11s, Related Entity Information--*

C General Information (Continued)

2 Related Entities (Continued)

***--**The following information is required for consumer credit report purposes: name, SSN, DOB and address.

- Select type of related entity, example Co-Applicant
- Complete required fields for the related entity and CLICK "**Save &**".

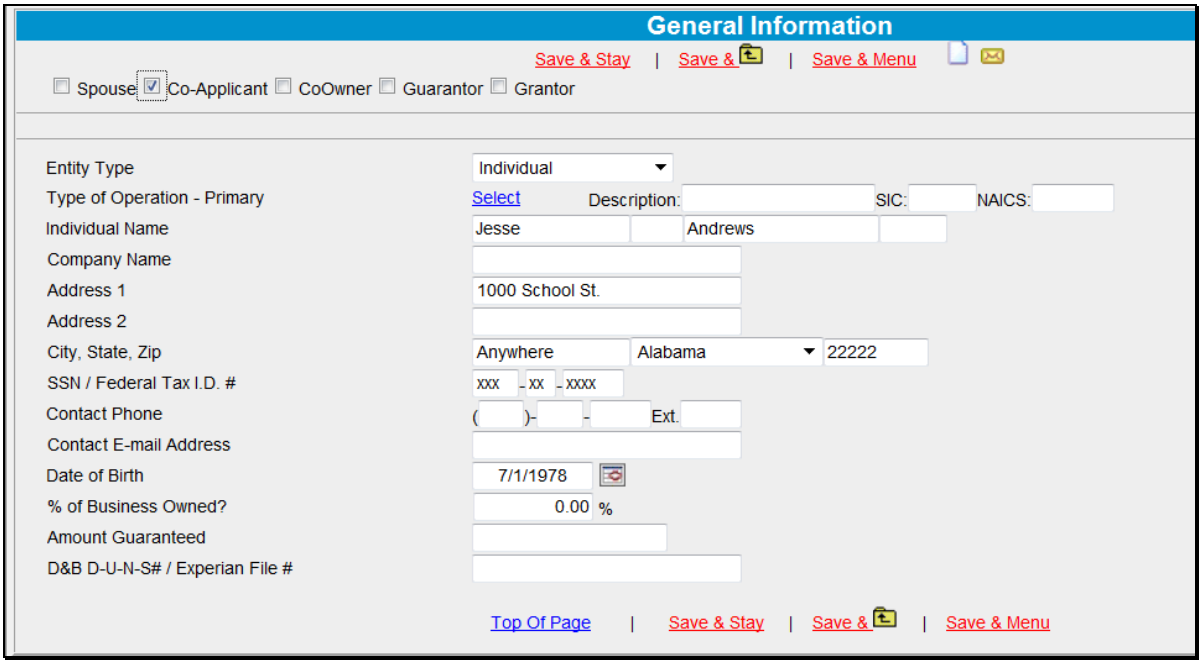


Figure 11t, Related Entity General Information--*

C General Information (Continued)

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**".

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".

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.

--**Complete each element of the assessment on the General Information Screen by entering information in the WordPad's and text boxes, selecting the appropriate radio buttons and check boxes, and by using the drop down menu to select the appropriate date.**--

a New Customers

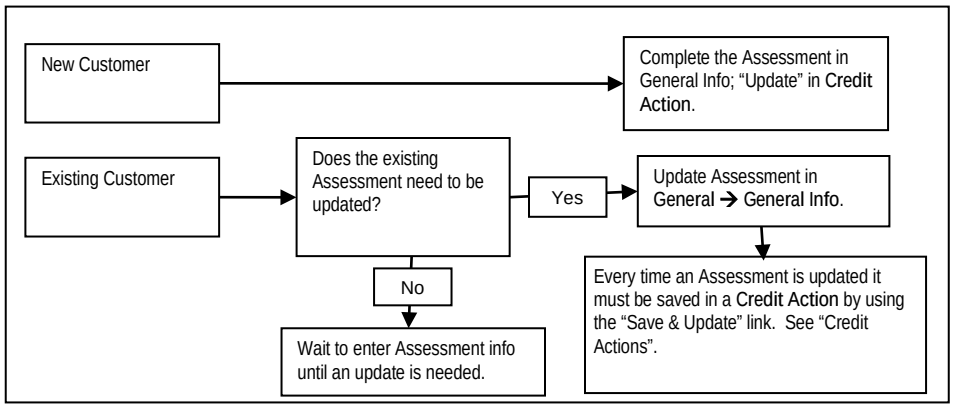
See 1-FLP, paragraph 222 for instructions on the documentation required for an initial assessment. *** * ***

b Assessment Review and Updates

See 1-FLP, paragraph 223 for instructions on the documentation required for updates to the assessment. *** * ***

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.

D Balance Sheet

A balance sheet is a financial statement that reflects the values of an individual or entities assets, liabilities and capital at a specific point in time. Balance sheets can be created for a current date, future date, or even a previous date, if necessary, to reconstruct a customer's historical financial position. Obtaining balance sheets at the end of each business year is preferable, if possible.

There is no limit to the number of balance sheets that can be created or maintained in FBP.

Notes: The source or basis of the assets and liabilities must be fully documented in the schedules, footnotes, or comment notepads.

There is no limit to the number of balance sheets that can be created or maintained in FBP.

The balance sheet summary **must be** printed and signed by the customer for all loan making and servicing actions.

1 Types of Balance Sheets

***--**A meaningful description, such as "FYE 12/31/16" or "After eDALR$ 2016", should be used when a balance sheet is created. The description becomes especially important in years where multiple balance sheets are created and will appear on all reports.

Type of Balance Sheet	Additional Details
Current	A balance sheet prepared as of the current date. It is generally a snap-shot of the customer's assets and debts as of a certain date. This is the balance sheet that will be used for the collateral analysis.
Post-Close	A balance sheet prepared assuming that the planned loan making or loan servicing action has just taken place. • The credit action does **not** have to be closed before a post-close balance sheet is created. • The post-close balance sheet will be used to classify the account. A post-close balance sheet must be completed for the following credit actions: • D-Loan Making (for Term Loans and combination Term and AOL, excludes Youth Loans) • D-Loan Regular Servicing • D-Loan Special Servicing • Microloan.
Pro-Forma	A balance sheet prepared assuming that the projected income/expenses have occurred during the plan period. A pro-forma balance sheet can be prepared to analyze what a customer's financial position would be in the future, i.e. after a 1 year period.

--*

D Balance Sheet (Continued)

2 Adding New Balance Sheets

***--**To add a new balance sheet, CLICK "**Bal. Sheet**" on the toolbar. A balance sheet may be added using either the "Trends Manager" or "Add Balance Sheet" option selected from the drop-down menu.

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 14a, Balance Sheet Trends Manager Using the Toolbar

To add a new balance sheet report, in a column CLICK "**Create New**" link in an empty cell. Any changes made to the selection and the order of the reports will be reflected on the Reports Setup Screen. To create a report that would be available to add to the Reports Setup Screen at a later date, click the link found under the "Balance Sheet" tab.

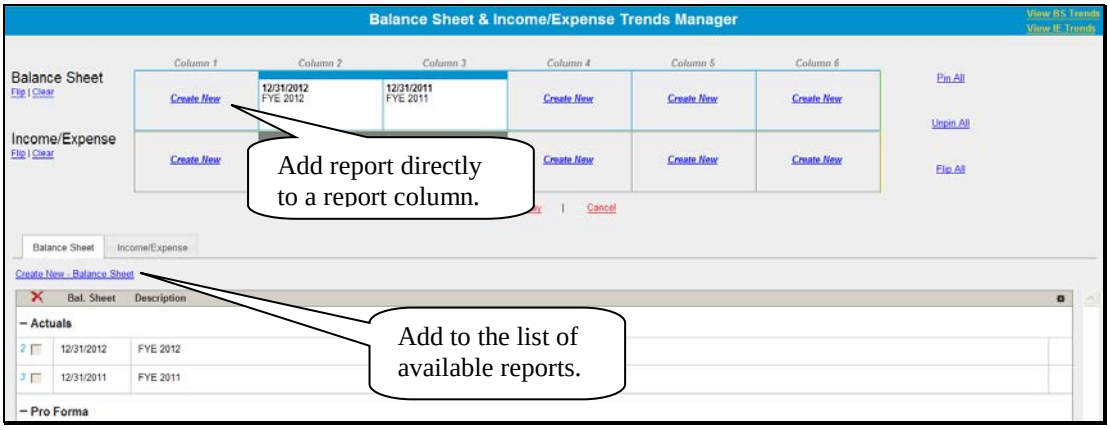


Figure 14b, Balance Sheet & Income/Expense Trends Manager--*

E Refinancing and Restructuring

Refinancing and restructuring requires the special handling of debts within the balance sheet loan schedule.

1 Refinancing

Cash flow plans and balance sheets sometimes must reflect proposed refinance scenarios. The following are 2 options of showing a refinance within FBP:

- the current balance sheet method
- the balance sheet accounting method.

The choice of either option depends upon the needs of the plan.

In both of the following examples, assume the following debts are going to be refinanced by a term FSA loan of $143,000:

- Imperial Bank crop loan of $18,000 with $1,000 of accrued interest
- Ford Credit term loan of $41,000 with $600 of accrued interest
- JD Credit term loan of $80,000 with $1,400 of accrued interest
- Repair Bill of $1,000.

E Refinancing and Restructuring (Continued)

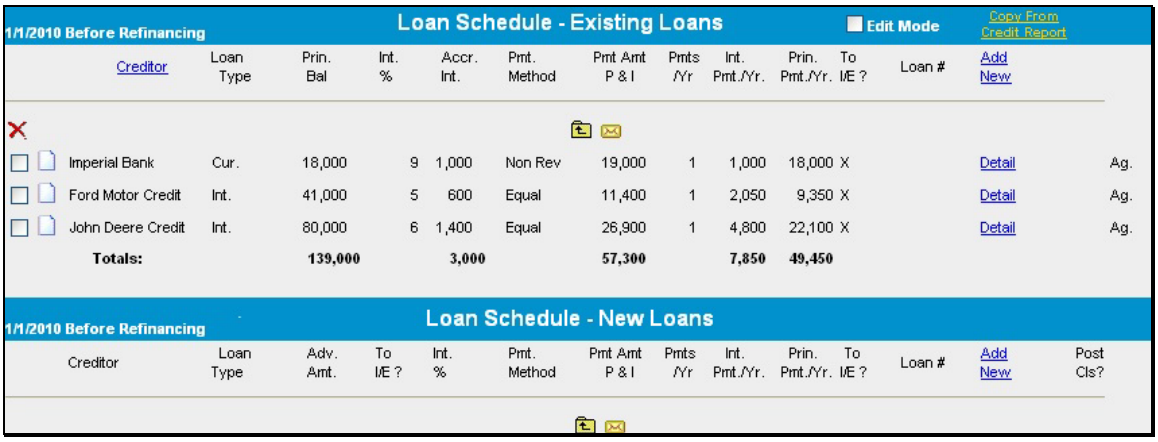
1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method

The current balance sheet method:

- does not show the refinancing sources and uses of funds in the cash flow
- requires the user to document the sources and uses of funds in the Credit Presentation
- ***--requires 2 balance sheets, a "Before Refi" and "After Refi"--***
- cannot be used if using an accrual-adjusted projected income/expense statement
- is the least complicated.

--Step 1**. Create the current balance sheet loan schedule without any new loans. Add a meaningful description such as "Before Ref". Do **not** attach this "Before Ref" balance sheet as the beginning balance sheet for the projection. This balance sheet is for informational purposes only and will be the balance sheet that the customer signs.--



1/1/2010 Before Refinancing — Loan Schedule - Existing Loans — Edit Mode — Copy From Credit Report

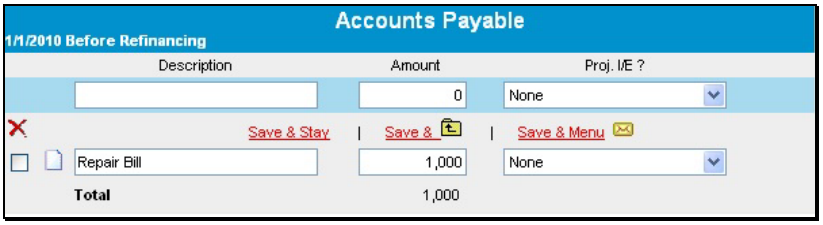
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
Imperial Bank	Cur.	18,000	9	1,000	Non Rev	19,000	1	1,000	18,000	X		Detail	Ag.
Ford Motor Credit	Int.	41,000	5	600	Equal	11,400	1	2,050	9,350	X		Detail	Ag.
John Deere Credit	Int.	80,000	6	1,400	Equal	26,900	1	4,800	22,100	X		Detail	Ag.
Totals:		**139,000**		**3,000**		**57,300**		**7,850**	**49,450**				

1/1/2010 Before Refinancing — Loan Schedule - New Loans

Creditor	Loan Type	Adv. Amt.	To I/E ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	Post Cls?

Figure 19, * * * Balance Sheet Loan Schedule

CLICK "**Bal. Sheet**", "**Other Liabilities**", and "**Accounts Payable**" and ENTER "**Repair Bill**" and "**1,000**" and leave the drop-down menu set to "**None**".



Accounts Payable
1/1/2010 Before Refinancing

Description	Amount	Proj. I/E ?
	0	None
Repair Bill	1,000	None
Total	1,000	

Save & Stay | Save & | Save & Menu

Figure 20, Accounts Payable Schedule

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method (Continued)

--Step 2**. Duplicate the "Before Refi" balance sheet and create an "After Refi" balance sheet. Attach this balance sheet to the projection. On this duplicated balance sheet, make the following changes to document the refinance transactions.--

On the loan schedule:

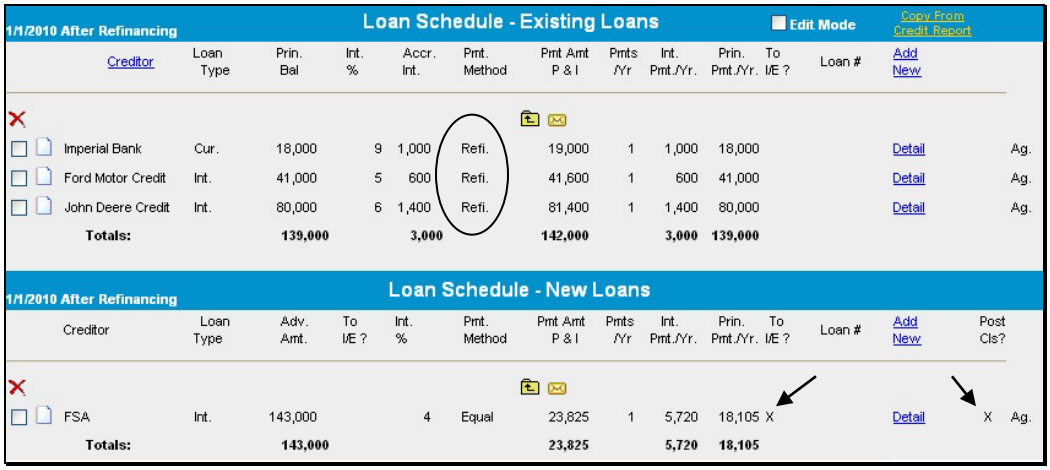
- for existing loans being refinanced:
  - change "Pmt. Method" to "Refi."

    Note: The "Refi" payment method removes the loan from the balance sheet.

  - **uncheck** "To I/E" so that the P&I payments do **not** appear on the projection.
- for new loans:
  - **uncheck** the advance amount "To I/E" so that the advance does **not** appear on the projection

    Note: However, keep the second payment "To I/E" checked so that the new loan payment will appear on the projection.

  - **check** (✓) "Post Close?" so that the loan now appears on this balance sheet.
- CLICK "**Bal. Sheet**", "**Other Liabilities**", and "**Accounts Payable**" to delete the repair bill.



1/1/2010 After Refinancing — Loan Schedule - Existing Loans — Edit Mode — Copy From Credit Report

Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
Imperial Bank	Cur.	18,000	9	1,000	Refi.	19,000	1	1,000	18,000			Detail	Ag.
Ford Motor Credit	Int.	41,000	5	600	Refi.	41,600	1	600	41,000			Detail	Ag.
John Deere Credit	Int.	80,000	6	1,400	Refi.	81,400	1	1,400	80,000			Detail	Ag.
Totals:		**139,000**		**3,000**		**142,000**		**3,000**	**139,000**				

1/1/2010 After Refinancing — Loan Schedule - New Loans

Creditor	Loan Type	Adv. Amt.	To I/E ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	Post Cls?	
FSA	Int.	143,000		4	Equal	23,825	1	5,720	18,105	X		Detail	X	Ag.
Totals:		**143,000**				**23,825**		**5,720**	**18,105**					

Figure 21, * * * Balance Sheet Loan Schedule

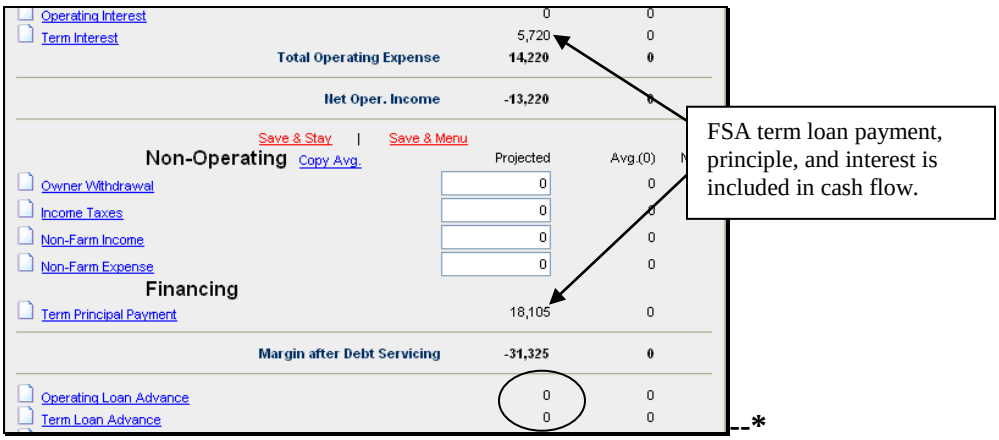
E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method (Continued)

Step 3. Verify that the new FSA term loan payment is included in the cash flow. Note; however, that the sources and uses of funds of the refinancing are **not** included in the cash flow.

*--



--*

Figure 22, Verify Projection

Step 4. CLICK "**Credit Action**", [***name***], and "**Credit Presentation**" to complete the "Credit Relationship" Section with the sources and uses of funds. Note that when the loan was added to the loan schedules using the "Detail" mode, the loan purposes could also be entered.

*--

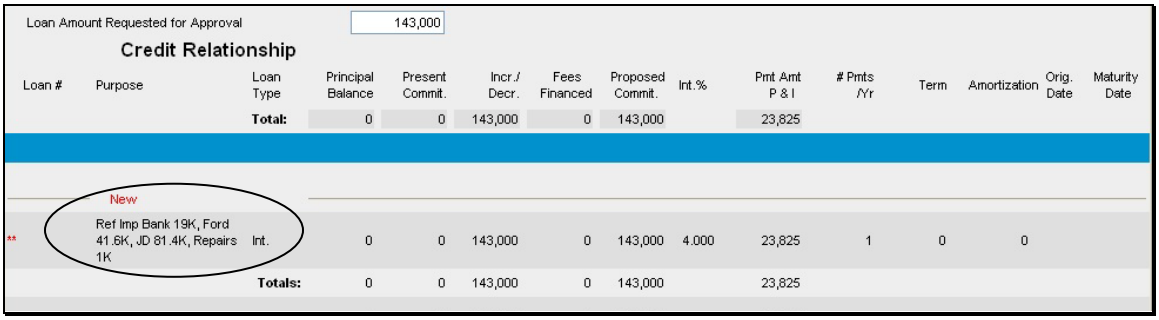


Figure 23a, Complete Credit Relationship Section

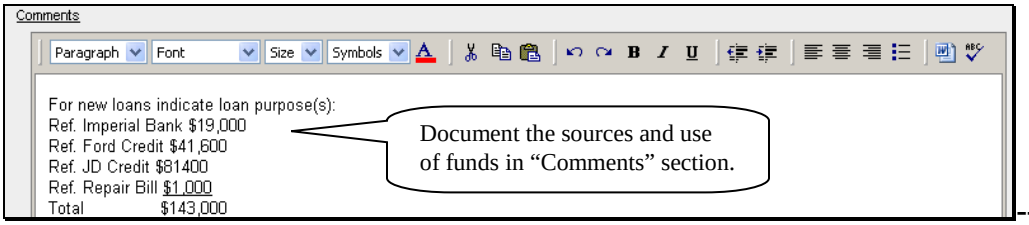


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Figure 23b

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method

The balance sheet accounting method has the following features:

- shows all refinancing sources and uses of funds in the cash flow

  Note: All cash flow transactions are included in the projection in the appropriate categories for proper accounting when using accrual analysis and when comparing projections to actual income tax records.

- requires that the user document the sources and uses of funds in the Credit Presentation

- ***--requires 2 balance sheets, a "Before Refi" and "After Refi"--***

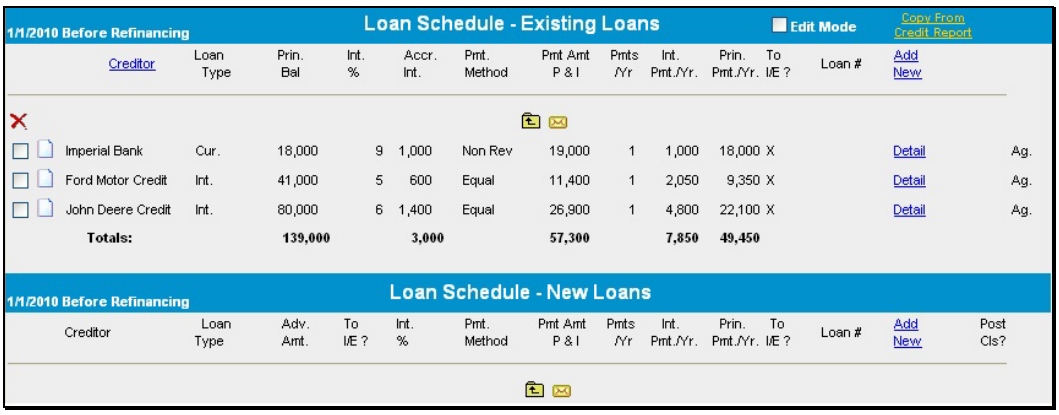
- creates a "current" projection, and also requires a "typical" year projection if accrual adjustments aren't being made to the current year projection to substantiate feasibility

- is required to complete an accrual-adjusted projected income/expense statement

- the "old money" and "new money" portions of the new loan must be treated differently.

Note: The balance sheet accounting method is more complicated.

--Step** 1. Create the current balance sheet loan schedule, without any new loans. Add a meaningful description such as "Before Ref". Note that the existing loans will appear on the balance sheet. This balance sheet is for informational purposes only and will be the balance sheet that the customer signs.**--



1/1/2010 Before Refinancing — Loan Schedule - Existing Loans — Edit Mode — Copy From Credit Report

Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
Imperial Bank	Cur.	18,000	9	1,000	Non Rev	19,000	1	1,000	18,000	X		Detail	Ag.
Ford Motor Credit	Int.	41,000	5	600	Equal	11,400	1	2,050	9,350	X		Detail	Ag.
John Deere Credit	Int.	80,000	6	1,400	Equal	26,900	1	4,800	22,100	X		Detail	Ag.
Totals:		**139,000**		**3,000**		**57,300**		**7,850**	**49,450**				

1/1/2010 Before Refinancing — Loan Schedule - New Loans

Creditor	Loan Type	Adv. Amt.	To I/E ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	Post Cls?

Figure 24, Entering * * * Loan Schedules

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

Also, ENTER "**1,000**" for "Repair Bill" by clicking "**Bal. Sheet**", "**Other Liabilities**", and "**Accounts Payable**" and use the drop-down menu to send the payable to projected I/E as "**Repairs & Maintenance**".

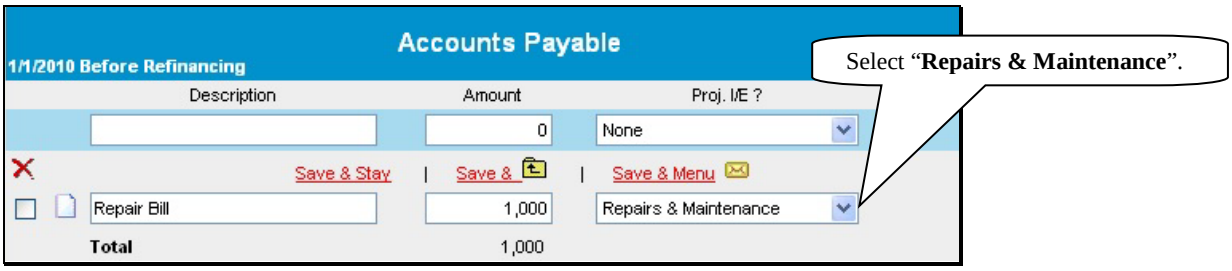


Figure 25, Entering * * * Accounts Payable

***--Step 2**. Duplicate the "Before Refi" balance sheet and create an "After Refi" balance sheet. Attach this balance sheet to the projection.

Step 3. Create the refinance scenario in the "After Refi" balance sheet loan schedules. For loans that are going to be refinanced, change "Pmt. Method" to "Refi." The "Refi" function removes these loans from the balance sheet.--*

Also, include the new term loan advance. To correctly indicate the sources and uses of funds, the new $143,000 term loan must be divided into 2 loans, even though it will be closed as 1 loan.

Note: Add the 2 parts of the loan together when completing the note.

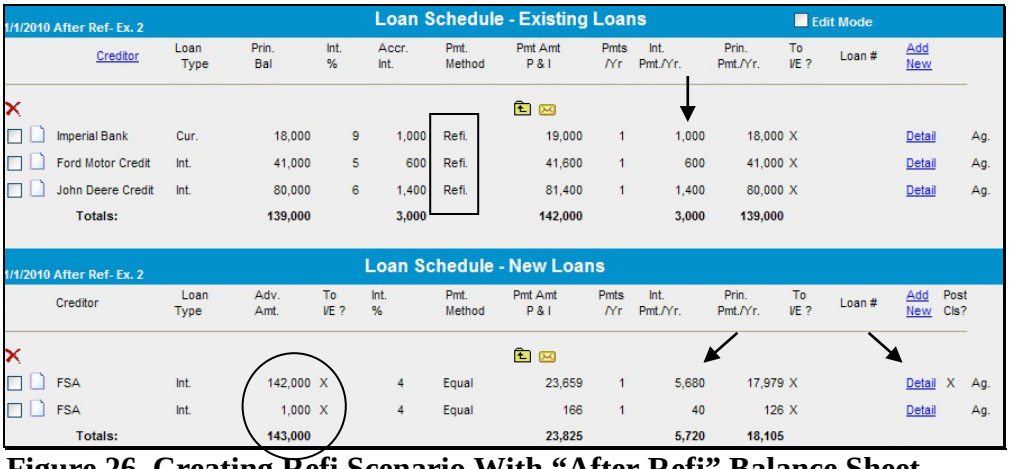
- A term loan of $142,000, which includes refinancing all of the "old money," or refinancing of old loans. Check (✓) "Post Close". The loan will now appear on the balance sheet.

- A term loan of $1,000, which includes "new money" to pay off the accounts payable repair bill. Do **not** check "Post Close" to ensure that the loan does **not** appear on the balance sheet. The accounts payable must continue to appear on the balance sheet so that the accrual adjustments can be calculated. Note that the $1,000 portion of the loan being used to refinance the payable should **not** appear on the balance sheet because it would double-count the liability.

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

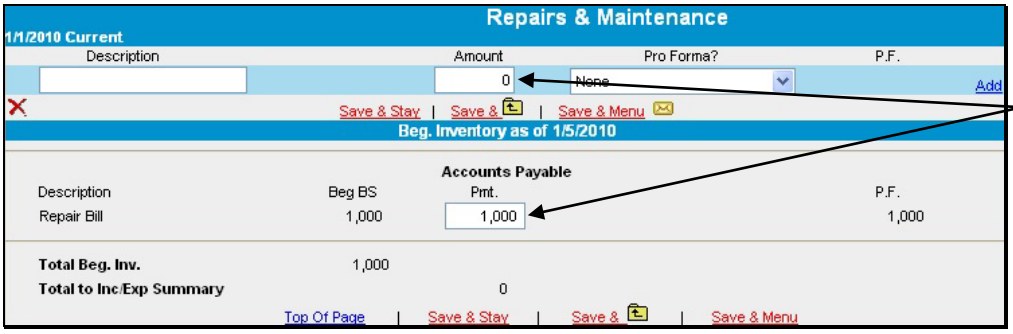


***--Figure 26, Creating Refi Scenario With "After Refi" Balance Sheet**

Step 4. Create the income/expense projection, ensuring that the beginning balance sheet is the "After Refi" balance sheet.**--***

Figure 27, Creating Income/Expense Projection

Step 5. Complete the projected cash flow plan. When the repairs expense schedule is accessed, the accounts payable is listed as available to be paid in the projection. ENTER "$1,000" for "Pmt." as the amount of the repair bill to be paid. In addition, be sure to include the "typical year" amount of expenses as another line item in the expense schedule.



Enter $1,000 in "Pmt." field. Be sure to include any additional expenses for the year as additional line items.

Figure 28, Completing the Cash Flow Projection

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

Step 6. Verify that the refinance transactions are included in the cash flow projection properly. Note the following in the projected cash flow summary.

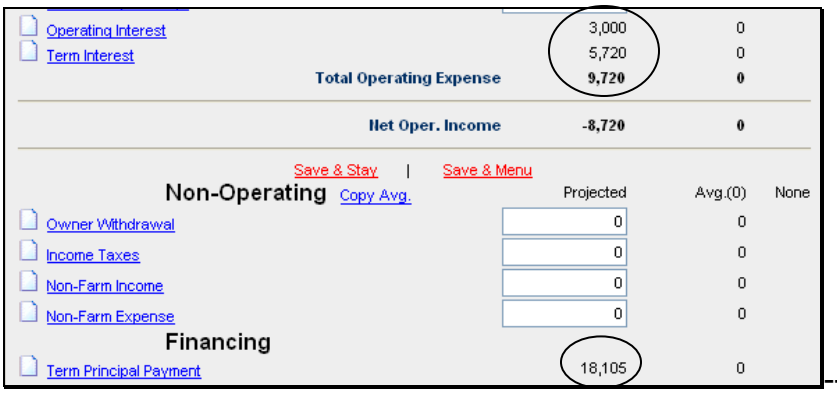
A. The $1,000 repair bill being refinanced is included in the expenses to be paid.
*--

Rent - Mach / Equip / Vehicle	0	0
Rent - Land / Animals	0	0
Repairs & Maintenance	1,000	0
Seeds & Plants	0	0
Supplies	0	0

--*

Figure 29, Verifying Expense and Payable Are Properly Included

B. The operating interest being paid represents the sum of the interest on the loans being refinanced. The term interest and term principal payment amounts represent the interest and principal on the new FSA term loan.
*--



Operating Interest	3,000	0
Term Interest	5,720	0
Total Operating Expense	**9,720**	**0**
Net Oper. Income	**-8,720**	**0**

Save & Stay | Save & Menu

Non-Operating Copy Avg.	Projected	Avg.(0)	None
Owner Withdrawal	0	0	
Income Taxes	0	0	
Non-Farm Income	0	0	
Non-Farm Expense	0	0	
Financing			
Term Principal Payment	18,105	0	

--*

Figure 30, Verify Operating and Term Interest, and Term Principal Payments are Properly Shown

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing

--**In connection with any direct loan servicing action, a current balance sheet will need to be**--
prepared and attached to an income/expense summary for the customer. It is helpful when creating the documents to include a meaningful description such as "1/1/2015 Before DALR$". The "1/1/2015 Before DALR$" balance sheet should be entered in the first column of the Reports Setup Menu and will be selected to update the "**DALR$ Input Report**".

Note: Before a deferral can be approved, a "Post-deferral" plan would also need to be prepared according to 5-FLP, paragraph 159. The "Post-deferral" plan may be entered in Report Setup Menu, column 5.

The DALR$ report, according to 5-FLP, subparagraph 103 A, determines the servicing options
*--that may be available to the customer and will be used to create a "After DALR$" balance sheet with the DALR$ results. Duplicate the "1/1/2015 Before DALR$" balance sheet and attach this balance sheet to a duplicated income/expense summary, and give both documents a meaningful description, such as "1/1/2015 After DALR$". The "1/1/2015 After DALR$" should be entered in the first column of the Reports Setup Menu and will be selected to update the Credit Presentation.

The following example can be applied to all loan servicing authorities or combination of authorities.

Example: Make the following assumptions and also assume that the customer cannot make the existing debt payments and that FSA will use DALR$ to restructure the debt.

- FSA 44-01 loan was for annual operating purposes, and has a balance of $20,000 with $2,000 of accrued interest. DALR$ indicated rescheduling the loan over 15 years with equal payments, which turns the loan into an intermediate loan.

- FSA 44-02 loan was for term loan purposes, and has a principal balance of $100,000 with $1,000 of accrued interest. DALR$ indicated rescheduling the loan with a 15 year term and equal payments.

- FSA 41-03 loan was for a real estate purchase, and has a principal balance of $150,000 and no accrued interest. DALR$ indicated reamortizing the loan with a 30 year amortization and equal payments.

--Step 1**. Create the current balance sheet and income/expense summary named "1/1/2015**--
Before DALR$" for use in the DALR$ Input Report. The loan schedule should reflect the "Before DALR$" balances and payments due.

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing (Continued)

*--

1/1/2015 Before DALR$ — Loan Schedule - Existing Loans — Edit Mode

Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
FSA	Cur.	20,000	2.25	2,000	Non Rev	22,000	1	2,000	20,000	X	44-01	Detail	Ag.
FSA	Int.	100,000	2.25	1,000	Equal	15,601	1	2,250	13,351	X	44-02	Detail	Ag.
FSA	L.T.	150,000	2	0	Equal	6,727	1	3,000	3,727	X	44-03	Detail	Ag.
Totals:		**270,000**		**3,000**		**44,328**		**7,250**	**37,078**				

--*

Figure 32, "Before DALR$" Loan Schedule

Step 2: Create the "D-Loan/Special Serv." credit action. Access and CLICK "**Save & Update**" the DALR$ Input Report. Use the results to run DALR$.

*--**Step 3**. Duplicate the "1/1/2015 Before DALR$" balance sheet and income/expense summary and rename both documents "1/1/2015 After DALR$". Update the loan schedule with the--* DALR$ results.

- "Loan Type" of the current loan to intermediate, to reflect that the account has been rescheduled and it now has a term of greater than 1 year. Change the "Pmt. Method" to "Equal".
- Principal balance will reflect any capitalized interest, if any.
- "Pmt. Amount" will reflect the new restructured payment according to DALR$.
- "Loan #" will be a description that reflects the restructure action.

*--

1/1/2015 After DALR$ — Loan Schedule - Existing Loans — Edit Mode

Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
FSA	Int.	22,000	2.25	0	Equal	1,745	1	495	1,250	X	Old 44-01Resc	Detail	Ag.
FSA	Int.	101,000	2.25	0	Equal	8,009	1	2,273	5,737	X	Old 44-02 Res	Detail	Ag.
FSA	L.T.	150,000	2	0	Equal	6,698	1	3,000	3,698	X	Old 41-03 Rea	Detail	Ag.
Totals:		**273,000**		**0**		**16,453**		**5,768**	**10,685**				

--*

Figure 33, "After DALR$" Loan Schedule

I Collateral Analysis/Chattel Appraisals

Collateral analysis involves assessing the adequacy of collateral pledged for a loan and must be completed when a Credit Presentation is prepared for a loanmaking or loan servicing action.

In addition to populating the Credit Presentation, a separate collateral analysis report can be printed that shows the calculations involved in the analysis.

For all direct FSA loans, the default collateral discount factor is 100 percent. **This must not be changed**.

1 Describing the Collateral Position

The collateral position is usually described in the following 2 ways.

Description	Calculation
Margin of Collateral to Loan	(Amount of collateral **minus** prior liens) **divided by** total FSA loans.
Percent Loan to Collateral	(Total FSA loans **divided by** (amount of collateral **minus** prior liens)) **multiplied times** 100.

--**For all FSA loans, use the "Margin of Collateral to Loan" to determine if the security requirement is met.**--

2 Completing the Chattel Appraisal

The descriptions and values in the chattel appraisal are derived from the balance sheet schedules. After a loan official has visited the farm and completed an appraisal of the chattel, the appraised values will need to be entered in the corresponding schedules. After the Balance Sheet has been updated, CLICK "**Balance Sheet**" and "**Chattel Appraisal**" to update the chattel appraisal information.

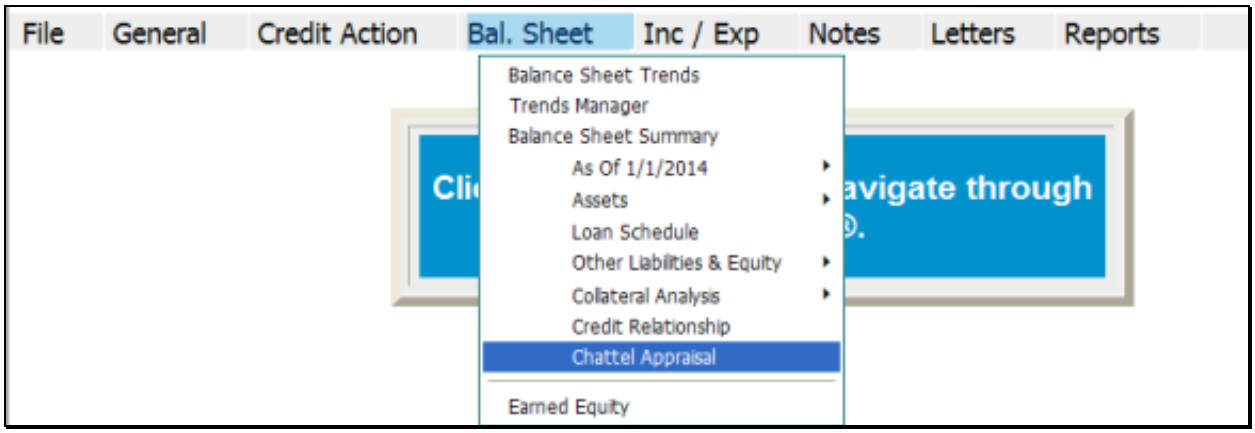
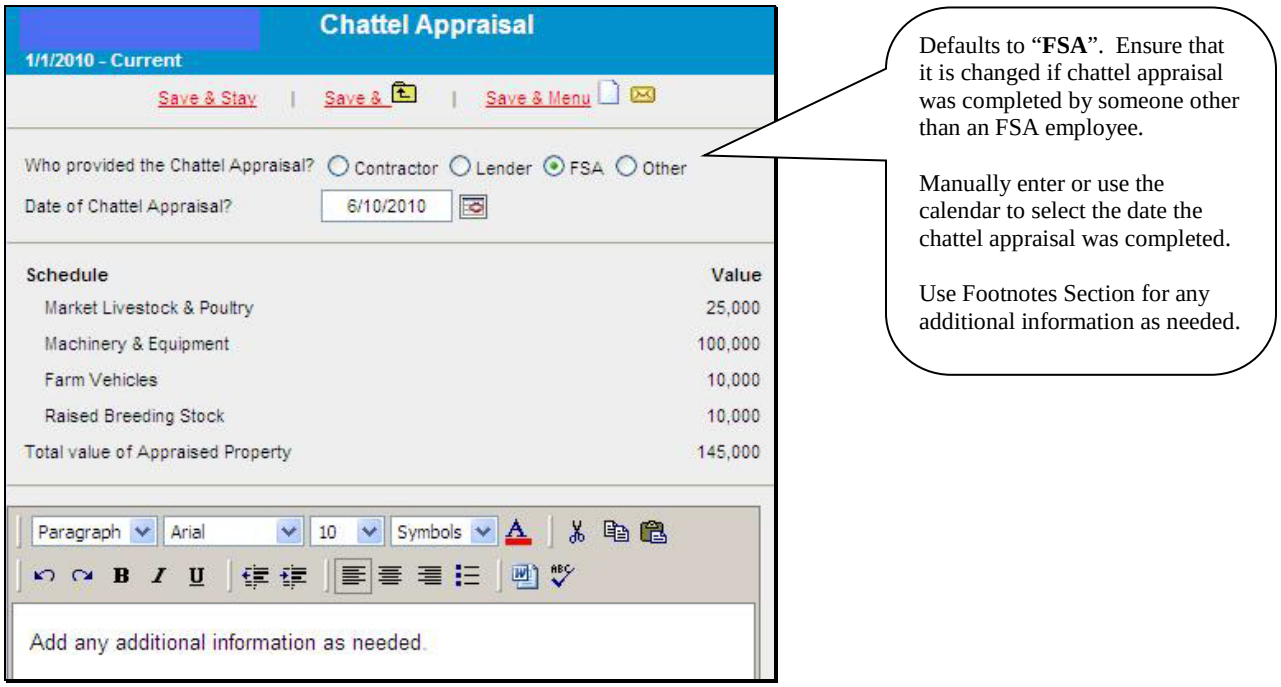


Figure 45

I Collateral Analysis/Chattel Appraisals (Continued

2 Completing the Chattel Appraisal (Continued)

Complete the Chattel Appraisal Screen. Use the Footnote Section for any additional information as needed.



--Figure 45a--

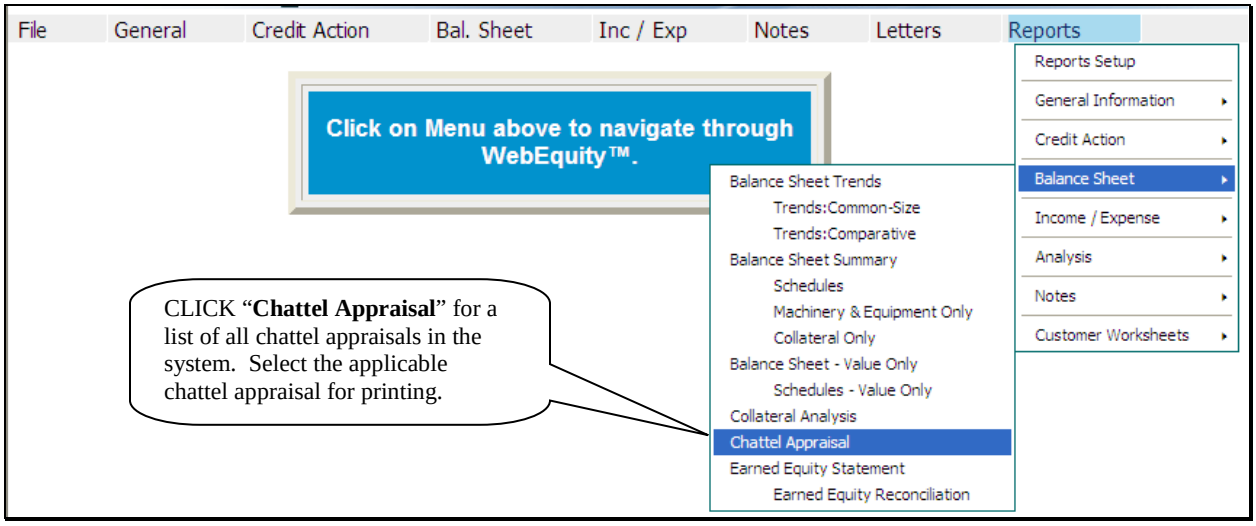
I Collateral Analysis/Chattel Appraisals (Continued

2 Completing the Chattel Appraisal (Continued)

If the chattel appraisal is completed by the same official who recommends or approves the Credit Presentation, the Appraisal form does not need to be printed or signed. If not printed, there **must** be a notation in the Collateral Section of the Credit Presentation that a chattel appraisal was completed, date of appraisal, and that the eSignature stamp of the recommending or approving official represents the person who completed the appraisal.

In all adverse actions, or if the appraisal was completed by someone other than the recommending/approving official, the chattel appraisal will need to be printed and signed.

To generate the printed chattel appraisal CLICK "**Reports**", "**Balance Sheet**", "**Chattel Appraisal**", and select the chattel appraisal to be printed from the list provided.



--Figure 45b--

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis

***--**The collateral analysis is where a user can access, view, add, modify, or delete information specific to any collateral value for loans held by FSA and any prior lien holders. The values in the collateral analysis are derived from the associated balance sheet summary and schedules.

When building the collateral analysis the following rules will apply.

Prior Lienholders:

- Prior lienholders **must** be added to the collateral analysis **before** adding any FSA loan group.
- Only include lienholders in the collateral analysis that have prior liens to FSA.

FSA Loans:

- Existing loans can only be grouped together if all the loans in the group are secured by the **exact** same security.

- Existing loans - when the same collateral is used to secure multiple FSA loans, the existing loan that has the primary security interest in that asset must be added first and will be shown at 100% secured.

- Existing loans - when the collateral used to secure the existing loan(s) will also be used to secure a new loan(s), the existing loan(s) will be shown at 100% secured allowing the remaining security value to be used to meet the security requirements of the new loan(s).

- New loan(s) – if more than 1 new loan, the value of the same security cannot be used to reach the 150% security requirements.

- Always complete the collateral analysis using the **current** balance sheet.**--***

Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

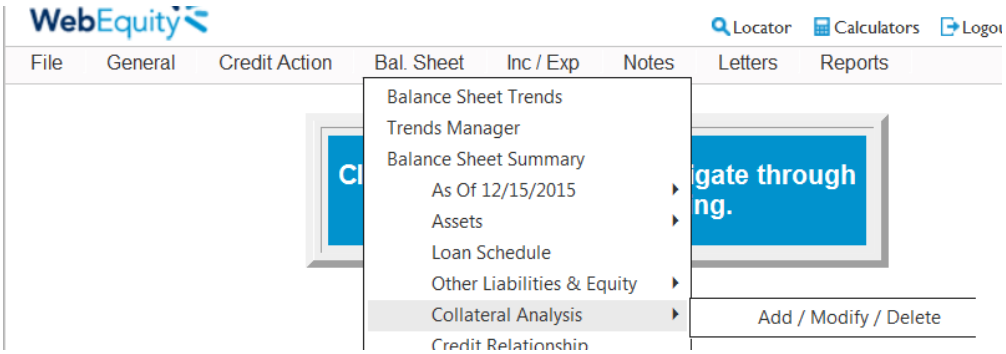
3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens

*--In this example there are no prior liens on the collateral used to secure the following FSA loans.

- existing FSA loan 44-01: $97,000 secured by machinery and equipment
- new FSA int. OL loan: $90,000 to purchase livestock
- new current OL loan: $50,000 for operating expenses

Use the following steps to build the collateral analysis for the FSA loan groups.

Step	Action
1	Always verify the correct balance sheet is selected to use in building the collateral analysis.
2	CLICK "**Bal. Sheet**", "**Collateral Analysis**", and "**Add/Modify/Delete**". When the user first clicks this menu item, the only submenu item displayed is "**Add/Modify/Delete**". As users add loan groups, they will automatically be displayed in the submenu and be available for selection.  **Figure 46**

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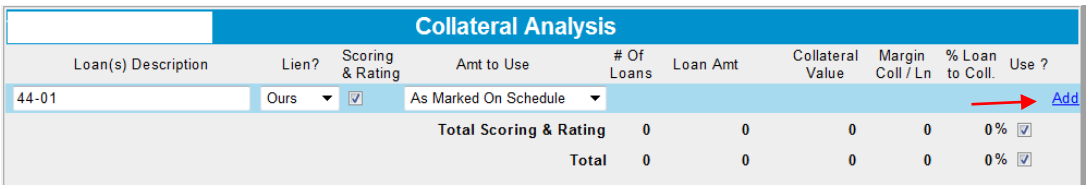
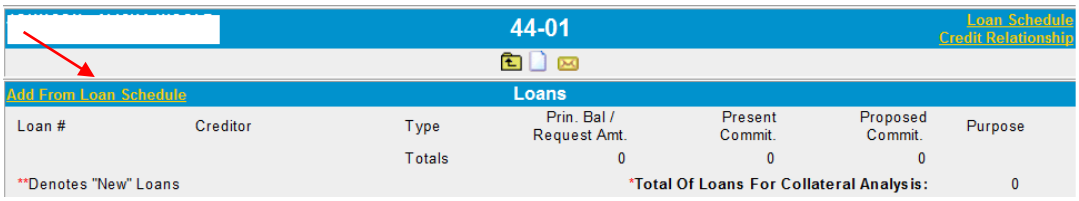
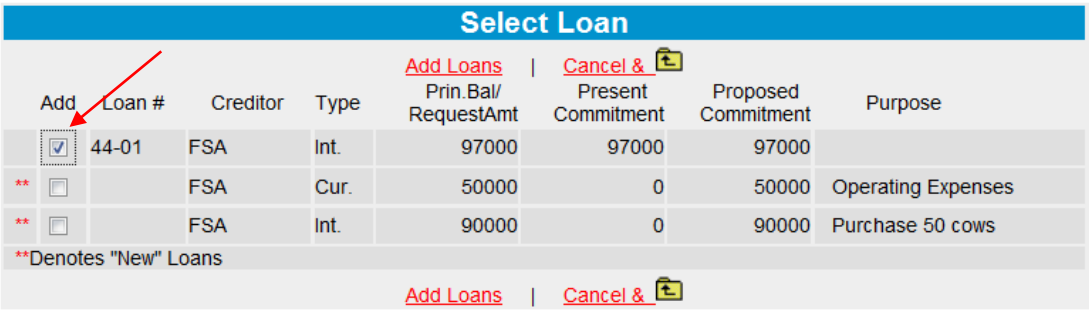
I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens (Continued)

*--

Step	Action
3	Complete the following fields to first add the existing 44-01 loan group: • "Loan(s) Description", enter a description of loans associated with collateral • "Lien?", select "**Ours**" for FSA • "Scoring & Rating", checked by default • "Amt to Use: Select", "**As Marked On Schedule**". CLICK "**Add**" to begin building the collateral analysis.  **Figure 46a**
4	CLICK "**Add from Loan Schedule**" to choose the loans.  **Figure 46b**
5	Select loan 44-01 to include in the loan group being built and CLICK "**Add Loans**".  **Figure 46c**

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Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens (Continued)

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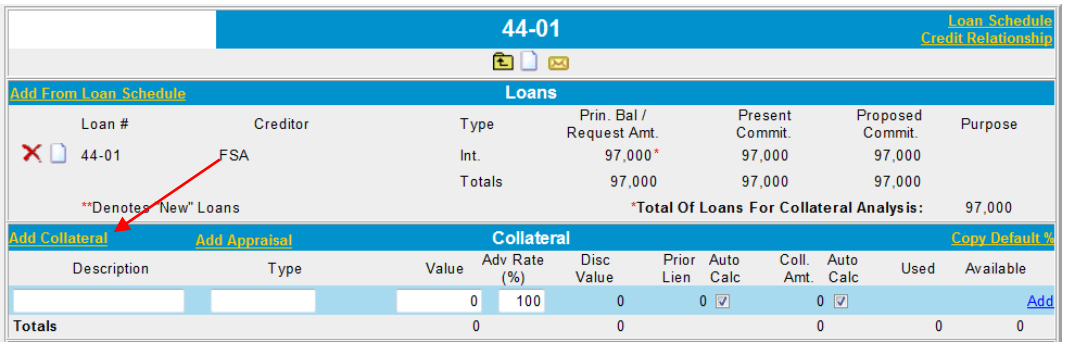
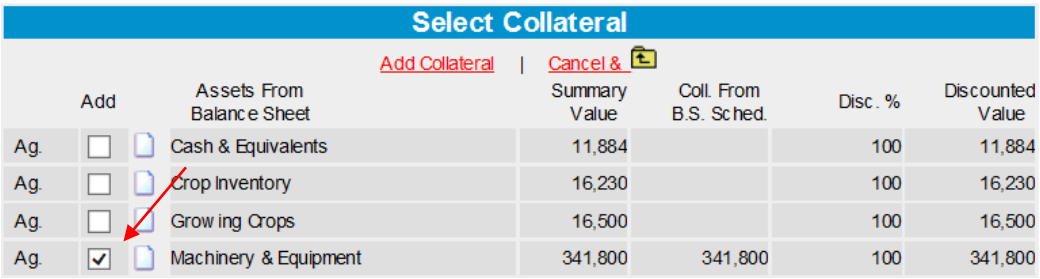
Step	Action
6	CLICK "**Add Collateral**" to choose the collateral for the loan group being built.  **Figure 46d**
7	Select all collateral to be included in the loan group being built and CLICK "**Add Collateral**".  **Figure 46e**

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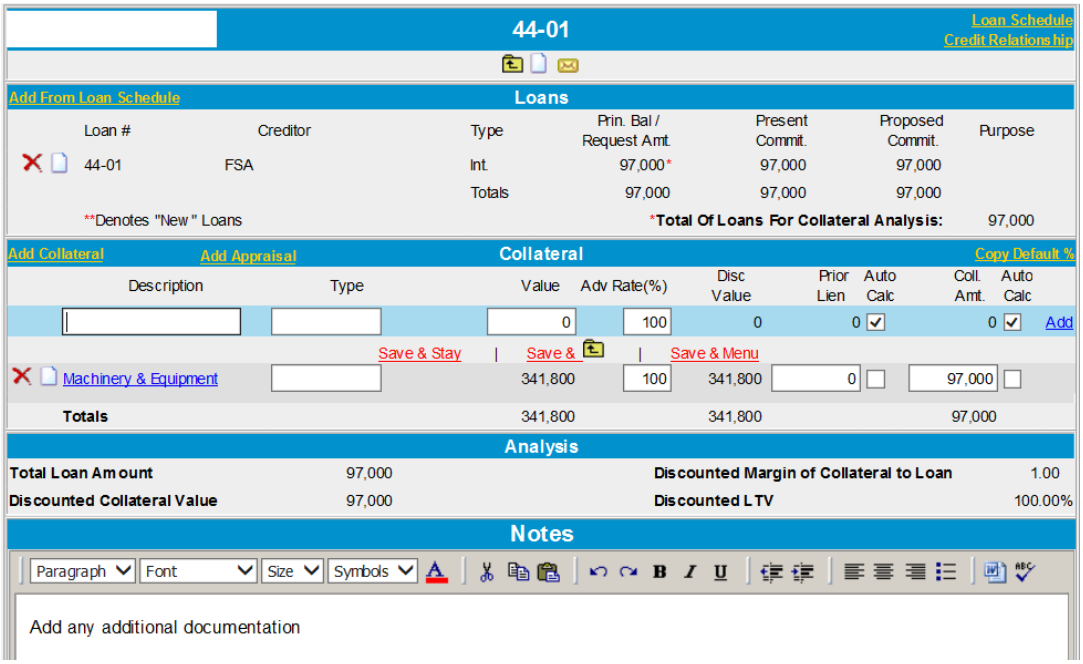
Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens (Continued)

*--

Step	Action
8	Verify that the correct loans and collateral have been added for the loan group.. To adjust the value of the collateral securing the existing loan to 100%, uncheck (✓) the "**Auto Calc**" box and enter the amount of the loan ($97,000) in the "**Coll. Amt**" field. The remaining collateral value ($244,800) will be used to meet the security requirements of the new loan(s) If additional documentation is needed, it can be added to the "Notes" section.  **Figure 46f**

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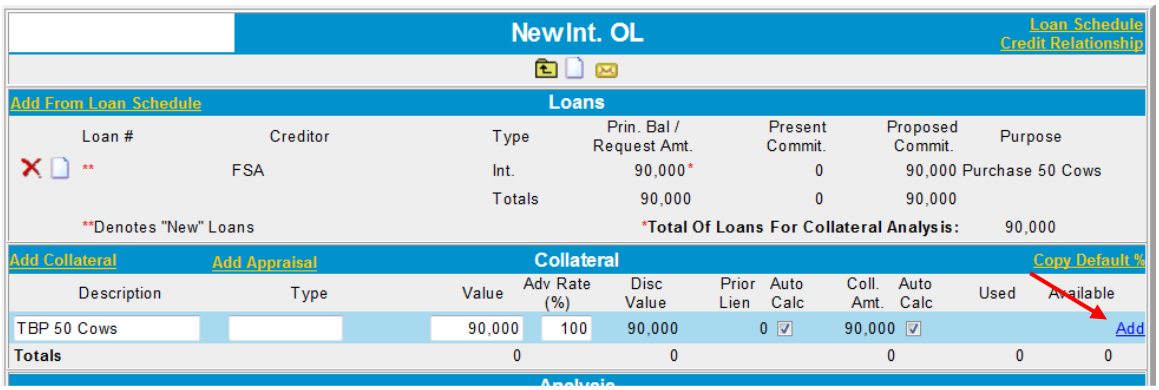
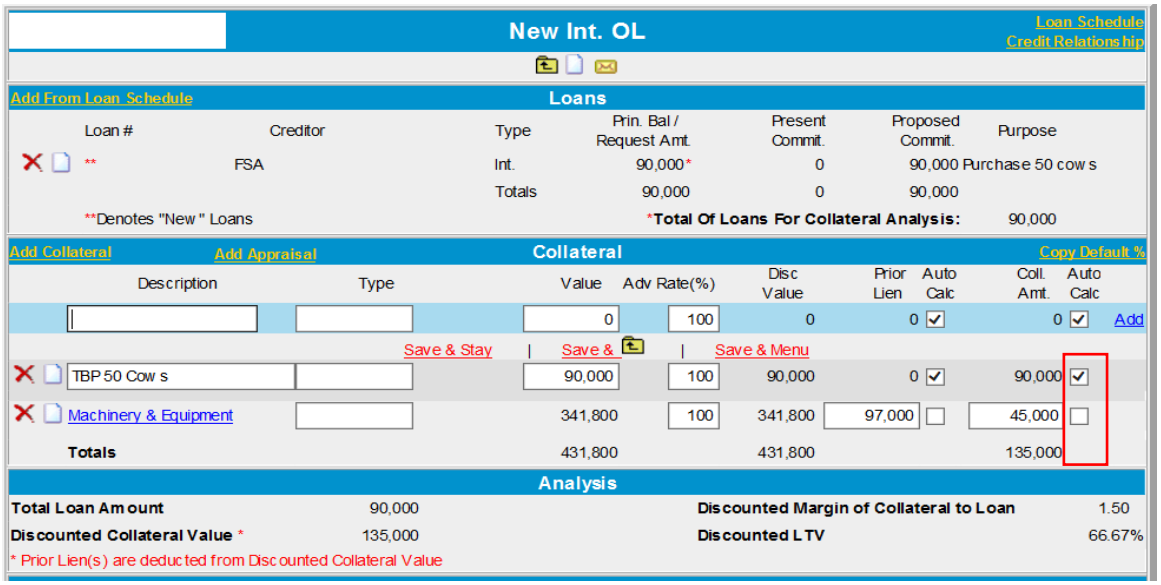
Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens (Continued)

*--

Step	Action
9	Create a loan group for the New OL Int. loan ($90,000), then manually add the TBP Cows in the "Collateral" Section and CLICK "**Add**".  **Figure 47**
10	CLICK "**Add Collateral**" and select the additional collateral to be included in the loan group. Note the $97,000 (Existing Loan 44-01) is displayed in the "**Prior Lien**" field which allows the system to calculate the remaining collateral value correctly. Adjust the value of the collateral securing the new Int. OL loan to 150% ($135,000). Uncheck (✓) the "**Auto Calc**" box and enter ($45,000) in the "**Coll. Amt**" field. The remaining collateral value ($199,800) will be used to meet the security requirements of the new Current loan.  **Figure 47a** --*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

a Customer With No Prior Liens (Continued)

*--

Step	Action
11	Create a loan group for the New Current OL loan ($50,000), then manually add the Crop Income in the "Collateral" Section and CLICK "**Add**". CLICK "**Add Collateral**" and select the additional collateral to be included in the loan group. Refer to the previous screen print, Figure 47a, as a reference; uncheck the "**Auto Calc**" box in the "**Prior Lien**" fields and ensure prior liens are entered correctly to allow the system to calculate the remaining collateral value. **Figure 47b**
12	Access the Collateral Analysis Summary Screen and verify that the margin of collateral to loan is correct in the "**Margin Coll/Ln**" Column. **Figure 47c**

--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens

***--**Assume in this **example** there are prior liens on the collateral used to secure the FSA loans. Those creditors **must** be added to the collateral analysis **before** the FSA loan group.

- John Deere Credit: $70,000 secured by a first lien on 2 tractors worth $85,000
- Case IH Credit: $25,000 secured by a first lien on 1 Tractor worth $18,000
- Citizens Bank: $50,000 secured by a first lien on the real estate
- Existing FSA loan 44-01: $97,000 secured by Livestock and Equipment
- Existing FSA loan 41-02: $348,000 secured by Real Estate
- New FSA Int. OL loan: $90,000 to purchase livestock
- New Current OL loan: $50,000 for Operating Expenses

Use the following steps to build the collateral analysis for the FSA loan group. Refer to paragraph I 3 a, **Customer With No Prior Liens,** for additional help in specific steps if needed.

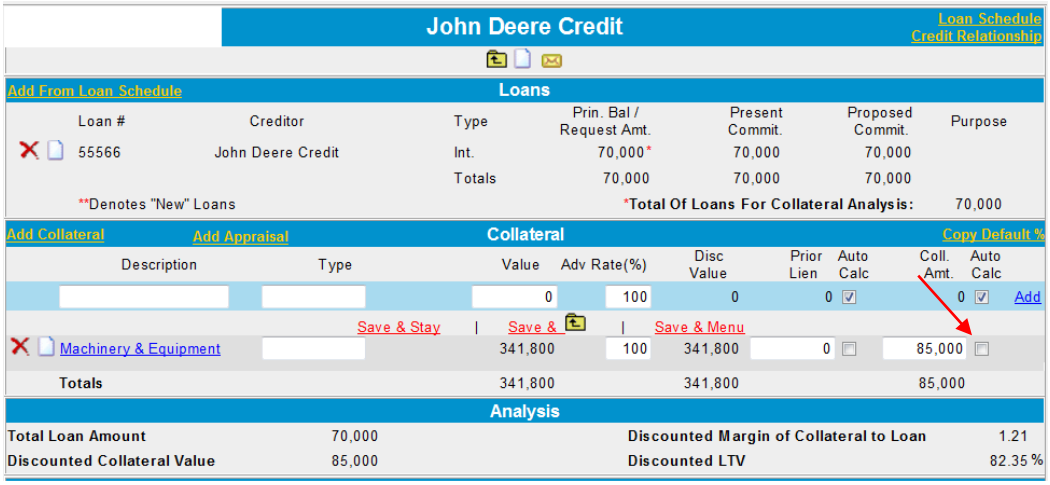
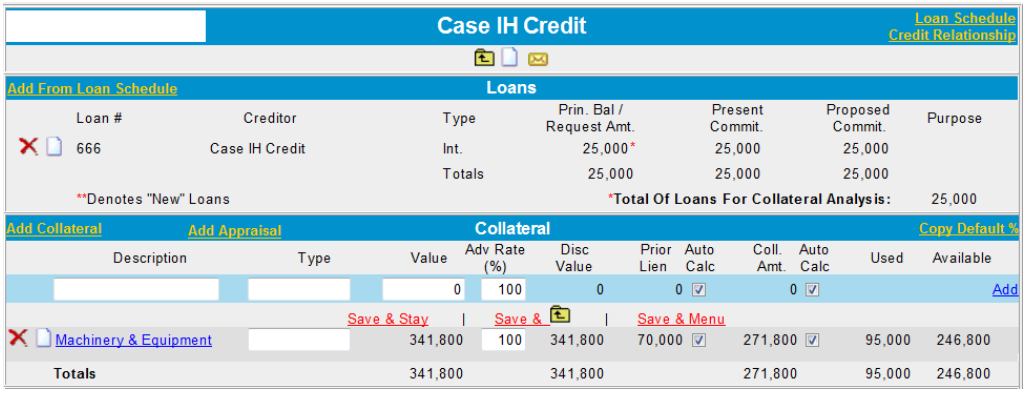
Step	Action
1	Complete the following fields to add the John Deere Credit ($70,000) loan group: • "Loans Description", enter a description of loans associated with the collateral • "Lien?", select "**Prior**" for all prior loans • "Amt to Use", select "**As Marked On Schedule**". CLICK "**Add**" to begin building the collateral analysis. **Collateral Analysis** Loan(s) Description: John Deere Credit; Lien?: Prior; Scoring & Rating; Amt to Use: As Marked On Schedule; Add Total Scoring & Rating: # Of Loans 0; Loan Amt 0; Collateral Value 0; Margin Coll / Ln 0; % Loan to Coll. 0% Total: # Of Loans 0; Loan Amt 0; Collateral Value 0; Margin Coll / Ln 0; % Loan to Coll. 0% **Figure 48**
2	CLICK "**Add from Loan Schedule**" and choose the John Deere Credit loans. **John Deere Credit** — Loan Schedule; Credit Relationship Add From Loan Schedule — **Loans** Loan # 55566; Creditor: John Deere Credit; Type: Int.; Prin. Bal / Request Amt.: 70,000*; Present Commit.: 70,000; Proposed Commit.: 70,000; Purpose: Totals: 70,000; 70,000; 70,000 **Denotes "New" Loans; *Total Of Loans For Collateral Analysis: 70,000 **Figure 48a**

--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

Step	Action
3	CLICK "**Add Collateral**" and select the collateral for the loan group being built. To adjust the value of the collateral securing the prior lien holder, uncheck (✓) the "**Auto Calc**" box and enter the value of the asset ($85,000) securing the loan in the "**Coll. Amt**" field.  **Figure 48b**
4	Create a loan group for the Case IH Credit ($25,000) loan group. CLICK "**Add Collateral**" and select the collateral for the loan group being built.  **Figure 49**

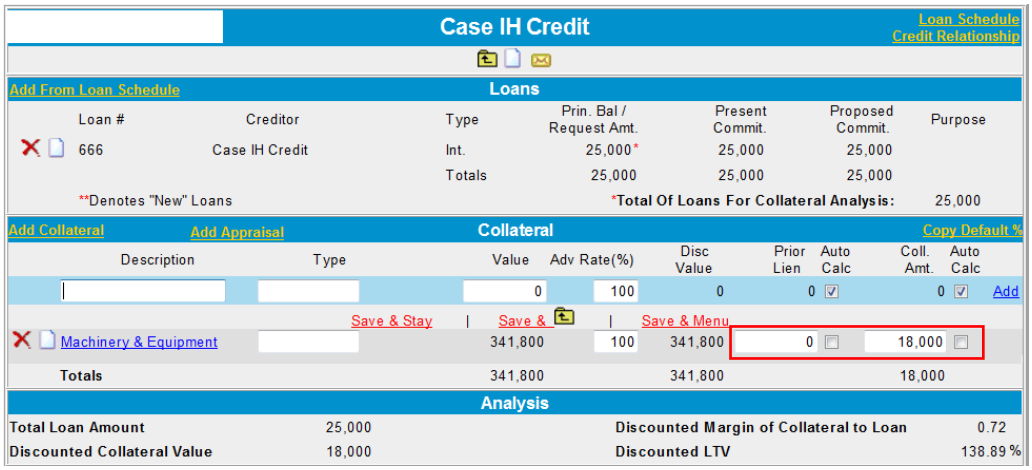
--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

Step	Action
5	**Caution**: In this example a "Prior Lien" (John Deere) loan group ($70,000) had already been added to the collateral analysis using the 'Machinery & Equipment' collateral. Uncheck the "**Auto Calc**" box and enter $0 in the "**Prior Lien**" field before saving to allow the system to calculate correctly. In this example the Case IH Credit prior lien is under secured which is sometimes referred to as "upside-down" or negative equity loan. To adjust the value of the collateral securing the prior lien holder, uncheck (✓) the "**Auto Calc**" box and enter the value of the asset ($18,000) securing the loan in the "**Coll. Amt**" field. When user clicks "**Save & Stay**", only the value of the tractor will be deducted from the total of "Machinery and Equipment". **No** equity from the equipment will be used to secure the Case IH Credit loan.  **Figure 49a**

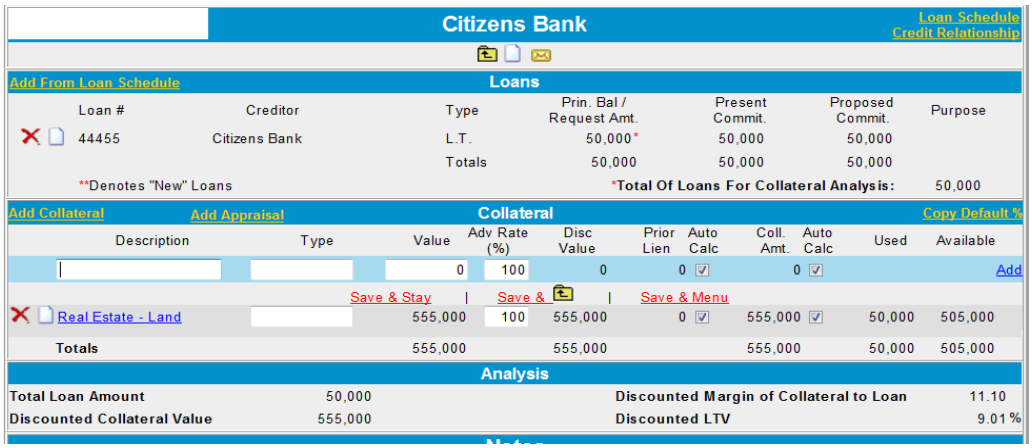
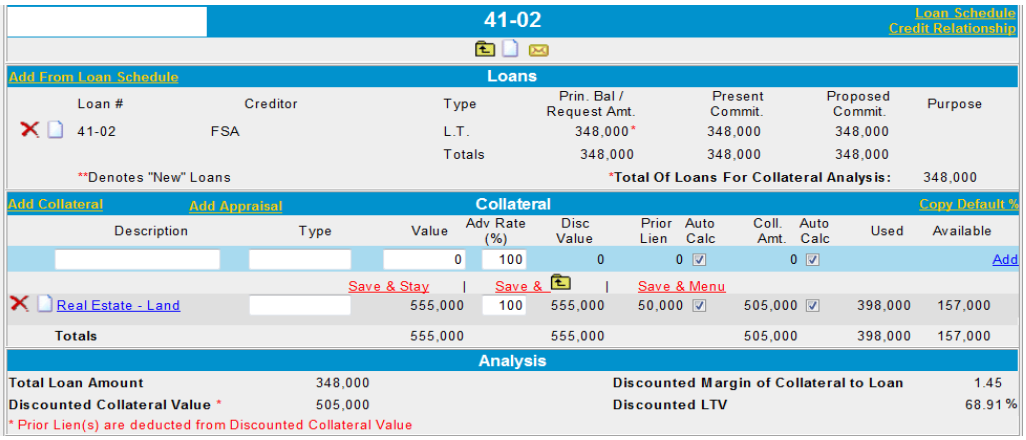
--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

Step	Action
6	Create a loan group for the Citizens Bank ($50,000) real estate loan. CLICK "**Add Collateral**" and select the collateral for the loan group being built.  **Figure 50**
	Create a loan group for existing 41-02 loan ($348,000). CLICK "**Add Collateral**" and select the additional collateral to be included in the loan group. Ensure the $50,000 "**Prior Lien**" is entered correctly to allow the system to calculate the remaining collateral value.  **Figure 51**

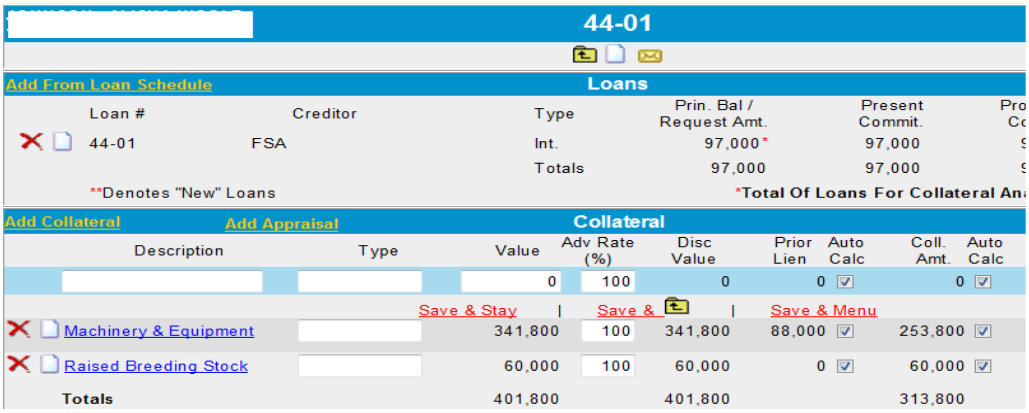
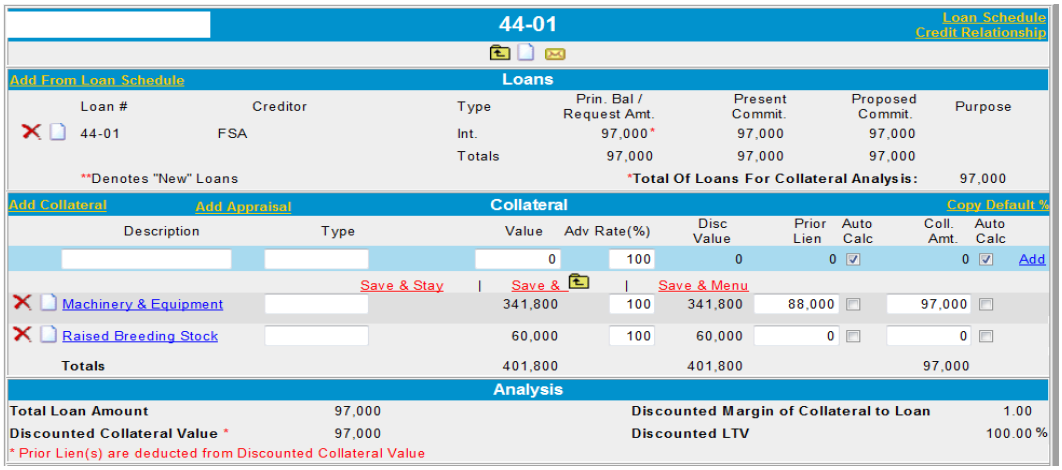
--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

Step	Action
8	Create a loan group for the Existing FSA 44-01 ($97,000) loan. Add the FSA loan from the loan schedule, and then add the collateral securing those loans. In this example, even though all machinery and equipment is securing the FSA loan, there is only $253,800 of collateral available for FSA (value of all machinery and equipment of $341,800 **minus** John Deere prior lien of $70,000 and Case IH Credit prior lien of $18,000 **equals** $253,800). This amount is calculated automatically and captures any remaining equity in the tractors.  44-01 Add From Loan Schedule Loans Loan # Creditor Type Prin. Bal / Request Amt. Present Commit. Pro Co 44-01 FSA Int. 97,000* 97,000 9 Totals 97,000 97,000 9 **Denotes "New" Loans *Total Of Loans For Collateral An Add Collateral Add Appraisal Collateral Description Type Value Adv Rate (%) Disc Value Prior Lien Auto Calc Coll. Amt. Auto Calc 0 100 0 0 0 Save & Stay | Save & | Save & Menu Machinery & Equipment 341,800 100 341,800 88,000 253,800 Raised Breeding Stock 60,000 100 60,000 0 60,000 Totals 401,800 401,800 313,800 **Figure 52**
9	To adjust the value of the collateral securing the existing loan to 100%, uncheck (✓) the "**Auto Calc**" box and enter the amount of the loan ($97,000) in one or more of the "**Coll. Amt**" fields. The remaining collateral value ($216,800) will be used to meet the security requirements of the new loan(s)  44-01 Loan Schedule Credit Relationship Add From Loan Schedule Loans Loan # Creditor Type Prin. Bal / Request Amt. Present Commit. Proposed Commit. Purpose 44-01 FSA Int. 97,000* 97,000 97,000 Totals 97,000 97,000 97,000 **Denotes "New" Loans *Total Of Loans For Collateral Analysis: 97,000 Add Collateral Add Appraisal Collateral Copy Default % Description Type Value Adv Rate(%) Disc Value Prior Lien Auto Calc Coll. Amt. Auto Calc 0 100 0 0 0 Add Save & Stay | Save & | Save & Menu Machinery & Equipment 341,800 100 341,800 88,000 97,000 Raised Breeding Stock 60,000 100 60,000 0 0 Totals 401,800 401,800 97,000 Analysis Total Loan Amount 97,000 Discounted Margin of Collateral to Loan 1.00 Discounted Collateral Value * 97,000 Discounted LTV 100.00 % * Prior Lien(s) are deducted from Discounted Collateral Value **Figure 52a**

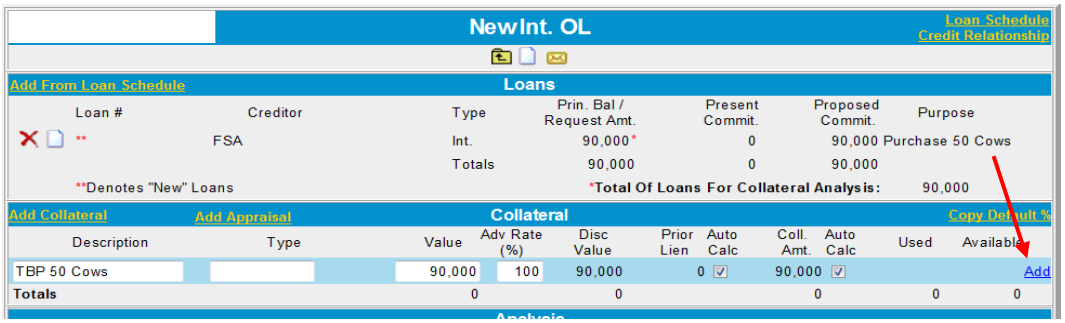
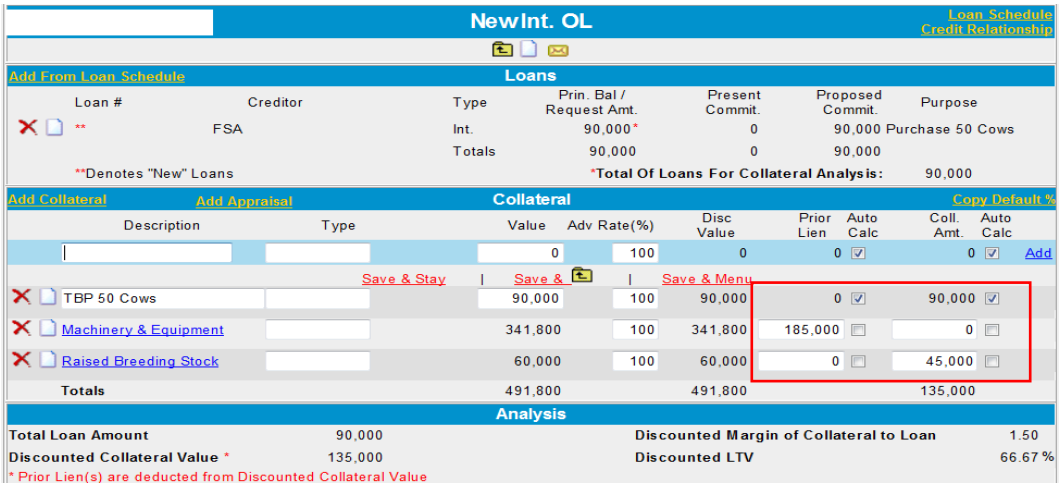
--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

Step	Action
10	Create a loan group for the New OL Int. loan ($90,000), then manually add the TBP Cows in the "Collateral" Section and CLICK "**Add**".  **Figure 53**
11	CLICK "**Add Collateral**" and select the additional collateral to be included in the loan group. Refer to the previous screen print, Figure 52a, as a reference; uncheck the "**Auto Calc**" box in the "**Prior Lien**" field and ensure prior liens, $185,000 (JD $70,000 + Case IH $18,000 + FSA 44-01 $97,000) are entered correctly to allow the system to calculate the remaining collateral value. Adjust the value of the collateral securing the new Int. OL loan to 150% ($135,000). Uncheck (✓) the "**Auto Calc**" boxes and enter ($45,000) in one or more of the "**Coll. Amt**" fields. The remaining collateral value ($171,800) will be used to meet the security requirements of the new current loan.  **Figure 53a**

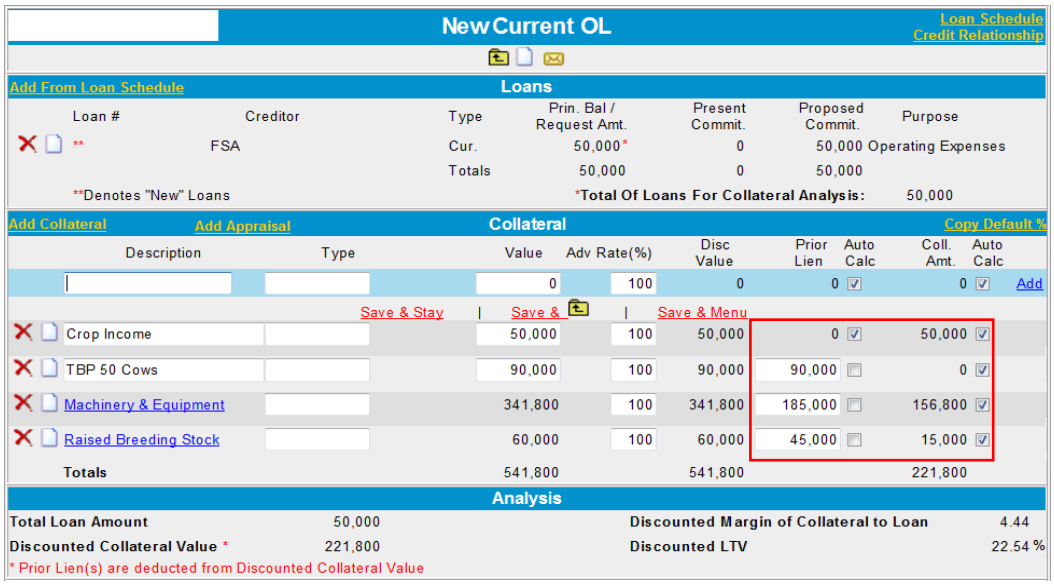
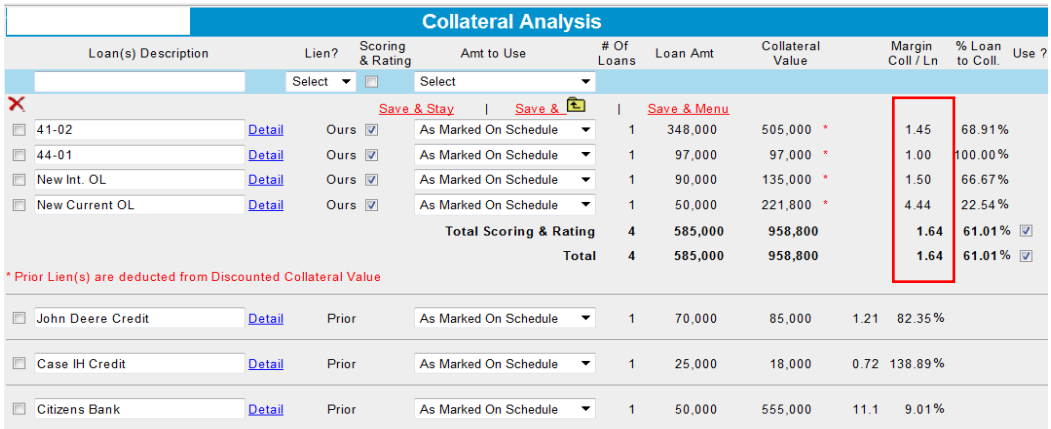
--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

Step	Action
12	Create a loan group for the New Current OL loan ($50,000), then manually add the Crop Income in the "Collateral" Section and CLICK "**Add**". CLICK "**Add Collateral**" and select the additional collateral to be included in the loan group. Refer to the previous screen print, Figure 53a, as a reference; uncheck the "**Auto Calc**" box in the "**Prior Lien**" fields and ensure prior liens are entered correctly to allow the system to calculate the remaining collateral value.  **Figure 54**
13	Access the Collateral Analysis Summary Screen and verify that the margin of collateral to loan is correct in the "**Margin Coll/Ln**" Column.  **Figure 54a--***

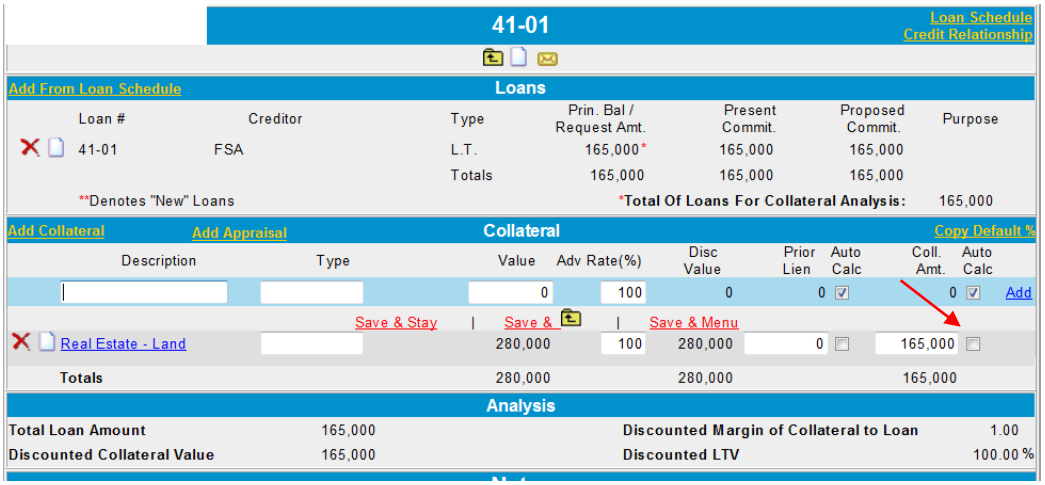
I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--c Customer With FSA Cross-Collateralized Loans

Sometimes the same asset may be used as collateral for multiple FSA loans. This is called, "cross-collateralization". To correctly display the available collateral, the loan group that has the primary security interest in that asset must be added first.

Example: Assume that the customer has an FSA FO loan (41-01) with a balance of $165,000, secured by a first mortgage on a farm worth $280,000. The farm also serves as additional collateral for the FSA OL loan (44-02), with a loan balance of $90,000. The FSA OL is also secured by all machinery and equipment, valued at $80,000.

Step	Action
1	Add the FO 41-01 loan group first. Select the $165,000 FO loan from the loan schedule and then add the real estate land, valued at $280,000, as collateral. To ensure that the real estate security value is not double counted, adjust the value of the collateral securing the existing loan to 100%. Uncheck (✓) the "**Auto Calc**" box and enter the amount of the loan ($165,000) in the "**Coll. Amt**" field. The remaining collateral value will be used to meet the security requirements of the OL loan.  **Figure 55**

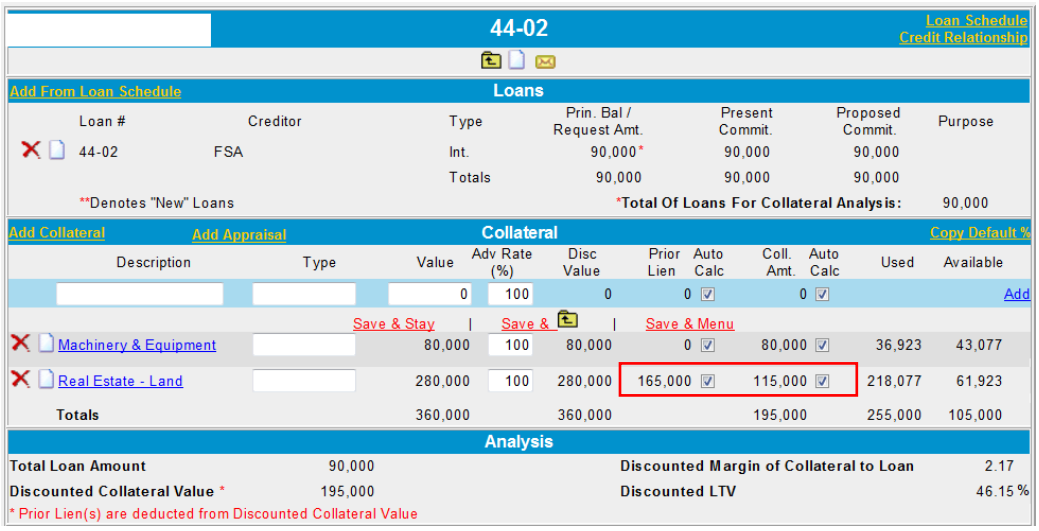
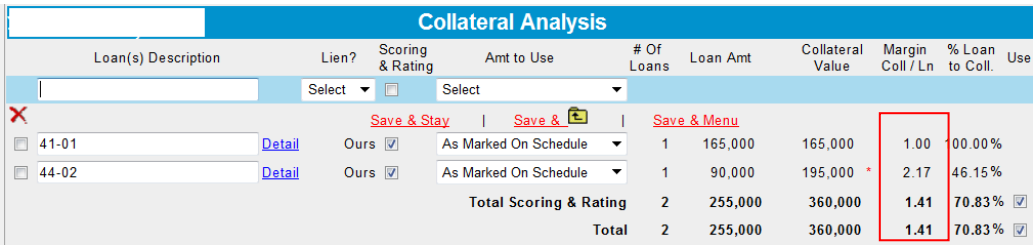
--*

Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--c Customer With FSA Cross-Collateralized Loans (Continued)

Step	Action
2	Add the FSA 44-02 Loan group, select the FSA $90,000 OL loan from the loan schedule, and add the machinery and equipment and the real estate land as collateral. **Note:** Even though the farm is valued at $280,000, the amount available for this loan group is only $115,000. This amount is automatically calculated and represents the difference between the value of the farm ($280,000) and the FSA FO loan secured by a first lien on the farm ($165,000).  **Figure 55a**
3	Access the Collateral Analysis Screen and verify that the margin of collateral to loan is correct.  **Figure 55b**

--*

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--d Customer With Third-Party Pledge of Security

Sometimes, outside individuals or entities may provide third-party pledges of collateral. Because the customer does not own the collateral, it does not appear on their balance sheet and is; therefore, not available to be selected on the Select Collateral Detail Screen when building the collateral analysis. In these circumstances, the collateral pledged by the third party must be manually entered in the loan group.

Example: Assume that Dad pledged a tractor worth $15,000 as additional security for a FSA OL loan in the amount of $65,000. The FSA OL is also secured by all machinery and equipment valued at $63,000.

Step	Action
1	Add the FSA OL loan group, select the FSA $65,000 OL loan from the loan schedule, and then add the machinery and equipment valued at $63,000, as collateral. Manually add the third-party additional collateral to the "Collateral" Section and CLICK "**Add**".

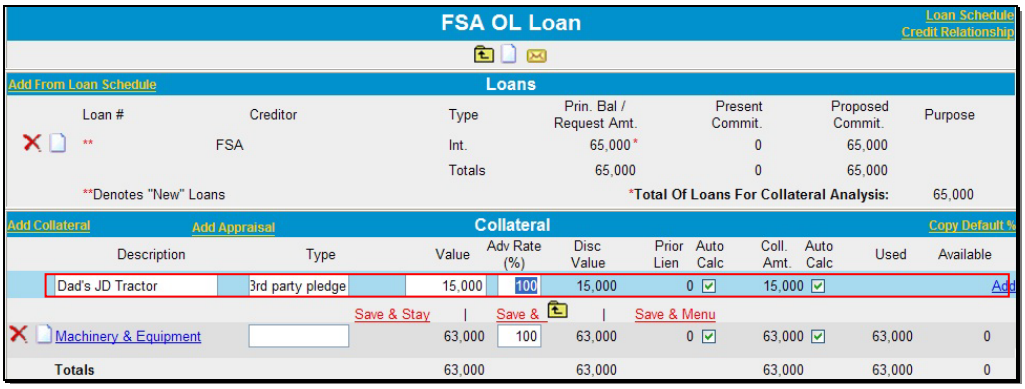


Figure 56

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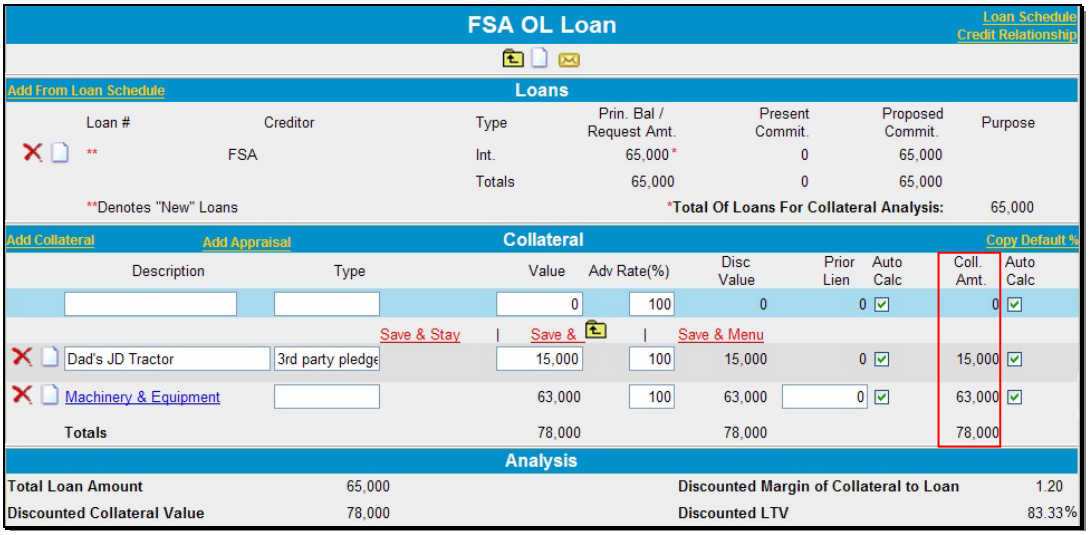
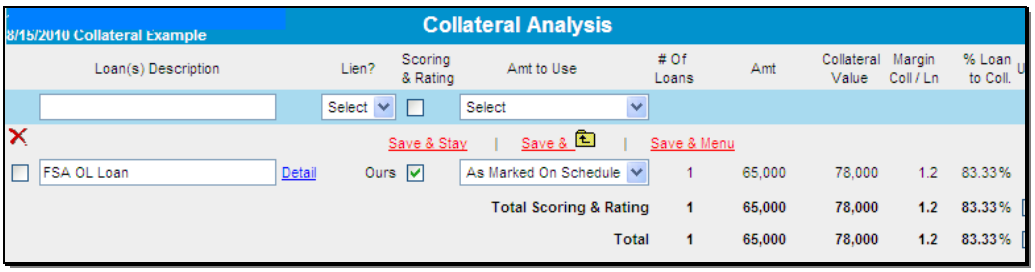
Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--d Customer With Third-Party Pledge of Security (Continued)

Step	Action
2	The $15,000 will now be displayed in the "**Coll. Amt.**" Column. ***--**  **Figure 56a**
3	Access the Collateral Analysis Screen and verify that the margin of collateral to loan is correct.  **Figure 56b**

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I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--e Customer With Personal Property Used for Security

Sometimes a customer's personal property is needed as additional security. There are 2 methods that can be used to add the personal property as security to the collateral analysis. If additional documentation is needed, it can be added to the attached WordPad.

Method 1: Assume that a customer has nonfarm real estate valued at $125,000, with a prior lien of $85,000. The customer wants to use the equity in the property, $40,000, as additional security for a FSA OL 44-01 loan in the amount of $65,000. The FSA OL is also secured by all machinery and equipment, valued at $63,000.

Add the FSA OL loan group, select the FSA $65,000 OL loan from the loan schedule, and add "Machinery & Equipment" and "Nonfarm Real Estate" as collateral. To adjust the value of the "Nonfarm Real Estate", uncheck (✓) the "**Auto Calc**" box and enter the prior lien ($85,000) in the "**Prior Lien**" field. "Total Collateral Amount" equals $103,000 (Machinery & Equipment **plus** equity in Nonfarm Real Estate).

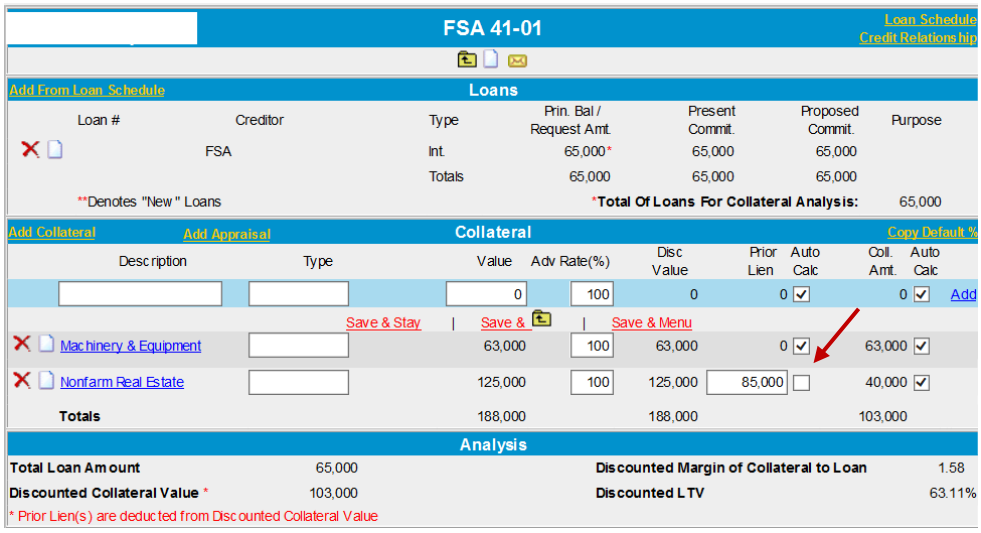


Figure 57--*

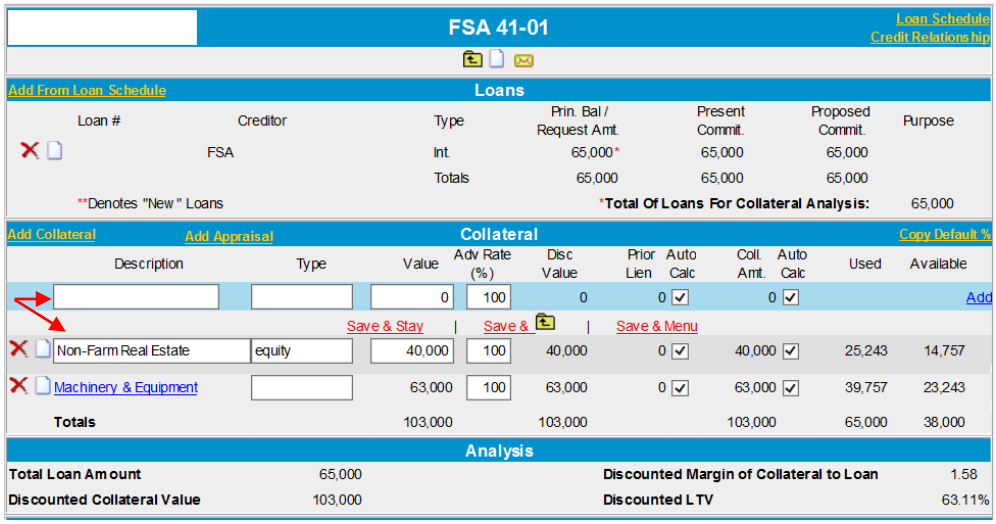
I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

*--e Customer With Personal Property Used for Security (Continued)

Method 2: Assume that a customer has nonfarm real estate valued at $125,000, with a prior lien of $85,000. The customer wants to use the equity in the property, $40,000, as additional security for a FSA OL loan in the amount of $65,000. The FSA OL is also secured by **all** machinery and equipment, valued at $63,000.

Add the FSA OL loan group, select the FSA $65,000 OL loan from the loan schedule, and add "Machinery & Equipment" as collateral. Manually add the nonfarm real estate description, type (equity), and equity value ($40,000) to the Collateral Section and CLICK "**Add**". "Total Collateral Amount" equals $103,000 (Machinery & Equipment **plus** equity in Nonfarm Real Estate).



FSA 41-01

Loan Schedule
Credit Relationship

Add From Loan Schedule

Loans

Loan #	Creditor	Type	Prin. Bal / Request Amt.	Present Commit.	Proposed Commit.	Purpose
	FSA	Int.	65,000*	65,000	65,000	
		Totals	65,000	65,000	65,000	
**Denotes "New" Loans				*Total Of Loans For Collateral Analysis:		65,000

Add Collateral Add Appraisal

Collateral

Copy Default %

Description	Type	Value	Adv Rate (%)	Disc Value	Prior Lien	Auto Calc	Coll. Amt.	Auto Calc	Used	Available
		0	100	0	0	✓	0	✓		Add
		Save & Stay	Save &		Save & Menu					
Non-Farm Real Estate	equity	40,000	100	40,000	0	✓	40,000	✓	25,243	14,757
Machinery & Equipment		63,000	100	63,000	0	✓	63,000	✓	39,757	23,243
Totals		103,000		103,000			103,000		65,000	38,000

Analysis

Total Loan Amount	65,000	Discounted Margin of Collateral to Loan	1.58
Discounted Collateral Value	103,000	Discounted LTV	63.11%

Figure 57a--*

J Credit Actions

In FBP, a credit action generates forms and other documentation containing the information necessary to approve, decline, and support a loanmaking or loan servicing decision.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

The following are the 11 credit action models that are available.

Credit Action Type	Used For	Type of Forms				
		Environ-mental Checklist	Farm Assess-ment	Other	Credit Presentation	Security Agreement
D-Loan Making **1/**	Direct loan applications.	Available	Available	N/A	Cred. Pres/Borr. Class.	Available
D-Loan/Security Agreement Only	When only a security agreement is needed.	N/A	N/A	N/A	N/A	Available
D-Loan/Class/ LR/YEA Only	When action is not included in another credit action.	N/A	Available	N/A	Classification/ YEA/LR Review	Available
D-Loan/Special Serv. **1/**	Primary and preservation loan servicing, DSA.	Available	Available	DALR$ Input Report	Cred. Pres/Borr. Class.	Available
D-Loan/ Regular Serv. **1/**	Partial releases, subordinations, transfer, and assumptions.	Available	Available	N/A	Cred. Pres/Borr. Class.	Available
D-Loan/ Eligibility Only	Used when eligibility is not included in another credit action.	N/A	N/A	Eligibility Only	N/A	N/A
Youth Loans	Processing and approval of applications.	Available	N/A	Eligibility Only	Youth Loan	Complete Form Manually
D-Loan/ Special Classification	Classify select accounts.	N/A	N/A	N/A	Special Classification	N/A
Emergency Loan Calculations	Calculate qualifying losses.	N/A	N/A	Emergency Loan Calculations	N/A	N/A
Microloan	ML applications	Available	Available	N/A	ML	Available
FSFL	FSFL applications	N/A	N/A	N/A	FSFL	N/A

1/ In cases where a direct loan is being made in conjunction with a servicing request (special or regular), use the applicable servicing credit action.

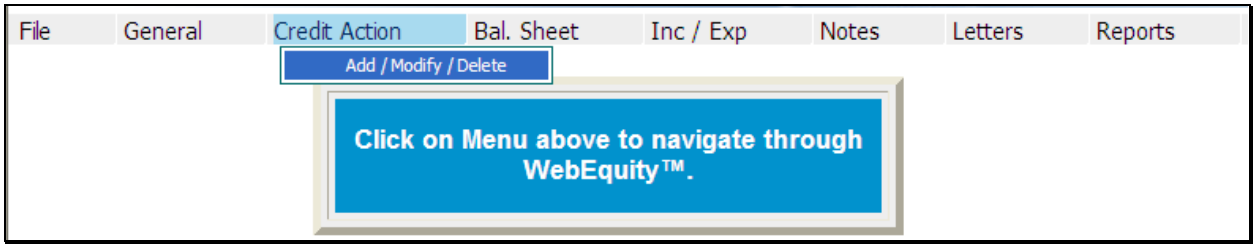
J Credit Actions (Continued)

1 Credit Action Menu

The Credit Action Menu allows a user to quickly generate a new credit action or to access an existing credit action. It is recommended that only **1** credit action be added per loan or servicing application.

Note: When an "Emergency Loan Calculations" credit action is used, an additional credit action must be added to support the loanmaking or loan servicing decision.

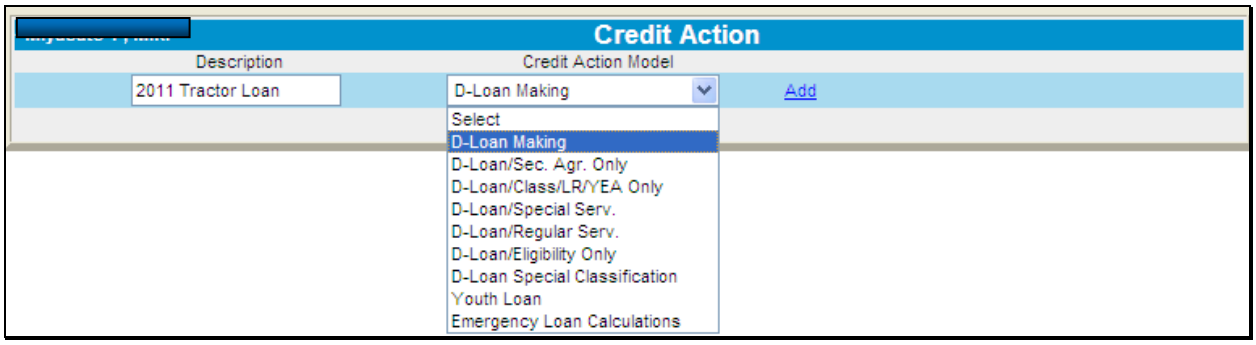
To add a new credit action, CLICK "**Credit Action**", "**Add/Modify/Delete**", to access the Credit Action Screen. The "Add/Modify/Delete" option may also be accessed through the Dashboard.



--Figure 58, Credit Action Menu--

Complete the following fields on the Credit Action Screen:

- "Description", enter a meaningful description for the specific credit action
- "Credit Action Model", CLICK "**arrow**" drop-down menu to choose a credit action model
- CLICK "**Add**".

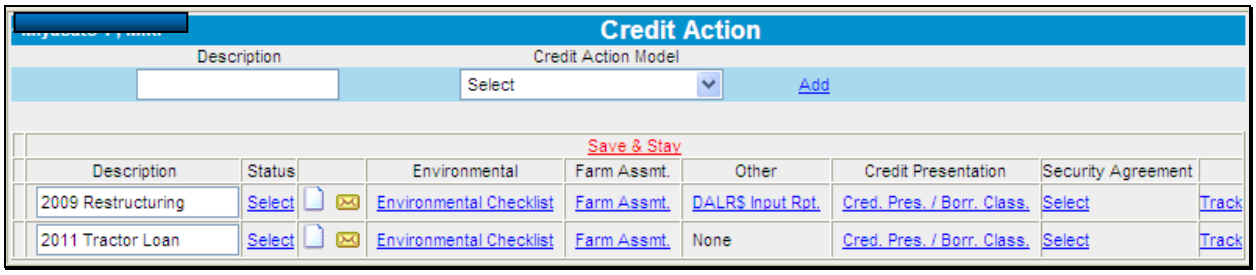


--Figure 58a, Add Credit Action Model--

J Credit Actions (Continued)

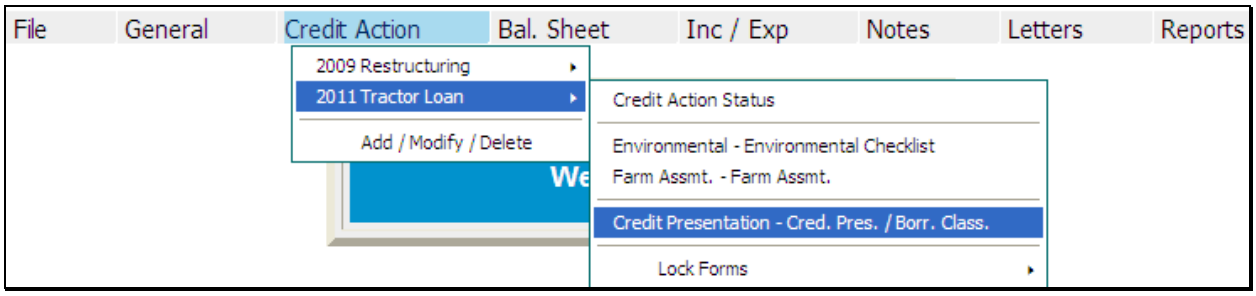
1 Credit Action Menu (Continued)

The new credit action will be added and contain all the forms necessary for a particular loan or servicing request. Click each individual form to access and complete.



--Figure 58b, Credit Action Screen--

To quickly access an existing credit action, CLICK "**Credit Action**" **[*Credit Action Name*]**, from the drop-down menu. All forms needed for that particular credit action will be displayed in the fly-out menu. Click the form link to access.



--Figure 58c, Existing Credit Actions--

Note: FBP coordinators have the ability to add additional forms to an existing Credit Action when needed.

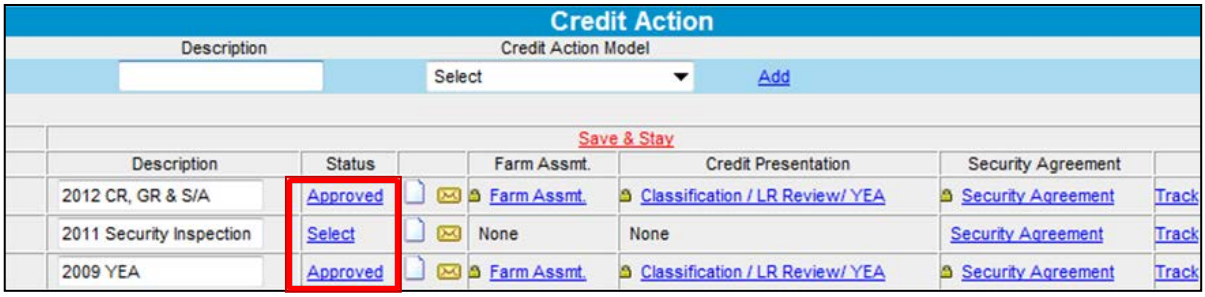
Example: Loan official creates a "D-Loan Making" credit action and completes most of the form and then realizes that the "DALR$ Input Report" is needed for a restructuring action. The form can be added to the existing credit action in place of creating a new "D-Loan/Special Serv." credit action.

J Credit Actions (Continued)

2 Credit Action Status

The "Status" column is an eSignature feature on the Credit Action Screen that helps track the progress of the credit action. When a Credit Presentation that requires "Plan Approval" is acted on by a loan official, the "Status" on the Credit Action Screen will automatically be updated to indicate if it was:

- "Approved" or "Declined"
- "Recommend Approval" or "Recommend Decline"
- "Withdrawn"
- "End", to be used **only** by the FBP coordinator.



--Figure 58d, Credit Action Status--

3 Credit Action Forms

a Locking Forms

As soon as a credit action has been completed and eSigned, lock all the forms used in the credit action. See **Reports and Signature Requirements** (Section B 4 b) for a list of forms and locking requirements.

Exceptions: Direct Loan Making – If a delay in loan closing is anticipated, such as when funding is limited, the forms do not need to be locked until loan closing. This allows for the input of any changes in the financial or farming situation that have occurred since loan approval.

FSFL – May be locked at loan closing to allow for the input of any additional documentation that may be needed to support changes in the loan amount.

In no situation will a loan be closed without locking the forms used in the credit action. Do **not** delete any of the documentation that was used to make the original credit decision.

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

a Locking Forms (Continued)

To lock the forms in a credit action:

- CLICK "**Credit Action**" [***Credit Action Name***]
- from the fly-out menu, select "**Lock Forms**"
- click the form to lock
- a small lock will be displayed on the Credit Action Screen next to the "Locked" form.

--Figure 58e, Locking Forms--

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.

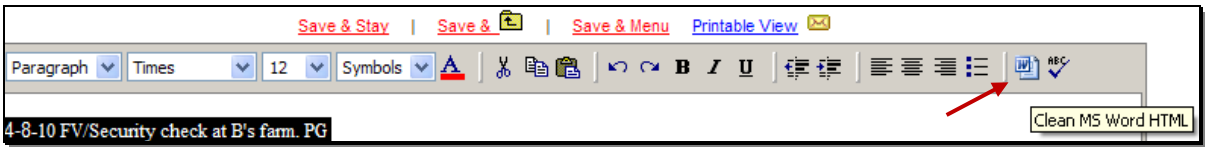
Microsoft Word and Excel **tables and spreadsheets** can be copied and pasted in the WordPad and the data will retain the Microsoft formatting if, under the WordPad, users CHECK (✓) "Includes imported images and/or pasted data" box.

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.



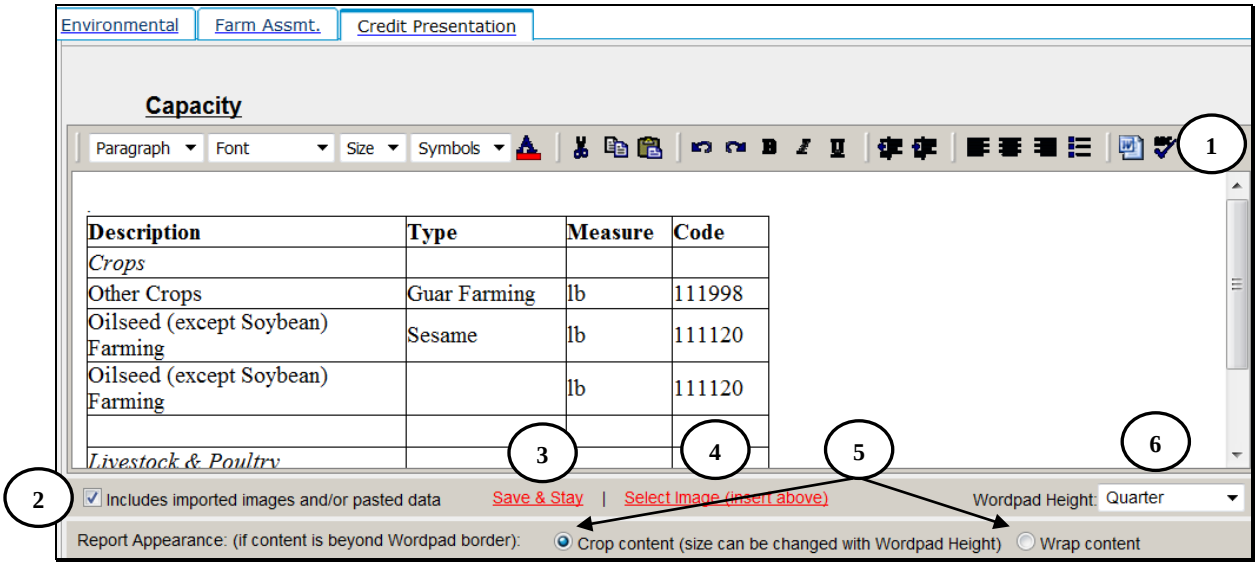
--Figure 58f--

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad (Continued)

Additional features available on the WordPad include the following.



--Figure 58g, 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	"Report Appearance" radio buttons can be used to determine how information on the report will be printed. If users click: • "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. **Note:** Ensure that horizontal information can be seen without scrolling to prevent report from displaying excess information on second page.
6	Use "Wordpad Height" drop-down menu to select the height for the WordPad.

J Credit Actions (Continued)

4 Farm Assessment

Initial farm assessments and updates must always be entered on the General Information Screen. However, because the farm assessment is a living document that will change over time, it is important that changes and updates get "frozen" in time on the Farm Assessment form when a credit action is completed. This serves the following 2 important purposes:

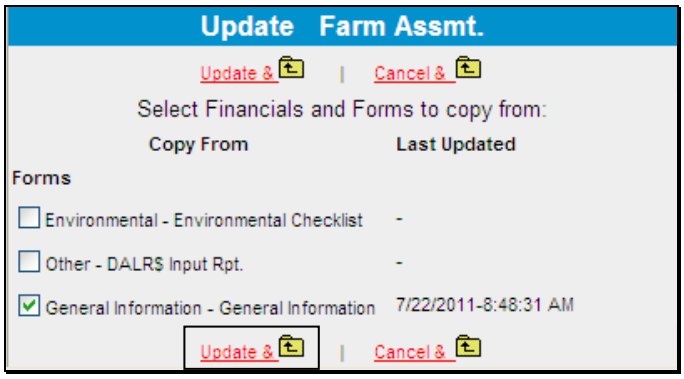
- a snap-shot of the farm assessment is taken, recorded, and cannot be changed when locked
- farm assessment will be associated with the credit action that was completed at that point in time.

Notes: Any changes to the assessment **must** be entered on the General Information Screen and then updated to the credit action Assessment form. Do **not** make changes directly to the credit action Assessment form.

ENTER "N/A" in the text box of those assessment elements not completed according to paragraph 222.

CLICK "**Credit Action**" [***Credit Action Name***], to be completed. To update the form with the most current assessment information from the General Information Screen, CLICK "**Save & Update**" link in the top-left corner of the screen.

The "**Update Farm Assmt.**" dialog box will be displayed. CHECK (✓) **only** the "General Information" box, and CLICK "**Update &**".



--Figure 58h, Update Farm Assmt.--

Notes: If assessment information is changed on the General Information Screen before plan approval of the credit action, the credit action Farm Asst. form must be updated.

Signature requirement: The Farm Assessment form **must** be printed and signed by the loan official and the customer's signature **must be** obtained acknowledging participation in completing the document.

J Credit Actions (Continued)

5 RD 1940-22, Environmental Checklist for Categorical Exclusions

RD 1940-22 is prepared to document the environmental review. CLICK "**Credit Action**" [***Credit Action Name***], "Environmental Checklist". The first time RD 1940-22 is accessed the "Individual and Company Name" fields are automatically updated with the most current information from the General Information Screen.

- Use the "**Save & Update**" link in the top-left of the screen, if needed, to update customer name information from the General Information Screen.

- Fill-in the text field questions and CLICK "**radio buttons**" to complete RD 1940-22. CLICK "**Save**" to save all changes to RD 1940-22.

- Use the "Attached Comments for Environmental Checklist" wordpad at the bottom of the page to enter any additional environmental related information.

- CLICK "**Signature of Preparer**" to eSign RD 1940-22.

- If RD 1940-22 requires concurrence, CLICK "**Signature of Concurring Official**" to eSign.

Note: Signature requirement: eSignature for preparer and concurring official, if required.

6 DALR$ Input Report

A DALR$ Input Report is prepared to calculate the financial categories needed for input into the eDALR$ program. It also includes the relevant collateral description from the collateral analysis completed in conjunction with a balance sheet. The DALR$ Input Report is 1 of the forms in the "D-Loan/Special Serv." credit action model.

All financial information flows from selected balance sheets and income/expense projections to the DALR$ Input Report. CLICK "**Reports**" and "**Reports Setup**" to control which balance sheets and income/expense projections will appear in the DALR$ Input Report.

CLICK "**Credit Action**" [***Credit Action Name***], and "**DALR$ Input Rpt.**" to be completed. To update the DALR$ Input Report Screen with selected financial information, CLICK "**Save & Update**" link in the top-left corner of the screen.

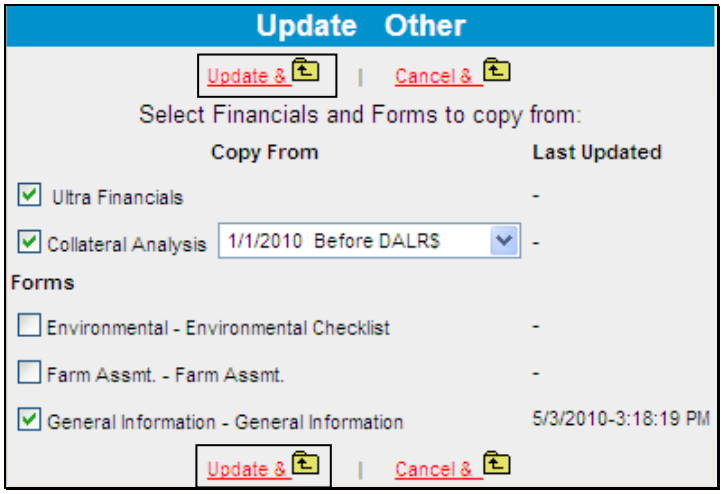
J Credit Actions (Continued)

6 DALR$ Input Report (Continued)

The "Update Other" dialog box will be displayed. CHECK (✓) **only** the following boxes:

- "**Ultra Financials**"
- "**Collateral Analysis**" select balance sheet from the drop-down menu
- "**General Information**".

CLICK "**Update &**".



--Figure 58i, Update Other--

Complete the DALR$ Input Report by filling-in the following date fields located at the top of the form:

- "Proposed Loan Servicing Date"
- "Plan Approval Date".

CLICK "**Completed By**" link at the bottom of the form to eSign.

Note: Signature requirement: eSignature required.

J Credit Actions (Continued)

7 Credit Presentation

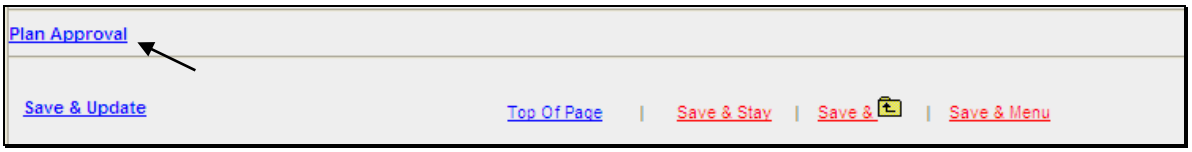
A Credit Presentation is the primary document in a credit action that is prepared to communicate and document a loan making or loan servicing decision. The Credit Presentation encompasses the various aspects of analyzing the financial information, collateral position, eligibility, classification, and the loan narrative. The Credit Presentation should contain all relevant information involved in a loan decision and should contain sufficient detail to show a third-party reviewer why a specific action was taken. The Credit Presentation form will differ depending on the credit action model selected.

A Credit Presentation **must** be prepared and eSigned for all loanmaking and loan servicing actions. It is recommended when multiple actions are being completed at the same time, that they be combined on the same Credit Presentation.

a Approval Decision

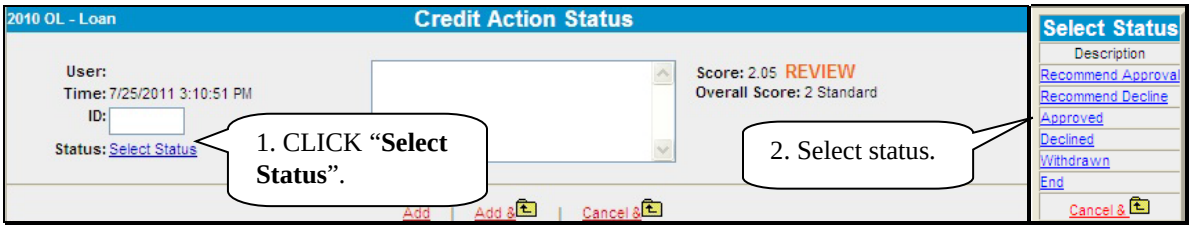
Each Credit Presentation that is prepared **must** have an approval decision. CLICK "**Plan Approval**" link located at the bottom of the Credit Presentation to select the appropriate approval status. Only Credit Presentations with an "Approved" status will be available for selection in DLS.

Note: For instructions on completing the Credit Action Status Screen for FSFL's, see **FSFL** (Section J 15 a).



--Figure 58j, Plan Approval--

CLICK "**Select Status**" link to access the "Select Status" dialog box. Click on the description of the status to select.



--Figure 58k, Select Status--

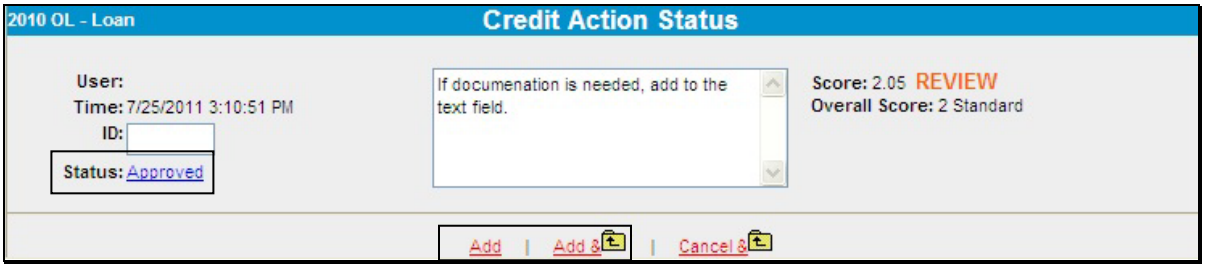
Note: Limit comments in the text field; should **not** include loan closing requirements, etc.

J Credit Actions (Continued)

7 Credit Presentation (Continued)

a Approval Decision (Continued)

To eSign the approval decision, CLICK "**Add**" or "**Add &**".



--Figure 58l, Add to eSign--

When both a recommending official and approving official status is needed, the following steps will be used.

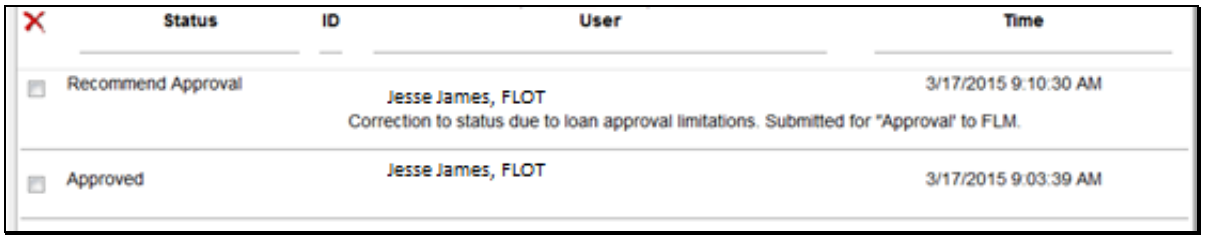
- The recommending official will CLICK "**Plan Approval**" to recommend approval or denial of the credit decision. The user's eSignature and the date/time stamp will appear on the Credit Presentation.

- The recommending official will notify the approval official to review the Credit Presentation.

- The approving official will review the Credit Presentation and CLICK "**Plan Approval**" to select the approval or declined decision. Include any additional approval requirements in the "**Loan Closing Requirements**" text box in the Credit Presentation.

Note: When an incorrect credit status is selected, user should immediately select the correct status and document in the text box the reason for the correction. Status needs to be corrected before status is selected in DLS.

Example: FLOT selects "Approved" and should have selected "Recommend Approval".



J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification

One of the Credit Presentation forms that is used in FBP is the "Cred. Pres./Borr. Class.". This same form is used in the following 3 credit action models:

- "D-Loan Making"
- "D-Loan/Special Serv."
- "D-Loan/Regular Serv.".

To complete the Credit Presentation, CLICK "**Credit Action**" [***Credit Action Name***], "Cred. Pres./Borr. Class.". After the Cred. Pres./Borr. Class. form is accessed, it must be updated with information from other parts of the FBP system. To update CLICK "**Save & Update**" link in the top-left corner of the screen.

In the "Update Credit Presentation" dialog box CHECK (✓) **only** the following boxes:

- "**Ultra Financials/Customized Ratios**"

- "**Collateral Analysis**", select the balance sheet from which the collateral analysis will be calculated

- "**Credit Relationship**", select the balance sheet from which the credit relationship information will come.

- "**General Information**".

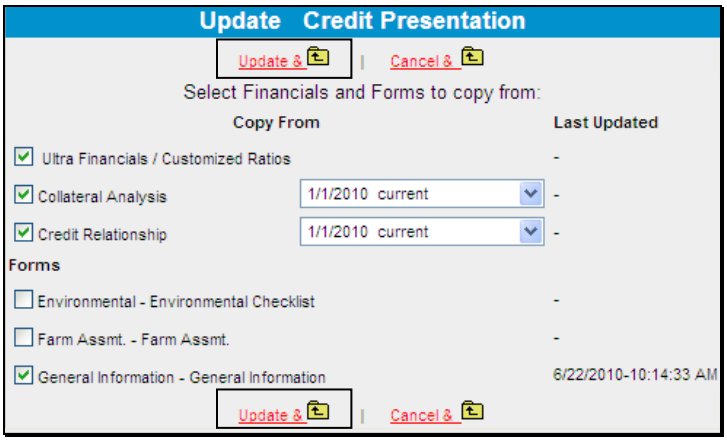
J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)

CLICK "**Update &**" to update the Credit Presentation.

Caution: Do **not** check "Farm Assmt" or "Environmental".

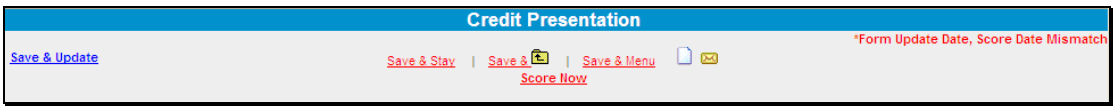


--Figure 58m, Update Credit Presentation--

Notes: Anytime information is changed in other parts of FBP that affect the credit action being taken, the Credit Presentation **must** be updated.

The documentation requirements for Streamlined OL's and CL's are very low. Minimal completion of the Credit Presentation is expected according to 3-FLP.

When a credit presentation is updated after scoring, a red alert, "Form Update Date, Score Date Mismatch", will be displayed in the upper right hand corner of the credit presentation. This alert does not apply to FSA, and can be ignored.



--Figure 58n, Credit Presentation--

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)

The following are components of the "Cred. Pres./Borr. Class." Credit Presentation.

Component	Details
General Information	• Most of this information will be pre-filled and not need further completion. • Select the radio button to designate whether the farm assessment was completed, updated, or no update is required.

Credit Relationship	• Loan Amount Requested For Approval. For new loans, indicate the total amount of new loans being requested. For subordinations, indicate the total amount of subordination being requested. For all other purposes, leave blank.
	
	• Ensure that the updated credit relationship information is correct.
	
	• In the text box indicate:
	
	  • loan purposes and use of loan funds for:
	
	  • direct loanmaking, transfer this information to FSA-2140 when a supervised bank account will be used to disburse loan funds
	
	  • subordinations, transfer this information to the applicable subordination agreement
	
	  • any other information relevant to FSA's credit relationship with the customer.

Collateral Analysis	Ensure that the updated collateral and loan information is correct.
Employment Information, Related Entities, Balance Sheet, Income Statement, Repayment Capacity	• CLICK "Reports" and "Reports Setup" to select which balance sheets and income/expense statements appear in the Credit Presentation. • See **Reports Setup** (Section B 4 d) for information on what financial data should be included. • Ensure that the updated information in these sections is correct.

...

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)

*--

<table>
<tr><th>Component</th><th>Details</th></tr>
<tr><td>Classification</td><td>

CLICK “Score Now” to calculate the classification score.
An “Update” dialog box will be displayed. Select the balance sheet and income/expense projection from which the classification score will be calculated.
Select the current or post-close balance sheet according to the following type of credit action.

<table>
<tr><th>Type of Credit Action</th><th>Type of Balance Sheet for Classification</th></tr>
<tr><td>Classification/LR/Review/YEA Credit Presentation.</td><td>Current.</td></tr>
<tr><td>Credit Presentation prepared for D-Loan Making (annual operating loans, excludes youth loans).</td><td>Current.</td></tr>
<tr><td>Credit Presentation prepared for:

• D-Loan Making (term loans and combination term and annual loans, excludes youth loans)

• D-Loan Regular Servicing

• D-Loan Special Servicing.</td><td>Post-close.

Notes: Classification section may be scored at the time of credit action approval based upon a post-close balance sheet. The credit action does not have to be closed before the account is classified.

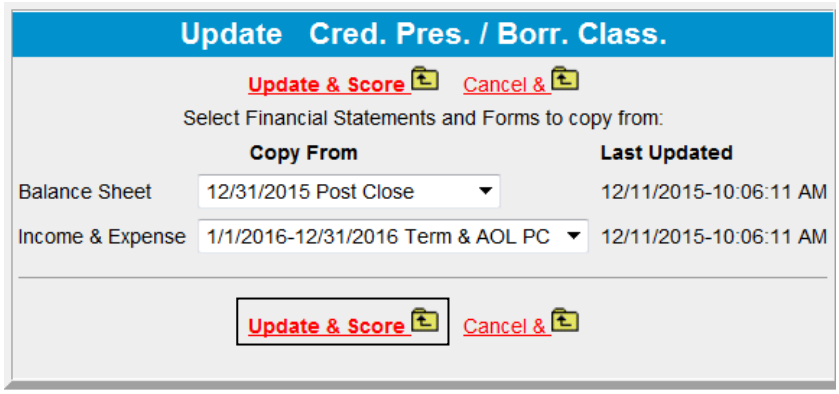
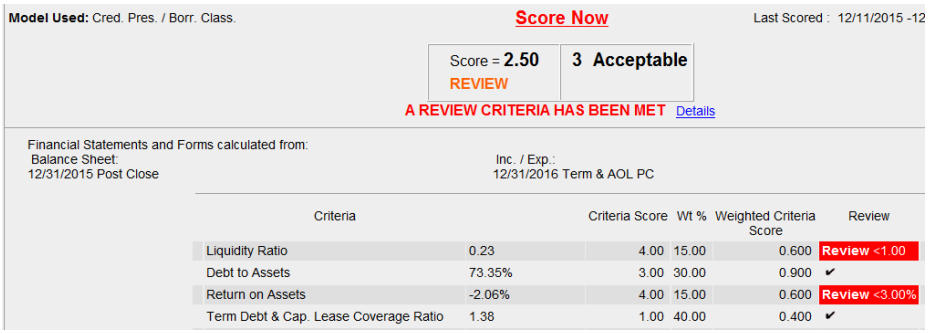
CHECK (✓) post-close box for all new loans and ensure TBP assets are included. Asset for AOL should be included on a 1:1 basis in “Other Current Assets”.</td></tr>
</table>
</td></tr>
</table>

--*

J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)

Component	Details
Classification (Continued)	• Select the appropriate income/expense projection. • CLICK "**Update & Score**". ***--**  **Figure 58o, Update Cred. Pres./Borr. Class.** • Classification displays eSignature and date/time stamp of the loan official.  **Figure 58p, Scored Classification--*** • Use "Comments" area below score for discussion of "Review" criteria. • Classification section must be scored before using the credit action approval date in DLS.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

7 Credit Presentation (Continued)

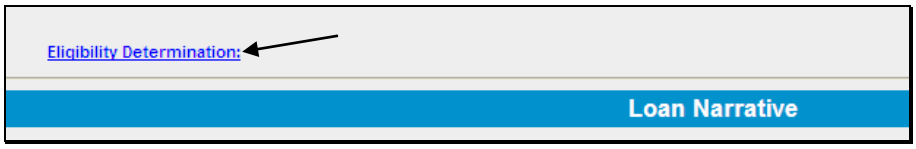
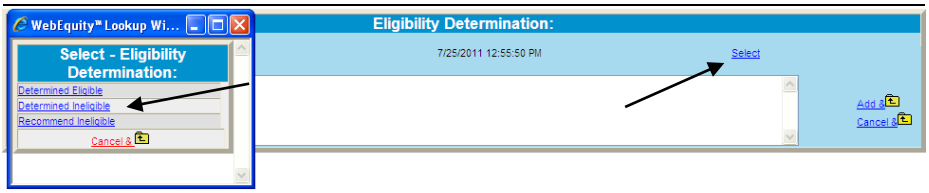
b Completing the Credit Presentation/Borrower Classification (Continued)

Component	Details
Eligibility	• Answer the applicable eligibility questions with the radio buttons. **General Loan Making Eligibility** Does customer meet the eligibility requirements of 3-FLP? Controlled substances? ○ Yes ○ No Legal capacity? ○ Yes ○ No Citizenship? ○ Yes ○ No Credit history? ○ Yes ○ No Credit elsewhere? ○ Yes ○ No ○ NA Delinquent Federal Debt and unpaid Federal Judgments? ○ Yes ○ No Federal Crop Insurance violations? ○ Yes ○ No Managerial ability? ○ Yes ○ No ○ NA Borrower training? ○ Yes ○ No ○ NA Owner/Operator of a Family Farm? ○ Yes ○ No ○ NA Entity composition? ○ Yes ○ No ○ NA **Loan Servicing Eligibility/Conditions** Does customer meet the following eligibility and/or conditions as outlined Subordination as per 4-FLP? ○ Yes ○ No ○ NA Consent to Junior Lienholders as per 4-FLP? ○ Yes ○ No ○ NA Severance Agreement as per 4-FLP? ○ Yes ○ No ○ NA Real Estate Partial Release as per 4-FLP? ○ Yes ○ No ○ NA Transfer/Assumption as per 4-FLP? ○ Yes ○ No ○ NA Primary and Preservation Loan Servicing as per 5-FLP? ○ Yes ○ No ○ NA Disaster Set Aside as per 5-FLP? ○ Yes ○ No ○ NA Special Loan Programs Servicing Actions as per 6-FLP? ○ Yes ○ No ○ NA ***--Figure 58q--*** • When making these determinations, the loan official is certifying that the applicant **meets** the requirements for the eligibility criteria and/or conditions as outlined in the respective FSA handbook.

J Credit Actions (Continued)

7 Credit Presentation (Continued)

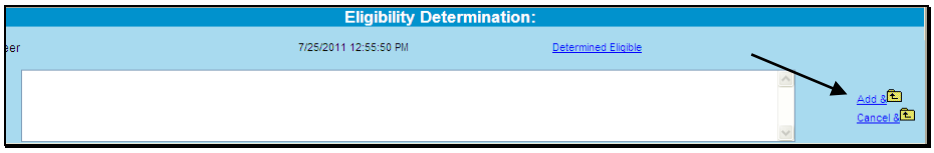
b Completing the Credit Presentation/Borrower Classification (Continued)

Component	Details
Eligibility (Continued)	• Use the text box to address any additional program specific eligibility issues and/or conditions, such as qualifying for EM loans. States will issue guidance on amount of detail needed and format required. • The FSA loan official must CLICK "**Eligibility Determination**" to determine or recommend eligibility.  ***--Figure 58r--*** • CLICK "**Select**" to display the "Select-Eligibility Determination" lookup window. • Click the appropriate eligibility determination. • Add any needed documentation to the text field.  ***--Figure 58s--***

J Credit Actions (Continued)

7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)

Component	Details
Eligibility (Continued)	• CLICK "**Add &**" to eSign the eligibility determination. If an incorrect eligibility determination is selected, user should immediately select the correct determination and document in the text box the reason for the correction.**--***  ***--Figure 58t** • Credit Presentation will be displayed with the eligibility determination with eSignature and date/time stamp of the loan official. **Figure 58u--***
Collateral	**What is collateral?** Collateral or guarantees are forms of security the customer can provide to secure an FSA loan. If for some reason, the business cannot repay its loan through business operations, there needs to be a second source of repayment. Assets such as equipment, livestock, real estate and in some cases, inventory, are considered possible sources of repayment if they are liquidated and sold for cash. Both business and personal assets can be sources of collateral for a loan according to FSA handbooks. • In the WordPad, describe the adequacy of the collateral. • If the chattel was appraised by the same official recommending/approving the Credit Presentation, the Appraisal form does **not** need to be printed or signed if the "Collateral" Section of the Credit Presentation contains a notation that it was appraised, date of appraisal, and that the eSignature stamp of the recommending or approving official represents the person who appraised it. • Answer the security questions with the radio button.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

*--7 Credit Presentation (Continued)

b Completing the Credit Presentation/Borrower Classification (Continued)--*

Component	Details
Capacity	**What is capacity**? FSA must know how the customer intends to repay the loan. Consider the cash flow from the business, the timing of the repayment, and the probability of successful repayment of the loan. Discuss all the assumptions, marketing, pricing, income, production, expenses, withdrawals, etc., in preparing FBP, the basis for the assumptions, and comparisons to the financial history. Payment history on existing credit relationships, personal and business, is considered an indicator of future payment performance. Also consider contingent sources of repayment, if available. • In the WordPad, discuss the repayment capacity of the borrower, and any assumptions used in the income/expense projection. •*--Answer the LR rate question with the radio button. See 4-FLP, Part 3 for more information on determining if rates are justified.--*
Capital	**What is capital?** Capital is the money the customer has personally invested in the business and is an indication of how much is at risk should the business fail. Most lenders generally expect some contribution of the customer's own assets and that they have undertaken personal financial risk to establish the business before asking a lender to commit any funding. In addition, many lenders believe if the customer has a significant personal investment in the business, the customer is more likely to do everything in their power to make the business successful. Lack of accumulated net worth could be a danger signal unless the applicant is fairly new. Consider that capital also can: • provide a cushion for repayment in the event of having a financial setback • indicate an ability and willingness of the customer to save and accumulate assets • confirm that the borrower manages his/her financial affairs adequately and within his/her income. In the WordPad, discuss the customer's capital position which may include working capital, debt to asset level, and other elements of available capital.

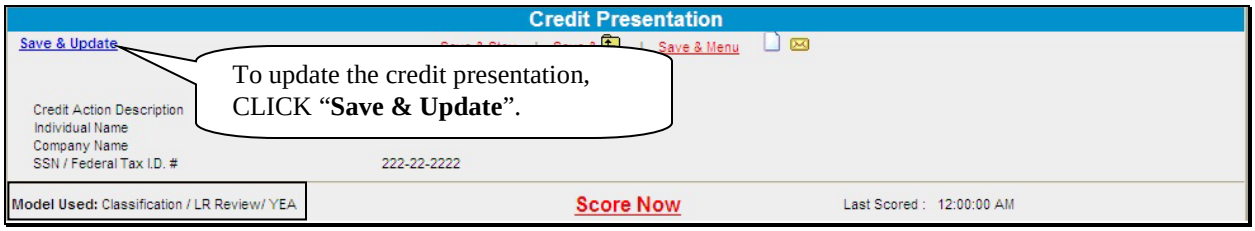
J Credit Actions (Continued)

8 Classification/LR Review/YEA

The "D-Loan/Class/LR/YEA Only" credit action should be completed to document and perform any or all of the following business processes when the action is not already documented within a direct loan-making, regular loan servicing, or special loan servicing credit action:

- "Classification"
- "YEA"
- "LR Reviews"
- "Graduation Reviews".

To complete the Credit Presentation form, CLICK "**Credit Action**" [***Credit Action Name***], "Classification/LR Review/YEA". After the form is accessed, it must be updated with information from other parts of the FBP system. To update CLICK "**Save & Update**" link in the top-left corner of the screen.



--Figure 59, Credit Presentation--

In the "Update Credit Presentation" dialog box CHECK (✓) the following boxes:

- "**Ultra Financials/Customized Ratios**"
- "**General Information**".

CLICK "**Update &** " to update the Credit Presentation.

Caution: Do **not** check "Farm Assmt".

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

8 Classification/LR Review/YEA (Continued)

***--**Use the instructions in the following table to complete the sections in the Credit Presentation.

Component	Details
Balance Sheet, Income Statement, Repayment Capacity	• CLICK "**Reports**" and "**Reports Setup**" to select which balance sheets and income/expense statements will be displayed in the Credit Presentation. • CLICK "**Save & Update**" to transfer in the financials. Anytime information is changed in other parts of the FBP that are related to the credit action being taken, the Credit Presentation **must** be updated. • Ensure that the correct information was transferred into these sections.
Classification	See **Classification Component** (Section J 7 b) for instruction on completing the classification.
LR Review/ YEA Narrative	The WordPad should be used to document the assumptions about YEA, classification, graduation, and/or LR review, as applicable.
Graduation Review	Answer the graduation review question, if applicable.
LR Rates	Answer the LR rate question, if applicable. See 4-FLP, Part 3 for more information on determining if rates are justified.
YEA	Answer the question about completion of YEA, if applicable.
Farm Assessment Status	Select the radio button to designate whether the farm assessment was completed/updated or no update is required.

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

Signature requirement: eSignature required.**--***

J Credit Actions (Continued)

9 Eligibility Only

***--**The "D-Loan Eligibility Only" credit action should be used when **both of the following apply**:

- to document that an applicant is **ineligible** for FSA loan assistance
- when another type of credit action will **not** be prepared.

To complete the "D-Loan Eligibility Only" credit action:

- CLICK "**Credit Action**" [***Credit Action Name***], and "**Eligibility Only**"
- CLICK "**Save & Update**" and an "**Update**" dialog box will be displayed
- CHECK (✓) "**General Information**" **only** and CLICK "**Update**"
- complete "Application Date" by selecting the appropriate date.

Notes: See **Eligibility Component** (Section J 7 b) for instruction on completing the eligibility determination.

Signature requirement: eSignature required.

10 Youth Loans

The "Youth Loan" credit action should be used to process all application requests for youth loans.

a Eligibility Determination

The Eligibility Only form in the "Youth Loan" credit action must be completed to determine if the applicant meets the eligibility requirements for a youth loan.

Note: See **Eligibility Component** (Section J 7 b) for instruction on completing the eligibility determination.**--***

b Credit Presentation * * *

Most youth loans are simple enterprises; the "Youth Loan" Credit Presentation will collect all financial information and will not require completion of additional balance sheets or income/expense projections.

- Open the form by clicking "**Credit Action**" [***Credit Action Name***], "**Credit Presentation - Youth Loan**".

- CLICK "**Save & Update**". An "Update" box will be displayed. CHECK (✓) "**General Information**" **only** and CLICK "**Update**".

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

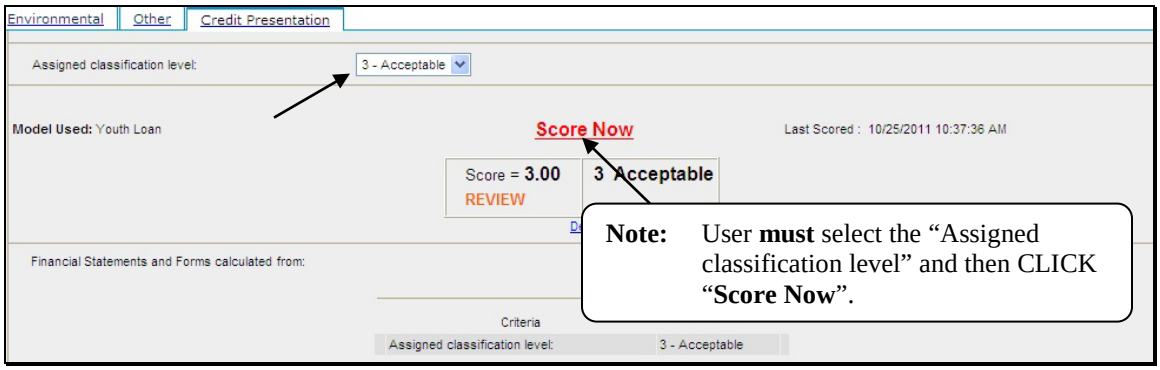
10 Youth Loans (Continued)

b Credit Presentation (Continued)

- Complete the "Amount of Loan Request".
- Complete all radio buttons and text boxes.
- CLICK "Annual Income and Expenses" and "Assets and Debts" to add information from FSA-2301.

  Note: All description fields are limited to 29 spaces. When report is printed, if "Ending Cash on Hand" fails to print, abbreviate 1 of the description fields.

- Assign classification level of "3 - Acceptable"
- CLICK "**Score Now**" to update the classification score.



--Figure 59a, Score Now--

Add any additional documentation to the "Comments" Section and complete the Loan Closing Requirements in the text boxes provided.

Notes: Farm assessments are **not** required for youth loans according to 3-FLP, subparagraph 226 B. However, some discussion of strengths, potential problems, and goals should be included in the "Comments" Section.

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

Signature requirement: eSignature required.

J Credit Actions (Continued)

12 Special Classification

The D-Loan Special Classification Credit Action will be used to classify the following:

- flagged accounts where FSA cannot obtain current financial or production information for a customer
- accounts identified as CNC according to subparagraph 251 C
- youth loans according to subparagraph 251 D
- streamlined CL's unless they become delinquent or distressed (subparagraph 251 E).

Before completing a classification, the General Information Screen must be completed. See **General Information** (Section C) for more information on what fields are required.

Complete a special classification credit action according to the following.

- Open the form by clicking "**Credit Action**" [***Credit Action Name***], and "**Credit Presentation – Special Classification**".
- CLICK "**Save & Update**". An "Update" box will be displayed. CHECK (✓) "**General Information**" **only** and CLICK "**Update**".
- Manually calculate the FSA security margin by estimating the value of FSA's total collateral **minus** prior liens **minus** FSA's total loans. This value shall be entered in the provided field as either a positive or negative number.
- To calculate the percent of FSA loss take the FSA security margin (if negative) **divided by** FSA total loans.
- Select the "Assigned Classification Level" from the drop-down menu. All nonactive flagged accounts will be classified as "5". Youth loans will be classified according to subparagraph 251 D.
- CLICK "Score Now" to complete the process.
- Any documentation to support the calculations may be added in "Comments".

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

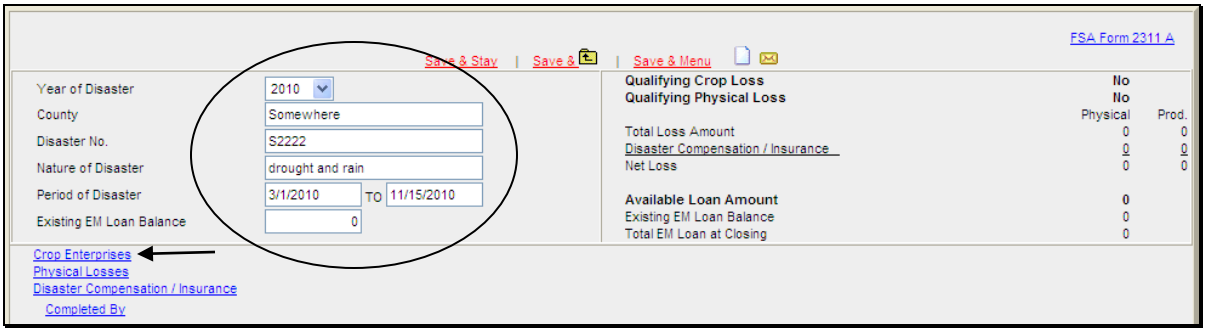
Signature requirement: eSignature required.**--***

J Credit Actions (Continued)

13 Emergency Loan Calculations

FSA-2311A is used to determine the applicant's actual production and/or physical losses, and to calculate the "Available Loan Amount". Instructions for completing FSA-2311A are as follows:

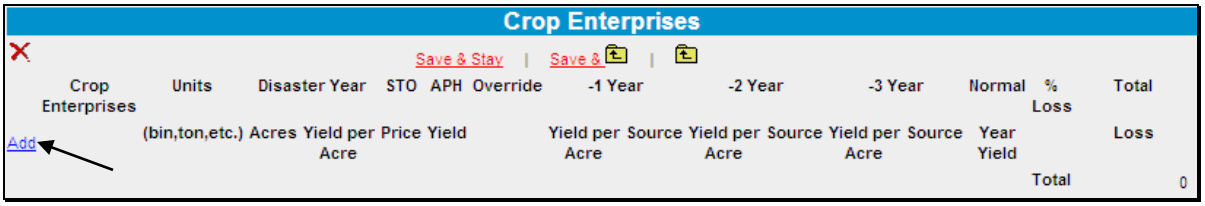
- open FSA-2311A and complete the disaster designation information
- CLICK "**Crop Enterprises**" link to add crop information for production losses



--Figure 60, FSA-2311A--

- CLICK "**Add**" on the Crop Enterprises Screen to display fields to enter the individual crop disaster information

Note: There is no limit to the number of rows of crop information that can be entered into the system.



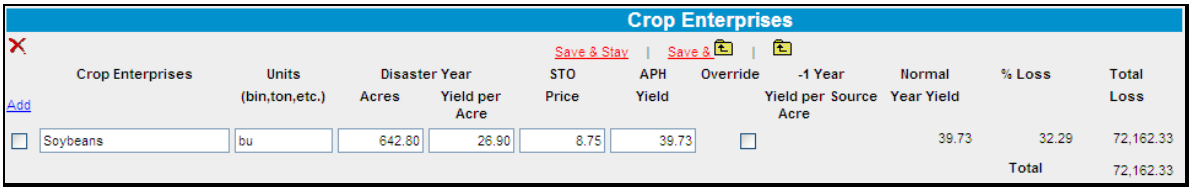
--Figure 60a, Crop Enterprises--

J Credit Actions (Continued)

13 Emergency Loan Calculations (Continued)

- use APH yield when available, system will automatically calculate "% Loss" and "Total Loss" amount and CLICK "**Save**" to save the data

  Note: If APH yield is not available, CHECK (✓) "**Override**" and manually complete the "Yield per Acre" and "Source" fields. System will automatically calculate "Normal Year Yield", "% Loss", and "Total Loss" amount.



Crop Enterprises

Save & Stay | Save &

Add	Crop Enterprises	Units (bin,ton,etc.)	Disaster Year Acres	Disaster Year Yield per Acre	STO Price	APH Yield	Override	-1 Year Yield per Acre	-1 Year Source	Normal Year Yield	% Loss	Total Loss
☐	Soybeans	bu	642.80	26.90	8.75	39.73	☐			39.73	32.29	72,162.33
											Total	72,162.33

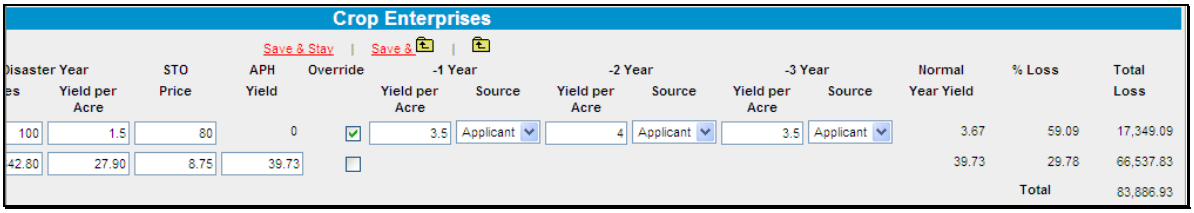
--Figure 60b, Crop Enterprises Using APH Yield--

Crop Enterprises

Save & Stay | Save &

Add	Crop Enterprises	Units (bin,ton,etc.)	Disaster Year Acres	Disaster Year Yield per Acre	STO Price	APH Yield	Override	-1 Year Yield per Acre	-1 Year Source	-2 Year Yield per Acre	-2 Year Source	-3 Ye Yield per Acre
☐	Alfalfa	Ton	100.00	1.50	80.00	0	☑	3.50	Applicant	4.00	Applicant	3.50
☐	Soybeans	bu	642.80	27.90	8.75	39.73	☐					

--Figure 60c, Multiple Crop Enterprises Using APH Yield and Applicant Records--



Crop Enterprises

Save & Stay | Save &

Disaster Year es	Disaster Year Yield per Acre	STO Price	APH Yield	Override	-1 Year Yield per Acre	-1 Year Source	-2 Year Yield per Acre	-2 Year Source	-3 Year Yield per Acre	-3 Year Source	Normal Year Yield	% Loss	Total Loss
100	1.5	80	0	☑	3.5	Applicant	4	Applicant	3.5	Applicant	3.67	59.09	17,349.09
42.80	27.90	8.75	39.73	☐							39.73	29.78	66,537.83
												Total	83,886.93

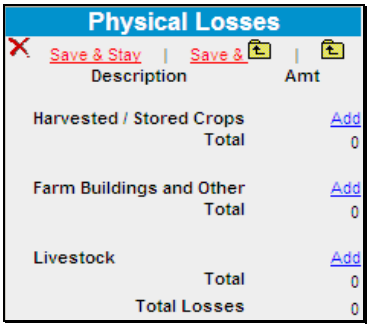
--Figure 60d, Multiple Crop Enterprises Total Loss Calculations--

- CLICK "**Physical Losses**" link to add information for all physical losses

J Credit Actions (Continued)

13 Emergency Loan Calculations (Continued)

- CLICK "**Add**" to display fields to enter loss information and CLICK "**Save**" to save the data



***--Figure 60e, Physical Losses**

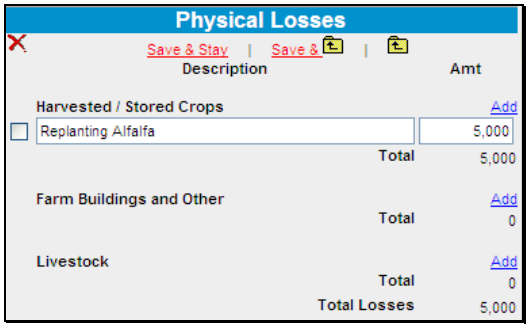


Figure 60f, Add Physical Loss Information--*

- CLICK "**Disaster Compensation/Insurance**" link to add information
- CLICK "**Add**" to display fields to enter information and CLICK "Save to save the data

***--Figure 60g, Disaster Compensation/Insurance**

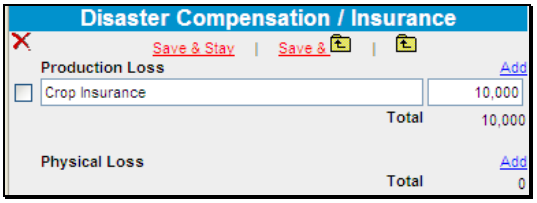
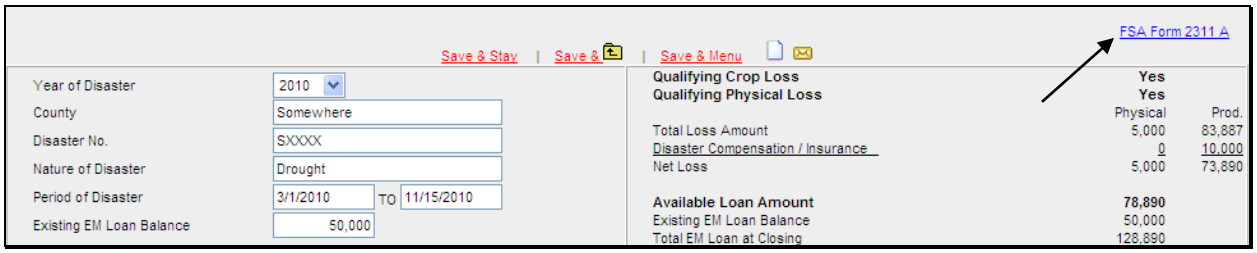


Figure 60h, Adding Information--*

- CLICK "**Completed By**" link at the bottom of FSA-2311A to eSign.

To print FSA-2311A, CLICK "**FSA Form 2311A**" in the upper-right corner or from the Reports Setup Menu on the toolbar.



--Figure 60i, Completed FSA-2311A--

Notes: The Farm Loan Programs Systems, "FLPS", web site contains several examples of completed FSA-2311A. Select "Manuals", "Training Manuals", and "E**M Loss Loan Calculation Examples**" to view the completed FSA-2311A's.

Signature requirement: eSignature required.

J Credit Actions (Continued)

14 Microloan

The "Microloan" credit action model should be used to process all application requests for ML. For the documentation requirements, see 3-FLP.

To complete the Credit Presentation; CLICK "**Credit Action**" [***Credit Action Name***], and "**Credit Presentation - Microloan**". After the form is accessed, it must be updated with information from other parts of the FBP system. To update CLICK "**Save & Update**" link in the top-left corner of the screen.

In the "Update Credit Presentation" dialog box CHECK (✓) **only** the following boxes:

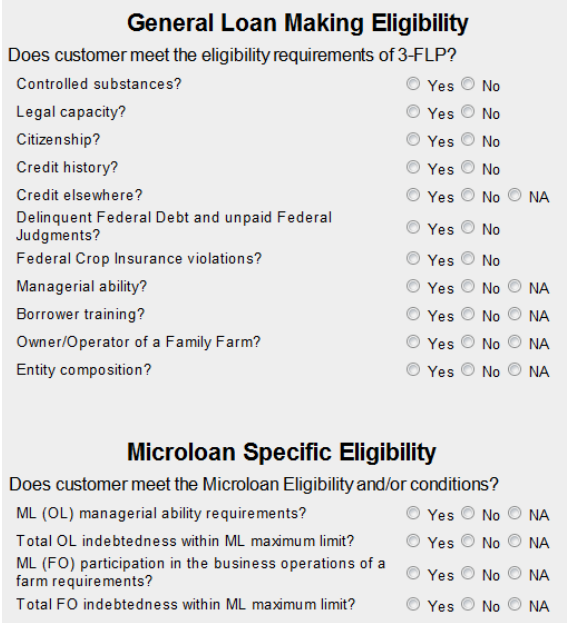
- "**Ultra Financials/Customized Ratios**"
- "**Collateral Analysis**", select the balance sheet from which the collateral analysis will be calculated
- "**Credit Relationship**", select the balance sheet from which the credit relationship information will come.
- "**General Information**".
- CLICK "**Update &** " to update the Credit Presentation.

Complete the Credit Presentation according to the following.

Component	Details
General Information, Credit Relationship	See **paragraph J 7 b** for instruction on completing these components.
***--**Loan Narrative	Required documentation for the narrative should be completed in the Assessment. See paragraph 222 to determine which elements need to be completed. ENTER "Refer to Assessment" in the narrative text box. Use the text box to address any additional documentation that may be needed. **Note:** For OL's, if the loan official determines that a term of less than 7 years is warranted, the justification for the reduction must be fully documented in the loan narrative, including a discussion of the collateral being taken and the reason this collateral is not sufficient for the full 7 year term.**--***
Collateral Analysis, Classification, Employment Information, Related Entities, Balance Sheet, Income Statement, Repayment Capacity	See **paragraph J 7 b** for instruction on completing these components.

J Credit Actions (Continued)

14 Microloan (Continued)

Component	Details
Eligibility	• Answer the applicable eligibility questions with the radio buttons. ***--**  **General Loan Making Eligibility** Does customer meet the eligibility requirements of 3-FLP? Controlled substances? Yes No Legal capacity? Yes No Citizenship? Yes No Credit history? Yes No Credit elsewhere? Yes No NA Delinquent Federal Debt and unpaid Federal Judgments? Yes No Federal Crop Insurance violations? Yes No Managerial ability? Yes No NA Borrower training? Yes No NA Owner/Operator of a Family Farm? Yes No NA Entity composition? Yes No NA **Microloan Specific Eligibility** Does customer meet the Microloan Eligibility and/or conditions? ML (OL) managerial ability requirements? Yes No NA Total OL indebtedness within ML maximum limit? Yes No NA ML (FO) participation in the business operations of a farm requirements? Yes No NA Total FO indebtedness within ML maximum limit? Yes No NA **Figure 61--*** • When making these determinations, the loan official is certifying that the applicant **meets** the requirements for the eligibility criteria and/or conditions as outlined in the respective FSA handbook. • Use the text box to address any additional program specific eligibility issues and/or conditions. • The FSA loan official must CLICK "**Eligibility Determination**" to determine or recommend eligibility. See **paragraph J 7 b** for instruction on completing. Eligibility Determination: Loan Narrative ***--Figure 61a--***

J Credit Actions (Continued)

14 Microloan (Continued)

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

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

Signature requirement: eSignature required.

15 FSFL

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

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

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

The FBP, "Balance Sheet" and "Income/Expense" sections do **not** need to be completed if the statements provided by the customer are sufficient for the approval decision.

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

To complete the Credit Presentation, do the following:

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

J Credit Actions (Continued)

15 FSFL (Continued)

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

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

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

a Approval Decision

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

--Figure 61b--

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

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

J Credit Actions (Continued)

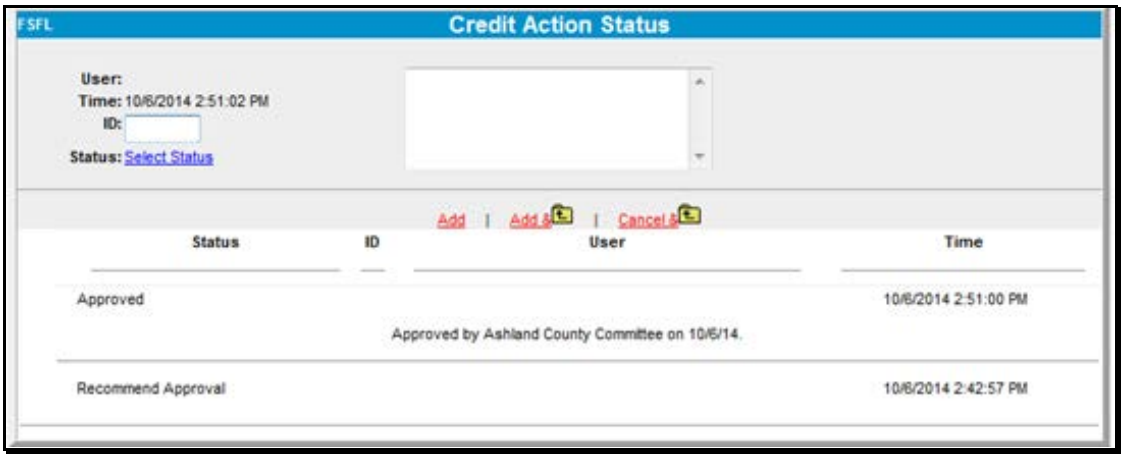
15 FSFL (Continued)

a Approval Decision (Continued)

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

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

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



--Figure 61c--

Signature requirement: eSignature required.

After loan approval, if the producer requests an increase in the loan amount, the loan official will use the same credit presentation to document any increases. An increase over 10 percent will require another recommendation and approval from COC/STC. If increase is 10 percent or less a new recommendation is not required, unless it is required by STC.

K Special Features

1 eNotice

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

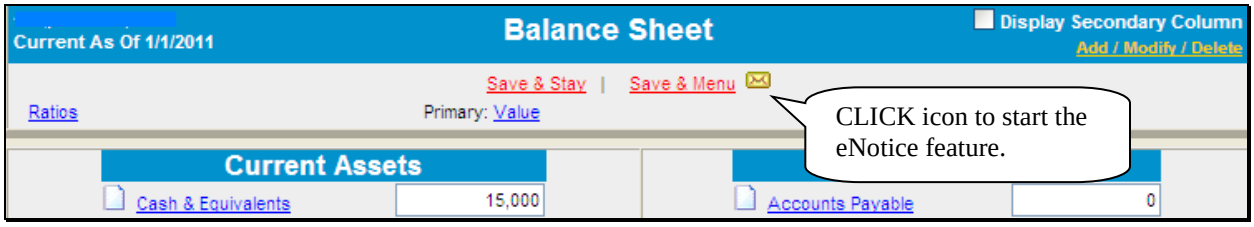


Figure 62

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

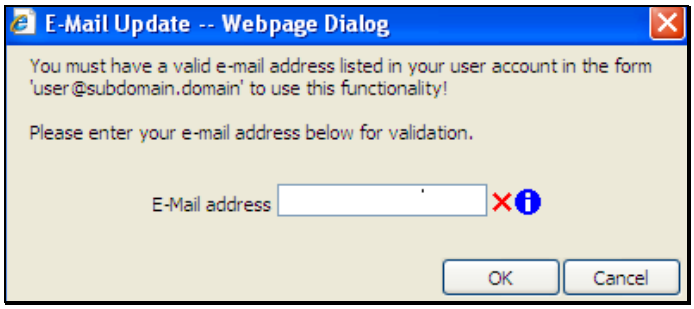


Figure 63

The following series of messages will be displayed.

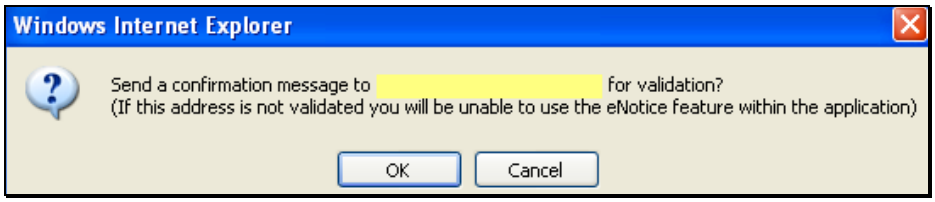


Figure 64

Figure 65

FLP Rates

A Interest Rates for FLP's

--**The following provides interest rates for FLP's as of January 1, 2016.**--

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes **Note:** For the current interest rate, contact the National Office.		
Operating	*--2.625	1/1/16--*
Operating - Limited Resource	5.000	12/1/90
Operating - Microloan - "Special Interest Rate"	5.000	2/7/14
Farm Ownership and Conservation Loans	*--3.875	1/1/16--*
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	*--3.875	1/1/16--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--3.875	1/1/16
Farmer Program - Homestead Protection	3.875	1/1/16
Shared Appreciation Amortization	2.875	1/1/16
Softwood Timber Loans	3.875	1/1/16
Economic Emergency - Operating	2.625	1/1/16
Economic Emergency - Real Estate	3.875	1/1/16
Emergency - Amount of Actual Loss	3.625	1/1/16
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	5.750	1/1/16
Emergency – Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.875	1/1/16
Emergency – Annual Production	4.875	1/1/16
Nonprogram – Chattel Property	4.875	1/1/16
Nonprogram – Real Property	5.750	1/1/16
Apple Loans	1.125	1/1/16
Association - Grazing	3.875	1/1/16
Association - Irrigation and Drainage	3.875	1/1/16--*
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)	*--0.540	1/1/16--*

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 December 4, 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

List of Available Reports

A Farm Loan Programs Data Mart

1 DLS OnDemand Reports, Loan Making Reports, Direct Applications

The following are the available Direct Application Reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
Borrower Training Report	Provides detailed information on borrower training requirements and completions as displayed on Customer Profile. User must specify a date range for Effective Date, Completion Date, Cancellation Date, Expiration Date or Waived Date.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Effective Date • Completion Date • Cancellation Date • Expiration Date • Waived Date	7/16/2013
*****--Direct Application by Status or Type	Provides number of applications received by loan type, by application status (Received, Completed, Approved, Rejected, Withdrawn, or Closed) or by loan type and application status	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Application Received Date • Borrower	11/24/2015--*****

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

1 DLS OnDemand Reports, Loan Making Reports, Direct Applications (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Direct Application Disposition	Provides the number of applications for a variety of statuses: Received-Approved Disposition; Received-Completed-Withdrawn; Received-Not Complete-Withdrawn; Received-Rejected Disposition; Received-No Status; Complete-Approved w/in 60 Days; Complete-Withdrawn w/in 60 Days; Complete-Rejected w/in 60 Days; Complete-Approved After 60 Days; Complete-Withdrawn After 60 Days; Complete-Rejected After 60 Days. Results may be summarized by State, District, Office, County, Race, or Gender. Report initially defaults to applications received during the current FY.	• State • District • Servicing Office • County • Application Received Date • Ethnicity • Race • Gender • Borrower	5/11/2015
Direct Application Report	Provides comprehensive information on the loan application process from Application Received Date through Loan Closing Date. Includes both FLP and FSFL applications. Carryover applications received in prior FY will be displayed until withdrawn, rejected or closed. Includes Veteran code.	• State • District • Servicing Office • County • Pgm Type • Loan Type • Race • Gender • Ethnicity • Status • Application Received Date • Borrower	*--12/9/2015--*

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

1 DLS OnDemand Reports, Loan Making Reports, Direct Applications (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Direct Applications 60 Day Tracking	Provides number of complete applications for the following statuses: Pending Final Disposition; Disposition within 60 Days; Disposition After 60 Days. Results may be summarized by State, District, Office, or County. Report initially defaults to applications received during current FY.	• State • District • Servicing Office • County • Application Received Date • Ethnicity • Race • Gender • Borrower	3/9/2015
* * *	* * *	* * *	* * *
Direct Applications on Hand	Provides number of applications by loan type for the following statuses: Applications In Process; Applications Unprocessed; Approved Not Closed; Approved Not Obligated; Obligated Not Closed. Report initially defaults to applications received during current FY.	State	6/5/2015
Loan Limitation Report	Provides information on outstanding direct and guaranteed loan debt to assist in monitoring loan limits. User must enter a tax identification number.	• Tax ID • Loan Type	5/2/2013

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

1 DLS OnDemand Reports, Loan Making Reports, Direct Applications (Continued)

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Report Name	Report Description	User Selection Criteria	Date Last Modified
No Decision Report	Lists complete direct loan applications where no decision has been made. User may limit results to those complete applications where more than 45 days has passed.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Application Completion Date • Borrower	*--12/9/2015--*
Office Management Report	Lists specific work tasks from the DLS loan making application checklist. (Specific tasks are listed on the report dashboard.) User may ask for Incomplete or Complete work tasks. Report defaults to work tasks for applications received during current FY.	• State • District • Servicing Office • County • Program Type • Ethnicity • Race • Gender • Task Status • Task • Application Received Date • Task Completion Date • Borrower	*--12/9/2015--*
Rejected Application Report	Lists rejected applications, includes reasons for rejection. Report defaults to applications rejected during current FY.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Rejection Date • Borrower	5/2/2013

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

1 DLS OnDemand Reports, Loan Making Reports, Direct Applications (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Related Entity Report	Lists all related entities identified during the loan application process. **Note:** For a list of parties currently liable for a loan, use the Related Entities Report located in the Loan Servicing Reports, Routine Servicing folder.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Status • Borrower Type • Application Received Date • Borrower	5/2/2013
Term Limit Report	Provides current term limits for existing borrowers as provided on the Customer Profile.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Borrower	5/2/2013

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

2 DLS OnDemand Reports, Loan Making Reports, Obligations

The following are the available Obligation Reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
Obligation Transaction Report	Provides a list of transactions that affect the obligated loan amount. This includes obligations (1A & 1B transactions) and deobligations (1D & 1Y transactions). This report replaces the PLDATA FOCUS Report.	• State • District • Servicing Office • County • Transaction Date	*--8/17/2015--*
Undisbursed Obligations Report	Lists obligations where there is an undisbursed balance.	• State • District • Servicing Office • County	*--12/9/2015--*

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing

The following are the available Routine Servicing Reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
Active FLP Borrowers Report	Lists all active FLP borrowers, along with the most recent classification.	• State • District • Servicing Office • County • Classification Code • 2+ Years Old • Detail or Summary	5/2/2013
Analysis of FLP Delinquency Report (541A_541C)	541A Report summarizes status information for all outstanding FLP loans. 541C Report summarizes the change in the number of delinquent borrowers since the prior month.	• State • District • Servicing Office • 541A or 541C • Report Date • Report Type	9/10/2013
Borrower Address Report	Provides addresses for active FLP borrowers. User may select all borrowers, primary borrowers, co-borrowers, co-signers and guarantors.	• State • District • Servicing Office • County • Borrower Type	5/2/2013
Borrower Financing Statement Combined Report	Allows users to monitor current status of Financing Statements and provides detailed information on Financing Statements. Includes Amendments, Continuations, and Terminations. Includes both FLP and FSFL information.	• State • District • Servicing Office • County • Program Type • Status • Alert Date • Expiration Date • Borrower • Detail or Summary	3/2/2015

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Borrower Mortgage Monitoring Report	Provides a list of all recorded mortgages. User can select All, Active or Released mortgage instruments. Includes both FLP and FSFL information.	• State • District • Servicing Office • County • Program Type • Status	1/20/2015
Classification Review Workflow Report	Provides information for monitoring Classification Reviews. User can search on Due Date, Credit Action Date, or Completed Date.	• State • District • Servicing Office • County • Status • Scheduled Date • Credit Action Date • Completed Date • Reason for Review	3/2/2015
*--Direct Delinquency/ Aging Report	Summarizes and lists direct customers based on delinquency/aging categories	• State • District • Servicing Office • County • Report Date • Summary or Detail • Aging Category • List Borrowers	12/9/2015--*
Disaster Set-Aside Processing Report	Provides information for tracking requests for Disaster Set-Aside. User can search by Request Date or Final Disposition Date.	• State • District • Servicing Office • County • Status • Request Date • Final Disposition Date	3/9/2015

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Farm Assessment Workflow Report	Provides information for tracking Farm Assessments. User can search on Due Date, Credit Action Date, or Completed Date.	• State • District • Servicing Office • County • Status • Scheduled Date • Credit Action Date • Completed Date • No Significant Changes	5/2/2013
Farm Visit Workflow Report	Provides information for tracking Farm Visits. User can search on Scheduled Date or Completed Date and Visit Type. Includes both FLP and FSFL information.	• State • District • Servicing Office • County • Program Type • Status • Visit Type • Scheduled Date • Completed Date • Completed by Contractor	12/22/2014
*--FSFL Delinquency Report	Farm Storage Facility Loan (FSFL) that are more than $25 or more delinquent	• State • District • Servicing Office • County	11/24/15--*
Graduation Review Monitoring Report	Provides status of pending and completed Graduation Reviews. User can search by Due Date or Completed Date.	• State • District • Servicing Office • County • Status • Scheduled Date • Completed Date	5/2/2013
Limited Resource Review Monitoring Report	Provides status of pending and completed Limited Resource Reviews. User can search by Due Date or Completed Date.	• State • District • Servicing Office • County • Status • Scheduled Date • Completed Date	3/9/2015

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Outstanding Subordinations Report	Provides information on approved subordination requests that have not been paid in full or settled.	• State • District • Servicing Office • County	10/21/2013
Payment Reminder Report	Provides information used to generate payment reminder letters for both FLP and FSFL loans. User must specify an installment due date range.	• State • District • Servicing Office • County • Program Type • Installment Due Date	*--12/3/2015--*
Potential Purchaser Report	Lists potential purchasers as entered in DLS.	• State • District • Servicing Office • County • Borrower • Purchaser	5/11/2015
Related Entities Report	Identifies all related entities currently liable for direct loans, based on Related Entities linked on Customer Profile. **Note:** For a list of parties identified as liable at the time of application, use the Related Entity Report located in the Loan Making Reports, Direct Applications folder.	• State • District • Servicing Office • County • Loan Status • Borrower	*--11/24/2015--*

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Reminder Report	Provides information on all routine loan servicing workflows. User can select pending, postponed, closed, or all reminders. User can search based on Alert Date, Due Date, or Closed Date. Includes both FLP and FSFL reminders.	• State • District • Servicing Office • County • Status • Program Type • Workflow • Reminder Type • Alert Date • Due Date • Closed Date • Borrower	1/20/2015
Security Instrument Processing Report (SI-Other)	Provides tracking information for activities within the Security Instrument - Other workflow. User can search on Request type, Request Date, Final Disposition Date, or Date Security Action Completed.	• State • District • Servicing Office • County • Request Type • Request Date • Final Disposition Date • Date Security Action Completed	4/7/2015
Shared Appreciation Workflow Report	Provides information for tracking requests for Shared Appreciation. User can search by Request Date and Amortization Date.	• State • District • Servicing Office • County • Status • Request Date • Final Disposition Date • Amortization Date	4/7/2015
Status of Farm Loan Program (540)	Provides status information for all *--outstanding FLP and FSFL loans.	• State • District • Servicing Office • Report Date • Program Type • Report Type	11/24/2015--*

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

3 DLS OnDemand Reports, Loan Servicing Reports, Routine Servicing (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Subordination Request Report	Provides information for tracking requests for Subordinations, as well as monitoring approved Subordinations. User can search on Request Date, Final Disposition Date, or Expiration Date.	• State • District • Servicing Office • County • Status • Security Type • Request Date • Final Disposition Date • Expiration Date	4/7/2015
Terminated Workflows Report	Provides a list of terminated routine servicing workflows	• State • District • Servicing Office • County • Termination Date • Borrower	8/17/2015
Transfer Assumption Application Processing Report	Provides information for tracking Assumption requests.	• State • District • Servicing Office • County • Status • Received Date • Final Disposition Date	*--12/9/2015--*
Transfer Assumption Completed Actions Report	Provides a list of transfer and/or assumption actions that have been completed. This includes actions with or without an application package.	• State • District • Servicing Office • County • Status Date	*--12/9/2015--*
Year End Analysis Workflow Report	Provides information for tracking YEA reviews. User can search on Due Date, Credit Action Date or Completed Date.	• State • District • Servicing Office • County • Status • Scheduled Date • Credit Action Date • Completed Date • Reason for Review • Complete by Contractor	5/11/2015

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

5 Goal OnDemand Reports (Continued)

Report Name	Report Description	User Selection Criteria	Date Last Modified
Loan Servicing Goal 3 Special Servicing Processing Times	Provides benchmarks and accomplishments for FY 2012 through 2016 FLP Loan Servicing Goal 3. Measures the percentage of special servicing applications that are processed within the 60-day regulatory timeframe.	• State • District • Servicing Office • County	*--11/24/2015--*
Reduce 1st Year Delinquency Rates on New Loans Goal 1	Provides the current percentage of first year loans that have been restructured or are now delinquent. A first year loan is a new loan that was closed in the previous calendar year.	• State • District • Servicing Office	5/2/2013
Reduce Average Processing Times for Direct Loans Goal 2	Provides the average number of days from application receipt to first disposition. EM loans and applications with a Class I or Class II environmental assessment are excluded.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower	*--11/24/2015--*
Reduce Average Processing Times for Direct Loans Goal 2 - Detail	Lists applications used to calculate Goal 2. EM loans and applications with a Class I or Class II environmental assessment are excluded.	• State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower	4/24/2015

***--List of Available Reports (Continued)**

A Farm Loan Programs Data Mart (Continued)

6 PLAS OnDemand Reports

The following are the available PLAS Reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
Office Reporting Lookup	This report provides State, district, servicing office and county information based on existing alignments. The information is provided only as an aid during office realignments. To request changes, FSA-2125 must be completed and provided to NFAOC.	• State	5/16/2013

7 PLAS OnDemand Reports, SCIMS to PLAS

The following are the available SCIMS to PLAS Reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
SCIMS to PLAS Discrepancy	Daily report that lists PLAS 4C Transaction discrepancies resulting from the previous night's update. These discrepancies do **not** appear in ADPS, and must be corrected by NFAOC. Users have the option to view reports from the past 30 calendar days.	• State • District • Servicing Office	5/2/2013
SCIMS to PLAS Exception	Provides information on exceptions between current PLAS borrower information and current SCIMS borrower information that prevents updating name and address information in PLAS from SCIMS.	• State • District • Servicing Office	5/2/2013
SCIMS to PLAS Update	Daily report that shows the transactions that have updated PLAS using information in SCIMS. Users have the option to view reports from the past 30 calendar days.	• State • District • Servicing Office	5/2/2013

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List of Available Reports (Continued)

B GLS

1 Application Reports

The following are the available Application Reports.

Report Number	Report Name	Report Description
GLSAPP02	Guaranteed Loan Applications Detail Report	Displays lender, borrower and application information for each application that matches the *****--specified search criteria. Provides both first and final disposition information.--*****
GLSAPP01	Guaranteed Loan Applications Summary Report	Displays the number of applications and total dollar amount for user specified breakpoints.
GLS2208	Guaranteed Loan Average Processing Times	Summarizes the number of applications received, completed, average number of days between application received and completed, average number of days from completed to final disposition, and the total of the two averages. The primary sort is State and secondary sort options are borrower race, lender status, or loan type. A drill-down to detail by mail code is also available. Report can be used to monitor Loan Making Goal 3 by selecting Environmental Review Type of CATEX.
GLS2209	Guaranteed Loan Application Tracking Summary Report	Tracks applications from received date to final disposition by State.
GLS2209A	Guaranteed Loan Application Tracking Detail Report	Tracks applications from received date to final *****--disposition. Provides both first and final disposition information.--*****

***--List of Available Reports (Continued)**

B GLS (Continued)

2 Activity Reports

The following are the available Activity Reports.

Report Number	Report Name	Report Description
GLS4290	Application Activity Summary	Summarizes the following activities: Applications received; applications completed; eligibility determinations; final dispositions; obligations; loans closed; environmental reviews; real estate appraisal reviews; and chattel appraisal reviews. User must specify a date range.
GLS4291	Application Activity Detail	Validates the counts from the GLS4290 report displaying the following information: Applications received; applications completed; eligibility determinations; final dispositions; obligations; loans closed; environmental reviews; real estate appraisal reviews; and chattel appraisal reviews. User must specify a date range.

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