

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration
1-FLP (Revision 1)

Amendment 128

Approved by: Acting Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Exhibit 14, subparagraph A has been amended to update guidance on accessing the SCIMS-PLAS reports.

Exhibit 15 has been amended as follows, subparagraph:

- B 4 c to add the requirement to “Lock” the running record
- D 1 to clarify that only Microloan term loans require a post-close balance sheet
- D 8, F 3, and J 11 to provide instructions for Microloan collateral
- E 2 to clarify collateral requirements when restructuring
- J 15 to update references to 1-FSFL.

Exhibit 17 has been amended to update FLP interest rates.

Exhibit 18:

- subparagraph A 1 has been amended to update the user selection criteria for the Related Entity Report
- subparagraph A 2 has been amended to update the report modification date
- subparagraph A 3 has been amended to add the Direct Caseload Delinquency Report.
- subparagraph A 4.5 has been added to provide the available FLP funding report.

Amendment Transmittal (Continued)

Page Control Chart		
TC	Text	Exhibit
		3, pages 1, 2 14, pages 1-4 pages 5, 6 (remove) page 7 (remove) 15, pages 35, 36 pages 45, 46 pages 47, 48 pages 48.5, 48.6 pages 65, 66 pages 66.15, 66.16 pages 111, 112 pages 117, 118 17, pages 1, 2 18, pages 5-8 pages 13, 14

Menu and Screen Index

The following menus and screens are displayed in this handbook.

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	Classification Review Workflow Report Screen	Ex. 36
	Complete/Approved Application file reviews Screen	Ex. 36
	DDORS Home Page	Ex. 36
	Direct Application Report Selection Page	Ex. 36
	Farm Loan Programs Data Mart/Direct Loan System (DLS) OnDemand Reports/Loan Making Reports/Direct Applications Screen	Ex. 36
	Farm Loan Programs Data Mart/Direct Loan System (DLS) OnDemand Reports/Loan Making Reports Screen	Ex. 36
	Farm Loan Programs Data Mart/Direct Loan System (DLS) OnDemand Reports Screen	Ex. 36
	Farm Loan Programs Systems Home Page	Ex. 36
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	GLS Guaranteed Loan System & CBP Direct Loans and Grants Screen	Ex. 36
	GLS Guaranteed Loan System Screen	Ex. 36
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	Lending To Beginning Farmers and Ranchers - Goal 4 Screen	Ex. 36
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Menu or Screen	Title	Reference
	Organization Updates Screen	444
	Outstanding Subordination Report Screen	Ex. 36
	Print Options Screen	Ex. 36
	Reduce 1st Year Delinquency Rate on New Loans by 25% Over 5 Years Screen	Ex. 36
	Reduce Average Processing Times for Direct Loans - Goal 2 Screen	Ex. 36
	Report Outline Screen	Ex. 36
	Search Criteria Screen	Ex. 36
	Service Center Review Scoring	Ex. 36
	Shared Workspace Pages/HomePage	Ex. 36
	Socially Disadvantaged Farmers and Ranchers - Goal 5 Screen	Ex. 36
	Subordination Request Report Screen	Ex. 36
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SCIMS-PLAS ORACLE Hyperion Reports

***--A Accessing SCIMS-PLAS Reports**

The Oracle EPM 11 Reports User Guide provides instructions for accessing the SCIMS-PLAS reports. The guide can be found on the FLP Systems Manuals page at **https://fsaintranet.sc.egov.usda.gov/flp/manuals_0515.htm**.

After accessing the page, under Software User Guides/Indices, CLICK “Orade EPM 11 User Guide”.--*

SCIMS-PLAS ORACLE Hyperion Reports (Continued)

B SCIMS-PLAS Exception Report

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

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

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

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

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

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

SCIMS-PLAS ORACLE Hyperion Reports (Continued)

B SCIMS-PLAS Exception Report (Continued)

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

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

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

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

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

SCIMS-PLAS ORACLE Hyperion Reports (Continued)

C SCIMS-PLAS Update Report

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

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

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

D SCIMS-PLAS Discrepancy Report

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

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

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

Farm Business Plan - FSA User Guide (Continued)

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

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

c Reports and Signature Requirements

The following table provides a list of forms or reports with signature, locking, and printing requirements.

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
Balance Sheet Summary	Yes	No	Yes	Yes
Balance Sheet Schedules	No	No	N/A	Yes
Income & Expense Trends	Yes	No	N/A	Yes
Projected Income & Expense Schedules	No	No	N/A	Yes
Income & Expense Summaries	No	No	Yes	See Cash Flow Reports
Projected Annual Cash Flow	Optional	No	N/A	Optional
Monthly Cash Flow	Optional	No	N/A	Optional
Production Trends	No	No	N/A	Optional
Farm Assessment	Yes	Yes	Yes	Yes
Credit Presentations	No	Yes, eSigned.	Yes, see Locking Credit Action Forms (Section J 3).	Optional, *--except for FSFL--*
Eligibility Only	No	Yes, eSigned.	Yes	Optional
DALR\$ Input Report	No	Yes, eSigned.	Yes	Optional
Environmental Checklist (RD 1940-22)	No	Yes, eSigned.	Yes	Optional
Emergency Loan Calculations (FSA-2311A)	No	Yes, eSigned.	Yes	Optional
Security Agreement	Yes	No	No	Yes
Chattel Appraisal	No	Yes or notation made in the Credit Presentation. See Credit Actions , “Collateral” (Section J 7 b).	N/A	Optional

Farm Business Plan - FSA User Guide (Continued)

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

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

c Reports and Signature Requirements (Continued)

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
Analysis Reports & Charts	No	No	N/A	Optional
Running Record	No	No	*--Yes--*	Optional, see Running Record (Section B 2).

1/ The term “Signature” includes “eSignature”, if available.

2/ When the printing of certain credit actions and reports is optional, the electronic versions stored in FBP are considered to be the equivalent of a paper version for all purposes, including source documents for ADPS and DLS transactions.

Note: When a loan approval decision is made, the case file **must** contain the Assessment, Balance Sheet Summary, and Income & Expense Trends on which the decision was based. These 3 documents **must** be signed by the applicant.

d Reports Setup

There are many options to control the appearance of reports and what records are included in the generated analysis. Up to 6 balance sheets and 6 projections/actuals can be included in reports. Options selected will affect what balance sheets and projections/actual are available or “will be used” in credit actions. Changes to the report order can be made on either the Reports Setup or Balance Sheet Trends & Income/Expense Trends Manager Screens.

Reports should be set-up from left to right with the most current to least current information, respectively. At a minimum, the following will be included:

- income/expenses:
 - Column 1, current year’s or After eDALR\$ plan, if completed
 - Columns 2 through 4, preceding years using actual history, if available
 - Columns 5 and 6, may be used as needed

Note: The loan official will select which years are most relevant to include in the average by checking the box above the year on either the Reports Setup or Income/Expense Trends Screen.

Farm Business Plan - FSA User Guide (Continued)

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	<p>A balance sheet prepared assuming that the planned loan making or loan servicing action has just taken place.</p> <ul style="list-style-type: none"> • 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. <p>A post-close balance sheet must be completed for the following credit actions:</p> <ul style="list-style-type: none"> • D-Loan Making (for Term Loans and combination Term and AOL, excludes Youth Loans) • D-Loan Regular Servicing • D-Loan Special Servicing •*--Microloan (for term loans and combination term and annual operating loans).--*
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.

Farm Business Plan - FSA User Guide (Continued)

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.

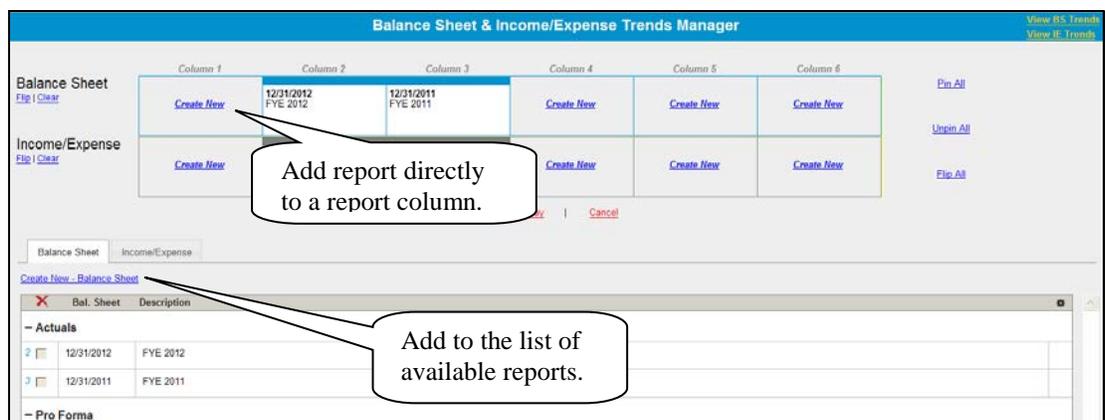


Figure 14b, Balance Sheet & Income/Expense Trends Manager--*

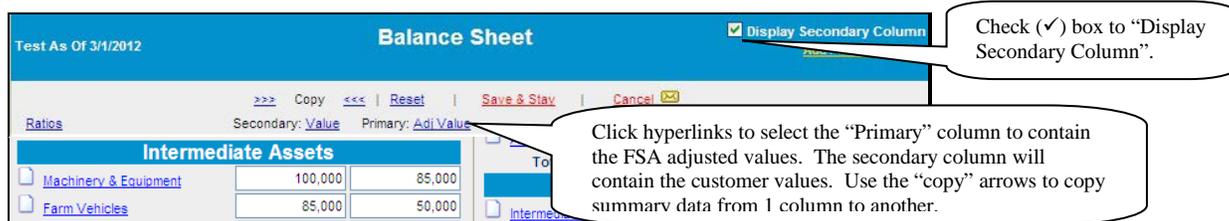
Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

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

Create a Dual Value Balance Sheet, as follows:

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



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

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

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

* * *

7 Locking Balance Sheets

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets

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

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

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

*--Interest (PMI). Enter an “(m)” before each line item used for Microloan collateral.

Use the Description field in “Machinery & Equipment” and “Farm Vehicles” schedule to enter an “*” asterisk for PMI items, and an “(m)” for Microloan collateral. As an additional option, use the “Code” box to establish a code name for the equipment to group like equipment together.--*

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

Figure 16f

Breeding livestock must be categorized as either “Raised” or “Purchased”. FBP makes this distinction for accrual analysis because changes in raised breeding livestock will affect accrual-adjusted income, while purchased livestock will not. Use the Type field to enter

--an “” asterisk for PMI items, and an “(m)” for Microloan collateral.--*

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

Figure 16g

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets (Continued)

When completing the Real Estate schedule, the “SA” box must be checked to transfer the real estate description to the Security Agreement. Enter an “(m)” at the beginning of the “Other Description” field if crops grown on real estate are used for Microloan collateral.

Real Estate - Land								<input checked="" type="radio"/> Summary	<input type="radio"/> Detail
Calc. Basis	Value	Col ?	County	State	Owner	Other Description	SA		
Total	400,000	<input checked="" type="checkbox"/>	County	State	Joe Nobody	(m) take a right at the red	<input checked="" type="checkbox"/> Add		

Figure 16h, Adding Real Estate to Security Agreement

--*

a Relationship of Asset Values for Chattel Appraisals/Collateral Analysis

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

9 Liabilities

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

a Unpaid and/or Accrued Expenses

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

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

b Farm Liabilities

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

Farm Business Plan - FSA User Guide (Continued)

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**”.

***--Notes:** 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.

When a loan is restructured, it becomes a regular loan. **Do not** identify line items as Microloan (M) collateral in the asset description fields.

When restructuring a delinquent borrower, a lien on all assets must be taken according to 5-FLP, paragraph 211.--*

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.

Farm Business Plan - FSA User Guide (Continued)

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				
<input type="checkbox"/>	FSA	Cur.	20,000	2.25	2,000	Non Rev	22,000	1	2,000	20,000	X	44-01	Detail	Ag.		
<input type="checkbox"/>	FSA	Int.	100,000	2.25	1,000	Equal	15,601	1	2,250	13,351	X	44-02	Detail	Ag.		
<input type="checkbox"/>	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				
<input type="checkbox"/>	FSA	Int.	22,000	2.25	0	Equal	1,745	1	495	1,250	X	Old 44-01Resc	Detail	Ag.		
<input type="checkbox"/>	FSA	Int.	101,000	2.25	0	Equal	8,009	1	2,273	5,737	X	Old 44-02 Res	Detail	Ag.		
<input type="checkbox"/>	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

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

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

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

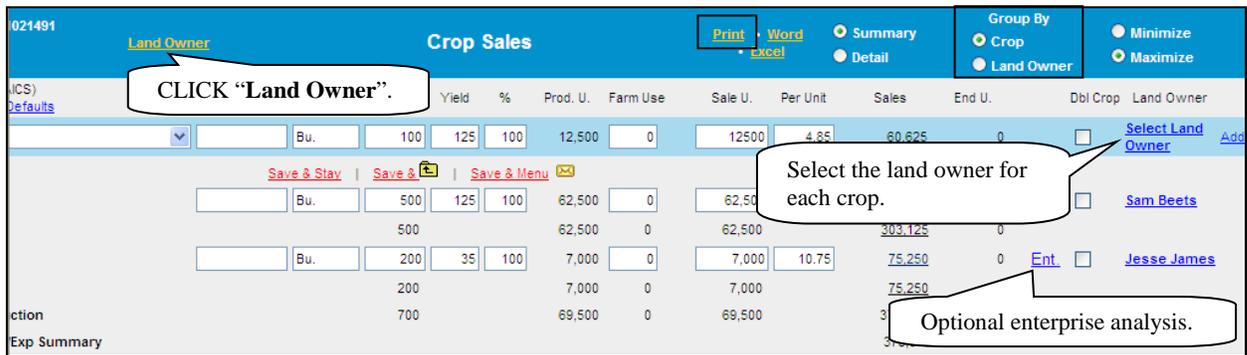


Figure 34u, Crop Sales Schedule

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

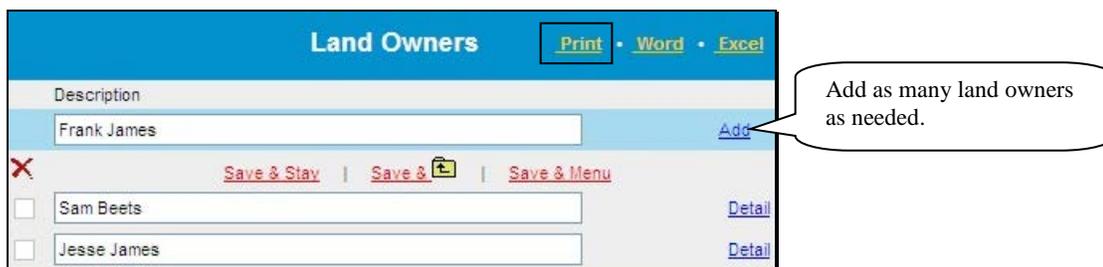


Figure 34v, Land Owners Dialog Box

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

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

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

*--Enter an “(m)” at the beginning of the “Other Description” field if crops grown on real estate are used for Microloan collateral.

Rent - Land / Animals									
● Summary ○ Detail									
ord	Type of Lease	Amount	Pro Forma?	P.F.	Expiration Date	County	State	Other Description	SA
	written	20,000	None		12/31/2016	County	State	(m) 10 miles W	<input checked="" type="checkbox"/>

Figure 34w, Adding Leased Land to Security Agreement

4 Enterprise Analysis

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

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

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

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

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

Land Owner													
Crop Sales													
Print Word Summary Group by													
Excel Detail Crop Land Owner Minimize Maximize													
Description (NAICS)	Type	Meas	Acres	Yield	%	Prod. U.	Farm Use	Sale U.	Per Unit	Sales	End U.	Dbl Crop	Land Owner
Yield & Per Unit Defaults			0	0	100	0	0	0	0	0	0	<input type="checkbox"/>	Select Land Owner Add

Figure 34x, Crop Sales Schedule Screen

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

10 Youth Loans (Continued)

c Security Agreement – Youth Loans

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

d Classification of Youth Loans

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

11 Security Agreement

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

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

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

- current income/expense projection

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

By default, all real estate descriptions on the security agreement will be populated from the “Balance Sheet”, “Assets”, “Real Estate-Land”; and “Inc/Exp”, “Operating Expenses”, “Rent-Land/Animals” schedules. Enter an “(m)” at the beginning of the “Other Description” field on the schedules if crops grown on the real estate are used for Microloan collateral. “To SA” may be unchecked to stop the transfer of real--* estate descriptions to the security agreement.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

11 Security Agreement (Continued)

- general information.

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

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

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

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

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

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

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

Farm Business Plan - FSA User Guide (Continued)

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 10 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 153 and 154 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 & 

2-26-16

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

15 FSFL (Continued)

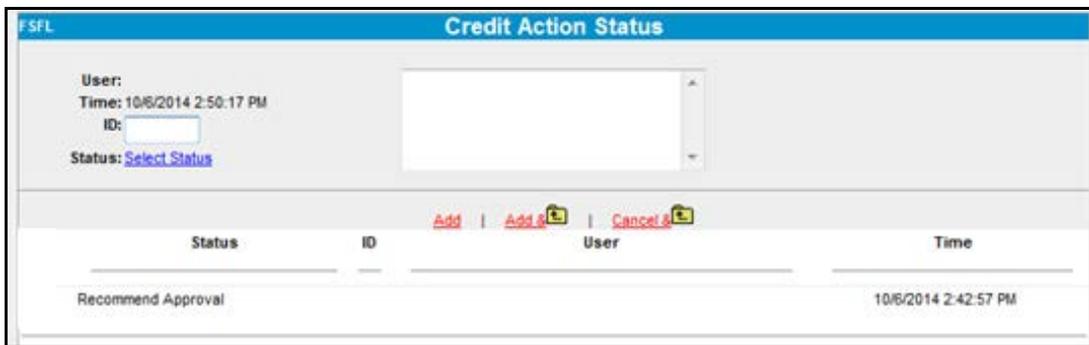
Recommendation: The Loan Official **must** provide a written recommendation for approval or disapproval, based on the applicant’s credit history and financial information. The recommendation should include FSFL amount and FSFL terms.

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

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

a Approval Decision

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



--Figure 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.

FLP Rates

A Interest Rates for FLP's

--The following provides interest rates for FLP's as of March 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	*--3.750	3/1/16--*
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	*-- 3.750	3/1/16--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--3.750	3/1/16
Farmer Program - Homestead Protection	3.750	3/1/16
Shared Appreciation Amortization	2.750	3/1/16
Softwood Timber Loans	3.750	3/1/16--*
Economic Emergency - Operating	2.625	1/1/16
Economic Emergency - Real Estate	*--3.750	3/1/16--*
Emergency - Amount of Actual Loss	3.625	1/1/16
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	*--5.875	3/1/16
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.875	3/1/16
Emergency - Annual Production	4.875	3/1/16
Nonprogram - Chattel Property	4.875	3/1/16
Nonprogram - Real Property	5.875	3/1/16--*
Apple Loans	1.250	2/1/16
Association - Grazing	*--3.750	3/1/16
Association - Irrigation and Drainage	3.750	3/1/16--*
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)	*--0.470	3/1/16--*

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 January 29, 2016. 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 (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.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Ethnicity • Race • Gender • Status • Related Entity Type • Application Received Date • Borrower •*--Report Selection--* 	12/11/2015
Term Limit Report	Provides current term limits for existing borrowers as provided on the Customer Profile.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Transaction Date 	8/17/2015
Undisbursed Obligations Report	Lists obligations where there is an undisbursed balance.	<ul style="list-style-type: none"> • State • District • Servicing Office • County 	*--2/16/2016--*

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.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Classification Code • 2+ Years Old • Detail or Summary 	5/2/2013
Analysis of FLP Delinquency Report (541A_541C)	<p>541A Report summarizes status information for all outstanding FLP loans.</p> <p>541C Report summarizes the change in the number of delinquent borrowers since the prior month.</p>	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Borrower Type 	5/2/2013
Borrower Financing Statement Combined Report	<p>Allows users to monitor current status of Financing Statements and provides detailed information on Financing Statements.</p> <p>Includes Amendments, Continuations, and Terminations.</p> <p>Includes both FLP and FSFL information.</p>	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Program Type • Status • Alert Date • Expiration Date • Borrower • Detail or Summary 	3/2/2015
Borrower Mortgage Monitoring Report	<p>Provides a list of all recorded mortgages. User can select All, Active or Released mortgage instruments.</p> <p>Includes both FLP and FSFL information.</p>	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Program Type • Status 	1/20/2015

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
Classification Review Workflow Report	Provides information for monitoring Classification Reviews. User can search on Due Date, Credit Action Date, or Completed Date.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Status • Scheduled Date • Credit Action Date • Completed Date • Reason for Review 	3/2/2015
Collateral Code Report	Provides collateral code information for active farm loans.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Collateral Type 	1/13/2016
--Direct Caseload Delinquency Report	Provides summary and detailed information on direct FLP loans, including number of borrowers, number of loans, unpaid balances, and delinquency information.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Selection • Borrower Type • Aging Category • Loan Type • Flags • Unpaid Balances • Litigation Status • Race • Gender • Ethnicity • Veteran Status 	2/22/2016--
Direct Delinquency/ Aging Report	Summarizes and lists direct customers based on delinquency/aging categories.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • 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)

4 DLS OnDemand Reports, Loan Servicing Reports, Special Servicing

The following are the available special servicing reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
5-FLP Servicing Application Timeclock Report	Provides information on the Timeclock Deadline for FSA to process loan servicing applications. Report should be used to ensure applications are processed within the 60-day regulatory timeframe.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Summary or Detail • All or Open Applications • Race • Gender • Date Complete Application Received • Category Name 	3/9/2015
Open Activities Report	Provides a list of open Special Servicing activities. User can select to view all open activities or just those that are past due.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Status • Hold Reason 	5/2/2013

***--4.5 FLP Funding Reports**

The following is the available FLP funding report.

Report Name	Report Description	User Selection Criteria	Date Last Modified
Obligation Allotment and Appropriation Report	Provides the number and amount of direct and guaranteed obligations for the current FY. Report is similar to the PFCS Allocation and Appropriation Report.	<ul style="list-style-type: none"> • State • Report Selection • Fiscal Year • Program Class • Program Parent • Program Name 	1/19/2016

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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
Lending to Beginning Farmers and Ranchers Goal 4	Provides the current year percentage of direct and guaranteed borrowers who were provided loan assistance as beginning farmers. Results are based on obligation date for FO and OL loans.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower 	5/11/2015
Lending to Beginning Farmers and Ranchers Goal 4 - Detail	Lists current year direct and guaranteed borrowers who were provided loan assistance as beginning farmers. Results are based on obligation date for FO and OL loans.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower 	4/24/2015
Lending to Socially Disadvantaged Farmers and Ranchers Goal 5	Provides the current year percentage of direct and guaranteed borrowers who were provided loan assistance as SDA. Results are based on obligation date for FO and OL loans.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower 	5/11/2015
Lending to Socially Disadvantaged Farmers and Ranchers Goal 5 - Detail	Lists current year direct and guaranteed borrowers who were provided loan assistance as SDA. Results are based on obligation date for FO and OL loans.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Ethnicity • Race • Gender • Date Range/Fiscal Year • Borrower 	4/24/2015