

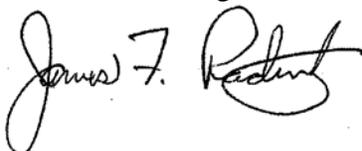
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration
1-FLP (Revision 1)

Amendment 129

Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraphs 164 A and B have been amended to update guidance on current and former FSA employees as vendors.

Exhibit 15 has been amended as follows:

- subparagraph A 2 to add options for entering eAuthentication credentials
- subparagraph A 5 c to remove reference to red check mark
- subparagraph B 3 to provide guidance on printing footnotes
- subparagraph C 2 to add instructions for identifying related entities and manually adding related entities with ownership interest in FSA collateral
- subparagraph C 4 a to add screen prints and instructions for accessing Lender Staff
- subparagraph D 4 to clarify the caution statement for using quotes in schedule descriptions
- subparagraph D 8 to clarify that the “*” should be used to identify FSA PMI and replace screen print
- subparagraph D 9 b to add instructions and screens for using the recommended loan detail screen
- subparagraph I 3 to clarify balance sheets to be used for the collateral analysis
- subparagraph I 3 b to update the reference from prior lien to Coll. Amt
- subparagraph J to add that when a new Microloan is included in a servicing request, use the applicable servicing credit action

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

- subparagraph J 3 b to clarify instructions for copying to word pads and replace screen print
- subparagraph J 14 to add additional screen prints.

Exhibit 17 has been amended to update FLP interest rates.

Exhibit 18 has been amended as follows:

- subparagraph A 2 to add “FLPRA Obligations Report”
- subparagraph A 3 to add reports “Direct Active Disaster Set-Asides,” “Direct Deferred Accounts,” “Direct Delinquent Borrowers Monitored,” and “Direct Flagged Accounts”
- subparagraph A 4 to add report “Primary Loan Servicing Actions”
- subparagraph A 5 to:
 - add “First Year Delinquency Report”
 - update user selection criteria and date last modified for the “Loans Servicing Goal 3 Special Servicing Processing Times” Report.

Page Control Chart		
TC	Text	Exhibit
	7-9, 7-10	15, pages 3, 4 pages 6.5, 6.6 pages 10.9, 10.10 pages 33, 34 pages 39, 40 pages 40.5-40.8 pages 40.9, 40.10 (add) pages 41, 42 pages 46.11, 46.12 pages 47, 48 pages 48.5, 48.6 pages 49, 50 pages 87, 88 pages 97, 98 pages 98.13, 98.14 pages 98.17-98.20 pages 117, 118 17, pages 1, 2 18, pages 5-8 pages 8.5, 8.6 (add) pages 13-16

164 Obtaining PLCE Items

A Current Employees as Vendors

Employees are permitted to incur costs on behalf of FSA to obtain copies of courthouse documents provided **prior budget approval is obtained** from the PLCE Monitor. If preapproval of the expenditure is not received from the PLCE Monitor, the cost may not be reimbursable.

FLC or designee will sign FSA-2126 for all employee reimbursement requests.

Employees will **not**:

- act as a vendor for “convenience” of the office, applicant, or borrower
- act as a vendor whenever “L”, “R”, or “S” funds are used
- be asked or required to use personal funds for miscellaneous expenses with repayment through PLCE funding at a later time
- be a vendor when an expense can be handled through normal PLCE processes, i.e., ordering a Treasury check
- file for reimbursement of any PLCE on a travel voucher, SF-1164, or by any other means other than the FSA-2126.

Notes: FSA employee records are already in FMML. A Federal employee requesting reimbursement will **not** have a vendor record created using the FSA-2173.

*--See 3-PM, paragraph 131 for additional guidance about restrictions on outside employment and activities.

B Former Employees as Vendors

For guidance on post-employment restrictions about using former FSA employees as PLCE vendors, see 3-PM, paragraph 139, and 18 U.S.C. 207.

Former FSA employees should contact the USDA ethics counselors for informal assistance with interpreting and applying the post-employment restrictions. FLP State Office staff may also contact the USDA ethics counselors for guidance before selecting a former FSA employee as a vendor, through the Administrative Officer or State Office ethics advisor. The Office of Ethics may be reached by e-mail at **Ethics-Farm-FSA-@oe.usda.gov**.

Notes: Additional post-employment information is available at **<http://www.ethics.usda.gov/rules/postemployment.htm>**.

Former FSA employees are not exempt from the SAM registration requirement and must be registered in SAM if working in a vendor capacity.--*

* * *

164 Obtaining PLCE Items (Continued)

C Guidance for Electronic UCC Transactions

State Offices may establish accounts with the Secretary of State's office using a draw-down process to meet UCC electronic and central filing requirements. "R" funds are used for this purpose.

In States where the Office of the Secretary of State has decided to use credit card only transactions, the PLCE Monitor will work with the Secretary of State to find an alternative to credit card transactions. If there is no alternative payment option available, third party processors may be used, for an additional fee, to handle FLP UCC needs.

When using third party processors, third party processor fees are an administrative cost of doing business and paid using "A" funds separate from the UCC filing and lien search fees. Loan applicants and borrowers are responsible only for the cost of the UCC filing, **not** the processing fee. FSA must incur the processor fee because it **cannot** comply with a credit card requirement.

If a UCC is being renewed for an account in foreclosure using "L", "R", or "S" funds, separate FMMI transactions will be processed for that specific UCC filing. The PAC to use is '2N5'. Likewise, if there is no collection of UCC fees, the cost is charged against a borrower's account, using PAC '2N5'.

When the borrower remits payment for an electronic UCC filing which is sent to the Finance Office with a miscellaneous collection code of 36 or 38, the PAC code '1NE' or '2NE' is used.

If an error is made on a UCC or other legal document, the cost of the correction is a nonrecoverable item. "A" funding and the PAC code "2N5" are used.

Farm Business Plan - FSA User Guide (Continued)

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Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security

FSA authorized users can access the system using Microsoft Internet Explorer 7.0+ directly through the Internet at https://wem.sc.egov.usda.gov/fem_web_webcaaf.asp or through the FSA Intranet at <http://intranet.fsa.usda.gov/fsa>, under “FSA Applications”:

- *--CLICK “**Farm Loan Programs Systems**”
- CLICK “**Logon**”
- enter either of the following eAuthentication credentials:
 - LincPass (PIV)
 - user ID and password
- under “Applications”, CLICK “**Farm Business Plan**”.--*

The authentication and authorization of users is made using USDA’s eAuthentication application. To use FBP, users must have both of the following:

- valid eAuthentication ID and password
- access authorized by the State FBP Coordinator.

Notes: For problems logging in, see **Getting Help** (Section L).

Do **not** open 2 sessions of Web Equity at the same time as this may cause data corruption.

a User Access to the FBP System

Unless otherwise determined by the FBP Coordinator or FLC, the following employees will be provided with access to FBP after their eAuthentication ID has been obtained:

- FLM’s
- SFLO’s
- FLO’s
- FLOT’s
- FLP technicians
- DD’s
- COR’s
- FLC and staff
- CED’s with loan approval authority.

User access requests, which include “Add”, “Delete”, or “Modify”, must be submitted and processed as follows.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security (Continued)

a User Access to the FBP System (Continued)

For FSA State Office and Service Center Employees.

•*--The immediate supervisor or FLM is responsible for completing the following sections on FSA-13-A for all FBP user requests:

- Items 1-11, as applicable
- Other/Comments
- Justification
- Print User's Approving Official Name and Title
- Signature
- Date.

• A request to “Add” a user to FBP should be completed as soon as an employee has obtained an eAuthentication ID.

Other/Comments: Add FBP Access	Section is completed to "Add" or "Delete" a user from FBP.
Justification: Per 1-FLP, Exhibit 15, Section A 2 a	

• A request to “Delete” a user from FBP should be completed as soon as the supervisor determines the employee no longer requires access.

• A request to “Modify” (name change) a user in FBP should be completed as soon as the employee notifies the supervisor of the change.

Other/Comments: Modify FBP Access – last name has been changed from (previous name) to (current name).	Section is completed to “Modify” (example: last name change) a user in FBP.
Justification: Per 1-FLP, Exhibit 15, Section A 2 a	

Note: A request for FBP access may be combined with multiple system requests on a single FSA-13-A as long as the “Other/Comments” and “Justification” sections are completed as instructed.

• Submit completed FSA-13-A to the State Office according to State-established procedures.--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

c Customer Check In/Out (Continued)

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

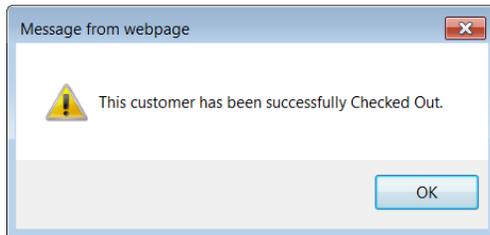


Figure 7d

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



Figure 7e--*

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

To complete the “Check In Customer”:

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

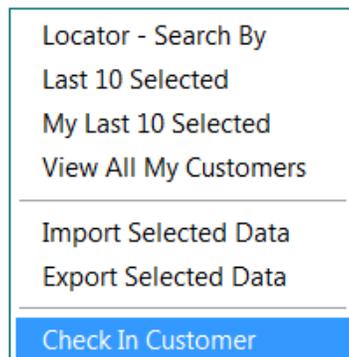


Figure 7f

Farm Business Plan - FSA User Guide (Continued)

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.

Farm Business Plan - FSA User Guide (Continued)

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

*-3 Footnotes and Comments

Footnotes are narrative comments which can be added in the WordPad block located at the bottom of the balance sheet, income and expense summary, and other documents. To display and print correctly, Arial 10 is the recommended font for footnotes.--*

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

a Printing Footnotes and Comments

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



Figure 11a

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

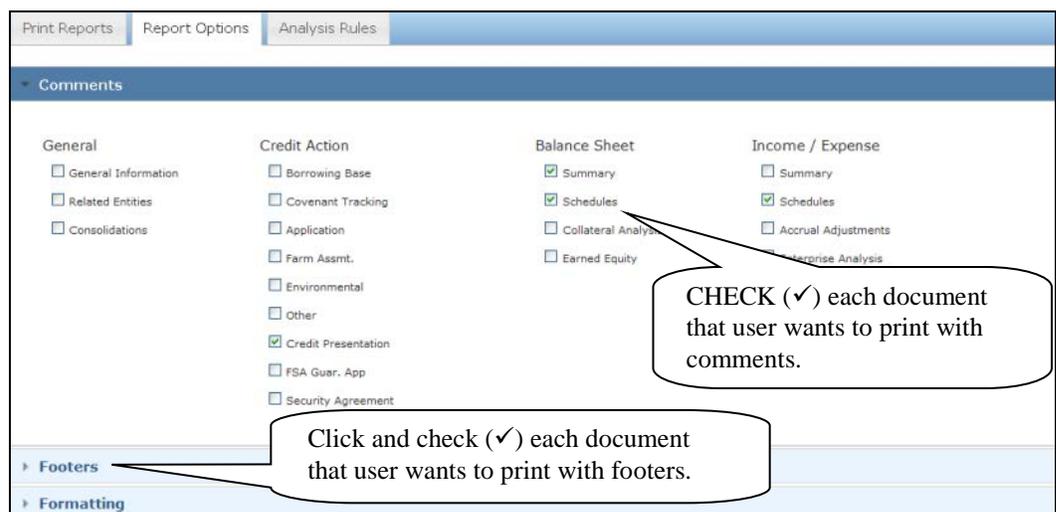


Figure 11b, Using “Print Manager”

Farm Business Plan - FSA User Guide (Continued)

C General Information

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

The following information is populated from SCIMS:

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

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

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

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

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

1 Borrower Training

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

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

2 Related Entities

All related entities associated with the customer should be added to FBP, and include spouses, co-applicants, co-owners of the business, co-signors, and any other entities of which the customer is a member or owner. The related entity information will flow to other documents within FBP and can be used to pull credit reports. 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

*--CLICK the related entity link to access the related entity General Information Screen.

Entity	Entity Type	Tax ID	City State Zip	Scored Principals	Credit Reports	Change Model
Pisic --Greer 6	Individual			Principal 1	View	General Information
Jesse James	Individual			N/A	View	General Information

Figure 11p--*

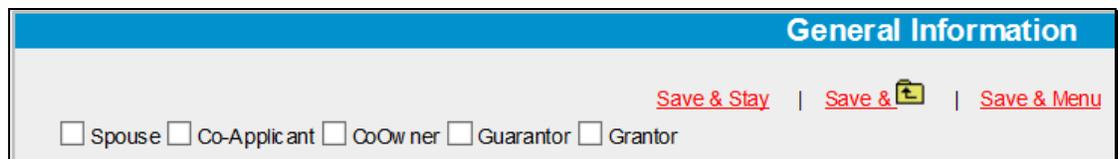
Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

2 Related Entities (Continued)

*--Check 1 or more of the following boxes to identify the related entity.

- Spouse.
- Co-Applicant – person(s) who applies for the loan along with the primary applicant.
- Co-Owner – person(s) who has an ownership interest in the collateral securing the FSA loan.
- Guarantor – person(s) who assumes responsibility for repayment in the event of default.



General Information

[Save & Stay](#) | [Save & !\[\]\(03e217dbdd9aee136357da959e855b37_img.jpg\)](#) | [Save & Menu](#)

Spouse Co-Applicant CoOwner Guarantor Grantor

Figure 11q, Related Entity General Information

Notes: The spouse **must** be identified as a “Spouse” and “Co-Applicant” to order a joint credit report.

For the related entity to appear on the Security Agreement, 1 of the following must be checked, “Spouse”, “Co-Applicant”, or “Co-Owner”.--*

Farm Business Plan - FSA User Guide (Continued)

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

Note: The individual with the SSN cannot be accessed from SCIMS and must be added manually.

- non-liable spouse or other person, who has an ownership interest in the FSA collateral, can be manually added so their name will appear on the Security Agreement.

Manually add a related entity according to the following steps.

- CLICK “General>Related Entities>Add/Modify/Delete”.

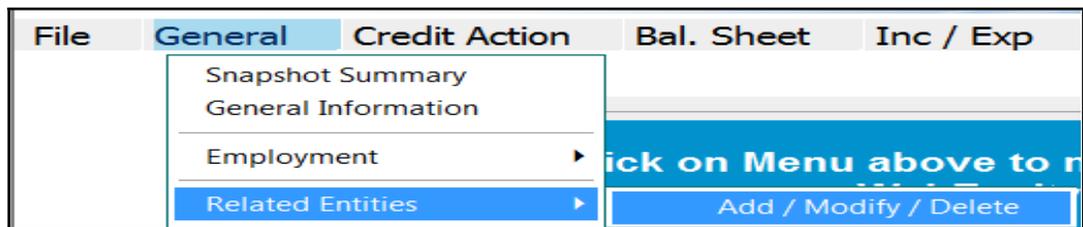


Figure 11r

- Under “Not To/From SCIMS:” CLICK the “Add New” link.
- Do not use the “Add From Locator” link.

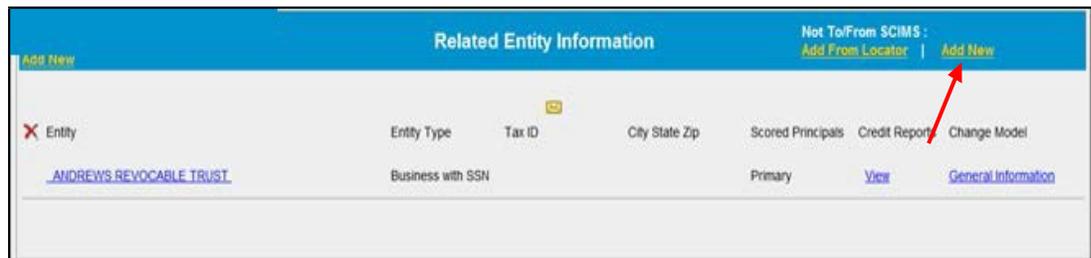


Figure 11s--*

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

2 Related Entities (Continued)

*--Complete the Related Entity Setup Screen, CLICK “Save & Continue”.

Related Entity Setup

* indicates required fields

* Country: USA

* Entity Type: Individual

* Name (First, MI, Last, Suffix): Jesse [] Andrews []

Tax ID: [] - [] - []

* General Information Model: [General Information](#)

Save & Continue | Cancel & []

Figure 11t

- The “*” identifies manually added entity members, *not in SCIMS.
- Click the related entity link to access the related entity General Information Screen to add personal information.

ANDREWS REVOCABLE Not To/From SCIMS: [Add From Locator](#) | [Add New](#)

[Add New](#)

Entity	Entity Type	Tax ID	City State Zip	Scored Principals	Credit Reports	Change Model
ANDREWS REVOCABLE TRUST	Sam e Business with SSN			Primary	View	General Information
<input type="checkbox"/> Jesse Andrews	Individual	000-00-0000		N/A	View	General Information *

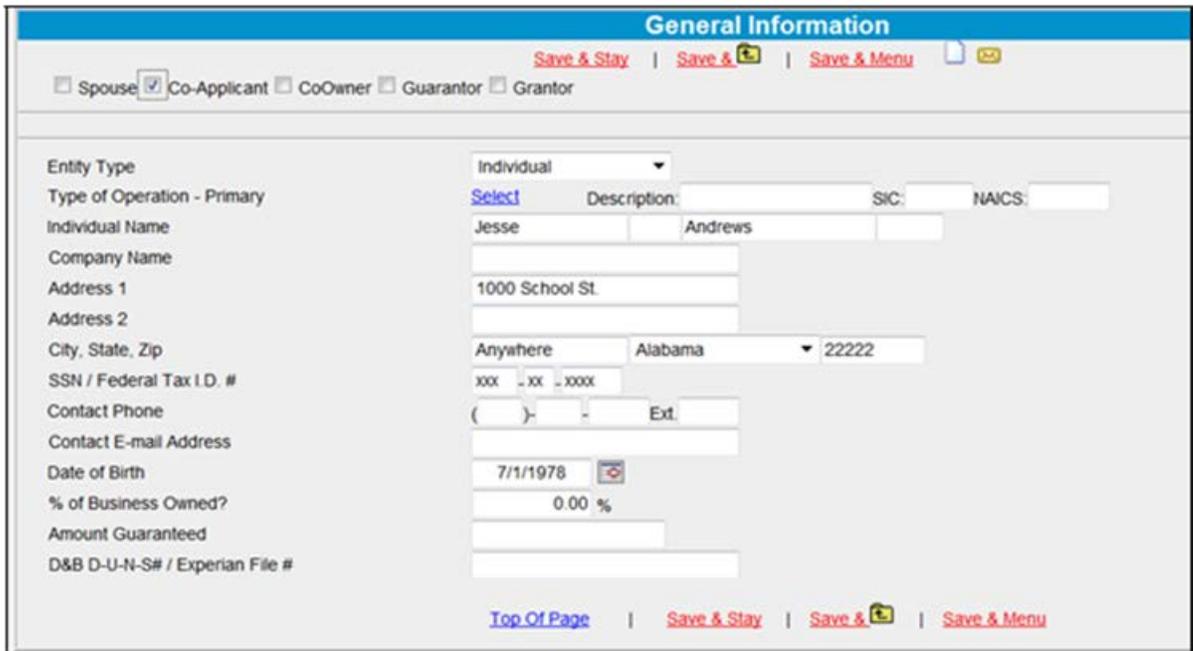
* Not in SCIMS

Figure 11u--*

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

2 Related Entities (Continued)

- *--Check box(s) to identify the related entity, example “Co-Applicant”.
- For the Security Agreement, only the name is required.
- For consumer credit reports, the name, SSN, DOB and address are required.
- Complete the required fields for the related entity and CLICK “Save & 

The screenshot shows a web form titled "General Information" for a related entity. At the top, there are navigation buttons: "Save & Stay", "Save & [Save icon]", and "Save & Menu". Below the title, there are checkboxes for "Spouse", "Co-Applicant" (which is checked), "CoOwner", "Guarantor", and "Grantor". The form fields are as follows:

Entity Type	Individual
Type of Operation - Primary	Select
Individual Name	Jesse Andrews
Company Name	
Address 1	1000 School St.
Address 2	
City, State, Zip	Anywhere Alabama 22222
SSN / Federal Tax I.D. #	xxx - xx -xxxx
Contact Phone	() - - Ext.
Contact E-mail Address	
Date of Birth	7/1/1978
% of Business Owned?	0.00 %
Amount Guaranteed	
D&B D-U-N-S# / Experian File #	

At the bottom of the form, there are navigation buttons: "Top Of Page", "Save & Stay", "Save & [Save icon]", and "Save & Menu".

Figure 11V, Related Entity General Information--*

Farm Business Plan - FSA User Guide (Continued)

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**”.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

4 Lender Information (Continued)

a Lender Staff (Continued)

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

*--

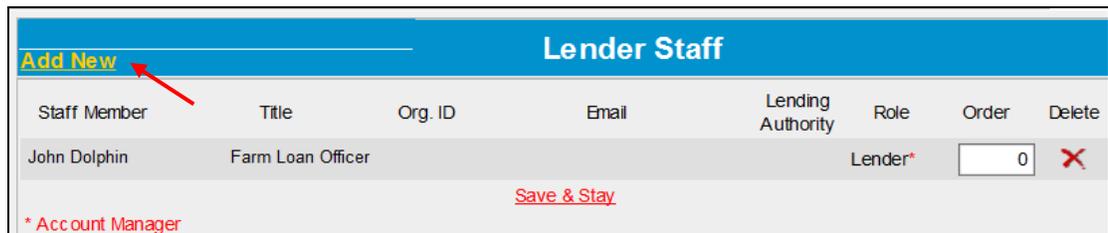


Figure 11w

CLICK “Lender” from the drop-down menu and the State’s employee list will be displayed. CLICK the employee’s name to add to the “Lender Staff”.

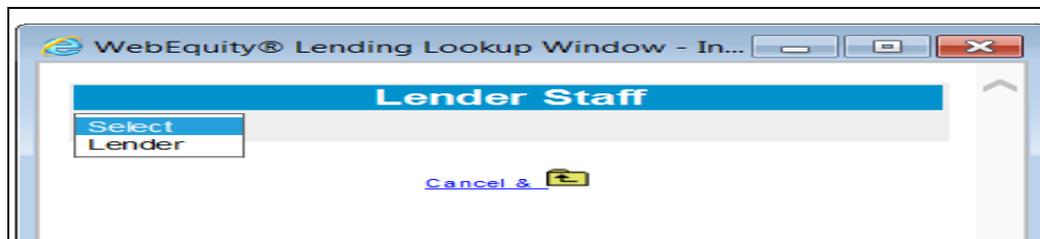


Figure 11x, Lender Staff Screen--*

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

4 Lender Information (Continued)

b Location/Department

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

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

c Special Handling of Employee Relationship Records

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

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

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

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

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information

Initial farm assessments and updates must always be entered on the General Information Screen. 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. It should not duplicate those areas addressed in the Credit presentation.

Provide information and make changes in each element of the assessment using the WordPads, text boxes, check boxes, radio buttons and drop down-menu to select the appropriate date below each topic, as needed. Text font size should not exceed 10 pt, to ensure that the assessment will print correctly.

--The Term Limits Screen will be completed each time an assessment is completed or updated.--

Term Limits - Under current laws and regulations, there is a limit to the number of years that a FSA borrower is eligible to receive direct Farm Ownership (FO) of 10 years, and farm Operating (OL) loans of 7 years. Taking this loan into account, our records indicate that you:	
1.	<input type="checkbox"/> Are receiving your first FO and have 10 years of total FO eligibility as it solely relates to term limits.
2.	<input type="checkbox"/> Received your first FO loan on:
Date	<input type="text"/>
a.	<input type="checkbox"/> Have until the following date to apply for another FO (Subject to a limit of 10 outstanding years of total FO eligibility).
Date	<input type="text"/>
b.	<input type="checkbox"/> Have no remaining eligible years due to FO term limits.
3.	<input type="checkbox"/> Are receiving your first OL and have 6 additional years in which you may apply for an OL. (The years may be non-consecutive and you may apply for more than one OL in each year).
4.	<input type="checkbox"/> Have received OLs for:
Number of years received	<input type="text"/> 0
Number of years remaining	<input type="text"/> 0
FSA may grant you a 1-time waiver of the direct OL limitation for 2 years on a case-by-case basis if certain conditions are met.	
5.	<input type="checkbox"/> Have no remaining eligible years due to OL term limits.
6.	<input type="checkbox"/> Are receiving a loan not subject to term limits (CL; ML to Beginning or Veteran Farmer; YL; or farming land subject to tribal jurisdiction).

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.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

4 Balance Sheet Summary - Entering Data (Continued)

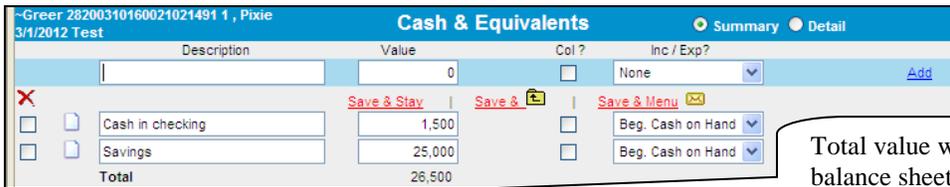
To add information at the schedule level, click the hypertext link for the desired balance sheet item (example: Cash & Equivalents). On the Schedule Screen, enter applicable information and CLICK “Add”.

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



Add all applicable information and CLICK “Add”.

Figure 15g, Adding Line Items to Detail Schedule



Total value will transfer to the balance sheet Summary Screen.

Figure 15h, View Total Value

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



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

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

5 Balance Sheet Trends - Entering Data

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



Figure 16a, Balance Sheet Trends Using the Toolbar

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

5 Balance Sheet Trends - Entering Data (Continued)

Trends may also be accessed through the Dashboard Navigation Screen.



Figure 16b, Dashboard Navigation Screen

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

*--

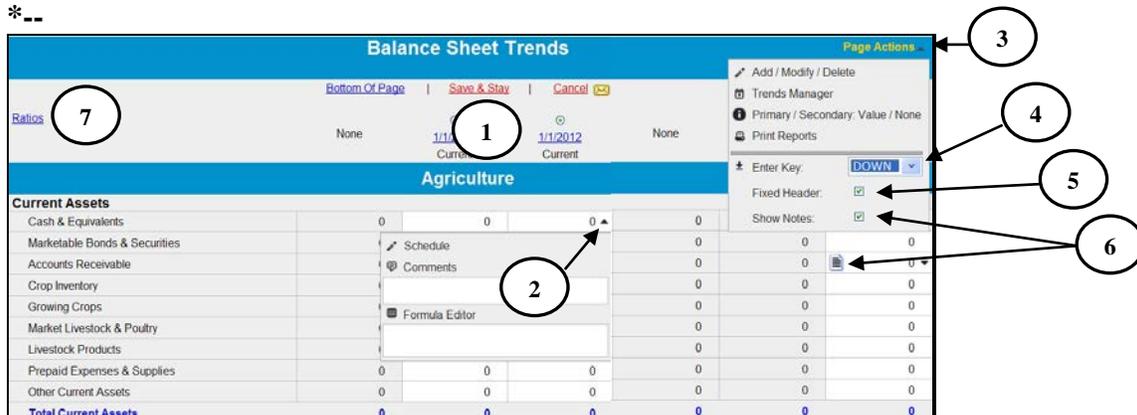


Figure 16c--*

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

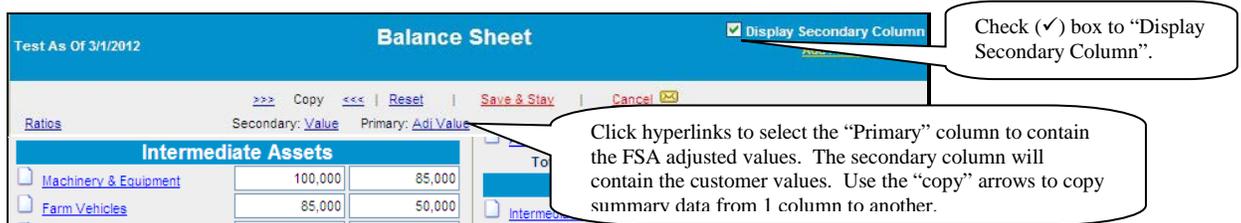
Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

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

Create a Dual Value Balance Sheet, as follows:

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



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

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

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

* * *

7 Locking Balance Sheets

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets

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

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

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

*--

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"/>

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.

*--When entering loans into the loan schedule it is recommended to uncheck the edit mode box to allow for entering complete information regarding each loan such as Next Payment Date, Purpose of Loan, Origination Date, Original Amount, Maturity Date, and Past Due Amount into the Loan Detail screen.

Figure 16i--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

9 Liabilities (Continued)

b Farm Liabilities (Continued)

*--CLICK the “Add New” hyperlink to access the “New Loan Detail” Screen, or the “Detail” hyperlink to access the “Existing Loan Detail” Screen.

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"/>	Int.	97,301	6	0	Equal	1,422	12	5,524	11,540	X		Detail

Figure 16j

Add information for new or existing loans, then “Save”.

New Loan Detail

Select

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

* Indicates Required

Account Type Ag.

Loan Purpose Code None

[Creditor](#) FSA *

Loan Number

Loan Type Int. *

Requested Amount To Collateral Analysis

Figure 16k--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

9 Liabilities (Continued)

c Personal Liabilities

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



--Figure 16l--

Caution: Do not include:

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

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

10 Additional Information about Liabilities

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

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

Farm Business Plan - FSA User Guide (Continued)

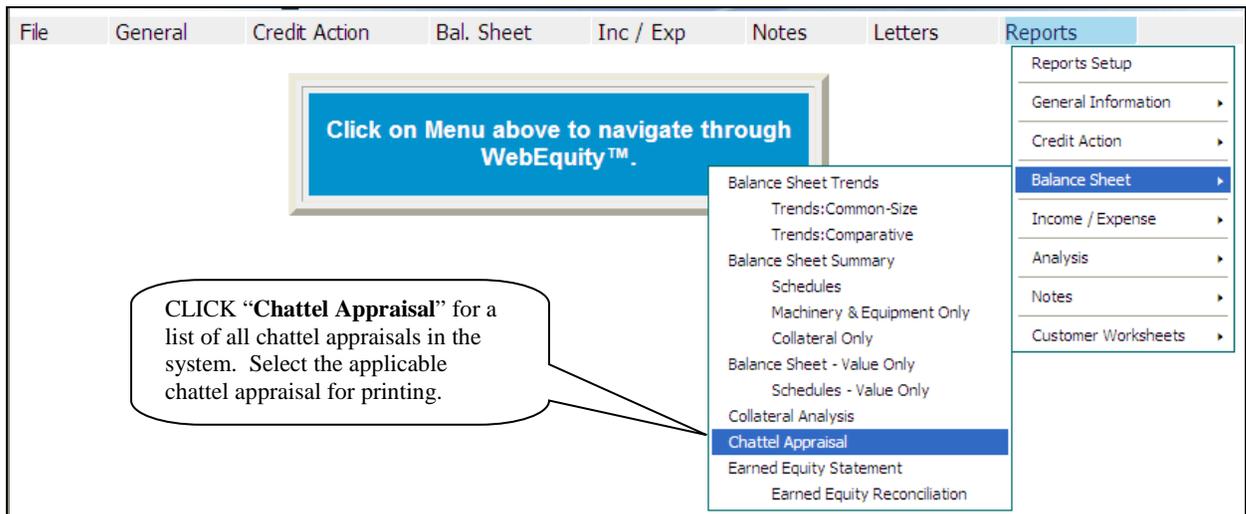
I Collateral Analysis/Chattel Appraisals (Continued)

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--

Farm Business Plan - FSA User Guide (Continued)

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.

*--Always complete the collateral analysis using:

- New Loans, the **current** balance sheet
- Refinancing, “**After Refi**” Balance Sheet
- Primary Servicing, “**After DALR\$**” Balance Sheet.--*

Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

*--

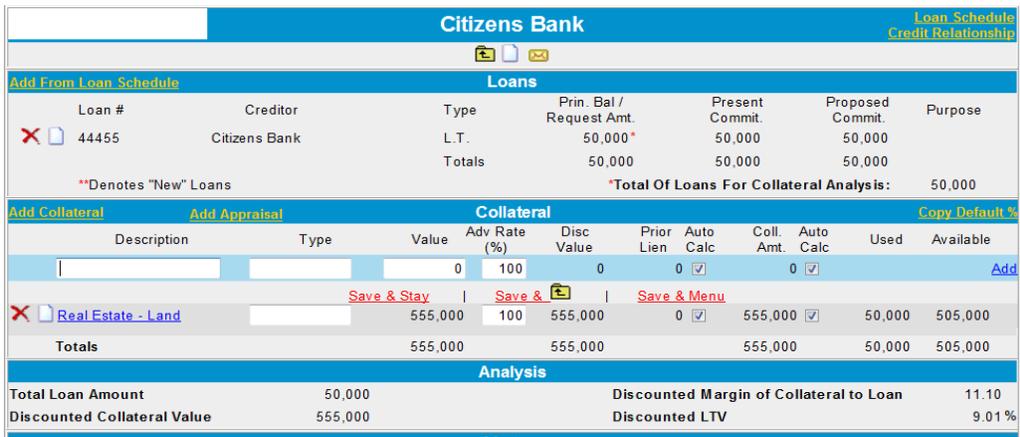
Step	Action
6	<p>Create a loan group for the Citizens Bank (\$50,000) real estate loan.</p> <p>CLICK “Add Collateral” and select the collateral for the loan group being built.</p> 

Figure 50

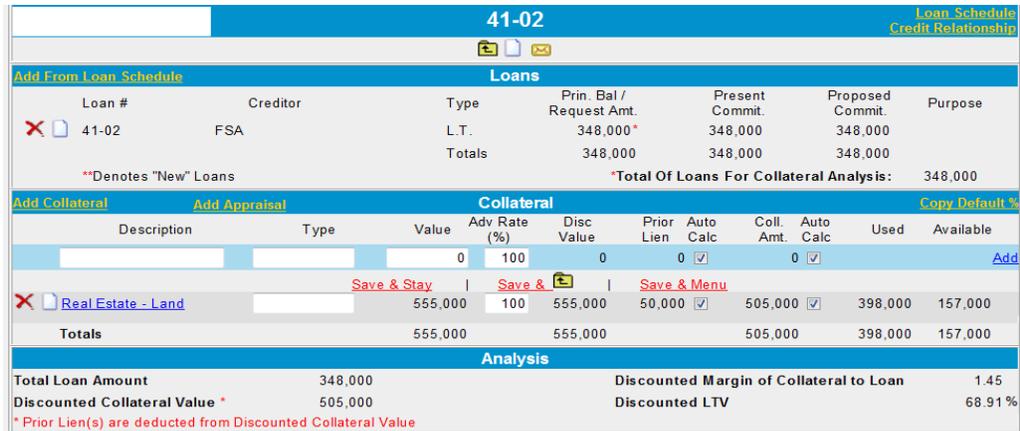
	<p>Create a loan group for existing 41-02 loan (\$348,000).</p> <p>CLICK “Add Collateral” and select the additional collateral to be included in the loan group.</p> <p>Ensure the \$50,000 “Prior Lien” is entered correctly to allow the system to calculate the remaining collateral value.</p> 
--	---

Figure 51

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Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

b Customer With Prior Liens (Continued)

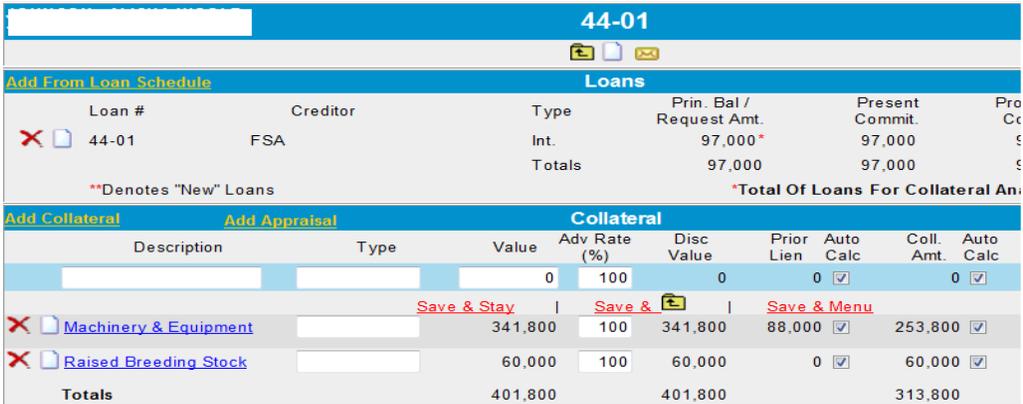
Step	Action
8	<p>Create a loan group for the Existing FSA 44-01 (\$97,000) loan. Add the FSA loan from the loan schedule, and then add the collateral securing those loans. In this example, even though all machinery and equipment is securing the FSA loan, there is only \$253,800 of collateral available for FSA (value of all machinery and equipment of \$341,800 minus John Deere *--prior lien of \$70,000 and Case IH Credit Coll. Amt. of \$18,000 equals \$253,800).--*</p> <p>This amount is calculated automatically and captures any remaining equity in the tractors.</p> 

Figure 52

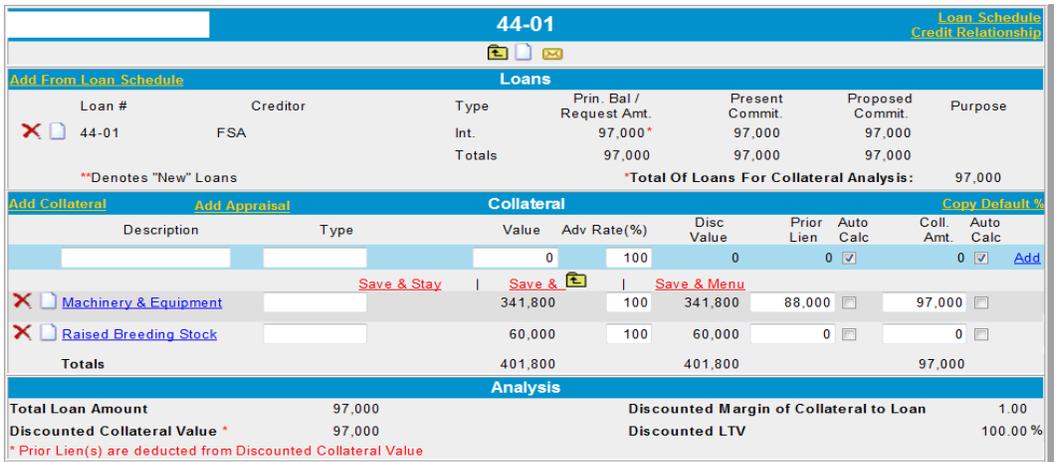
9	<p>To adjust the value of the collateral securing the existing loan to 100%, uncheck (✓) the “Auto Calc” box and enter the amount of the loan (\$97,000) in one or more of the “Coll. Amt” fields.</p> <p>The remaining collateral value (\$216,800) will be used to meet the security requirements of the new loan(s)</p> 
---	---

Figure 52a

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				
		Environmental Checklist	Farm Assessment	Other	Credit Presentation	Security Agreement
D-Loan Making <u>1/</u>	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. <u>1/</u>	Primary and preservation loan servicing, DSA.	Available	Available	DALR\$ Input Report	Cred. Pres/Borr. Class.	Available
D-Loan/ Regular Serv. <u>1/</u>	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 <u>1/</u> --	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 or microloan is being made in conjunction with a servicing-- request (special or regular), use the applicable servicing credit action.

Farm Business Plan - FSA User Guide (Continued)

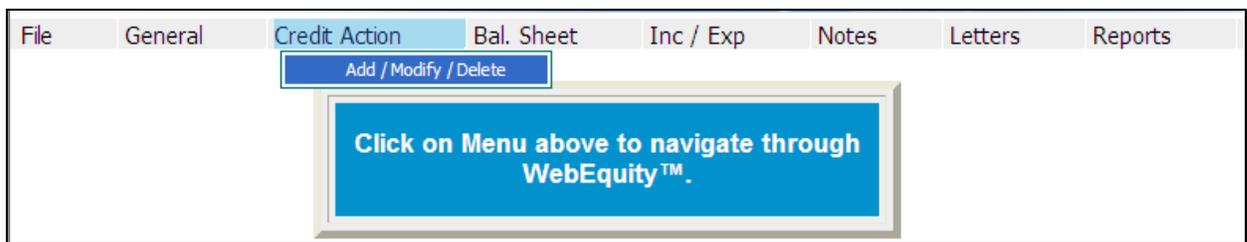
J Credit Actions (Continued)

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.

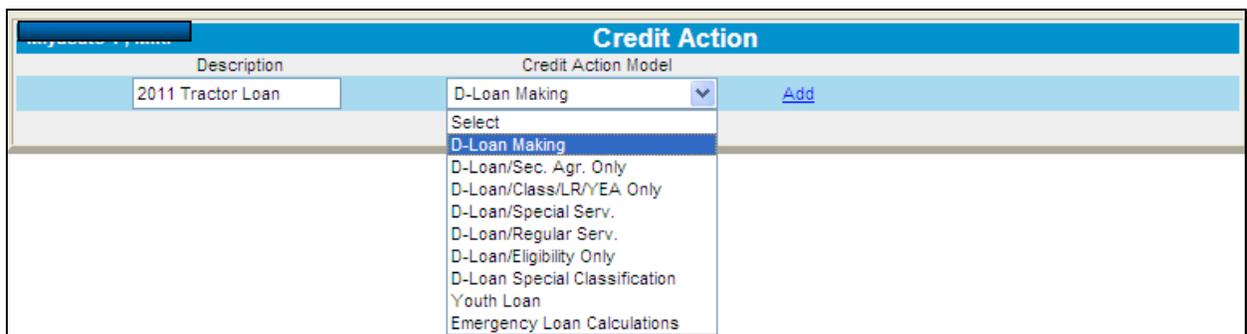
To add a new credit action, **CLICK “Credit Action”, “Add/Modify/Delete”**, to access the Credit Action Screen. The “Add/Modify/Delete” option may also be accessed through the Dashboard.



--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--

Farm Business Plan - FSA User Guide (Continued)

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--

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad

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

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

***--Caution:** Only use this feature when copying Microsoft Word tables or Excel spreadsheets. 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

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad (Continued)

Additional features available on the WordPad include the following.

*--

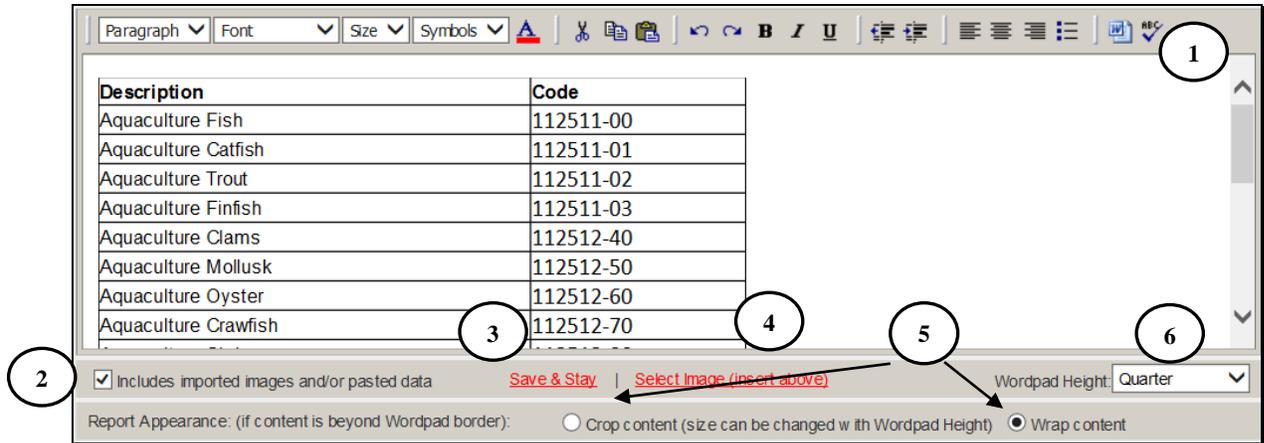


Figure 58g--*

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

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

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 &**”.

Copy From	Last Updated
Forms	
<input type="checkbox"/> Environmental - Environmental Checklist	-
<input type="checkbox"/> Other - DALRS Input Rpt.	-
<input checked="" type="checkbox"/> General Information - General Information	7/22/2011-8:48:31 AM

--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.

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	<p>Answer the applicable questions by clicking the buttons.</p> <div style="border: 1px solid gray; padding: 5px;"> <p>Security Requirement met for all loans? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA</p> <p>Have all required appraisals been completed? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA</p> <p>For the ML (FO) has the required evaluation been completed? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA</p> <p>Are limited resource rates justified? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> NA</p> <p>Supervised Bank Account Required? <input type="radio"/> Yes <input type="radio"/> No</p> <p>If 'Yes' indicate reason: <input style="width: 150px;" type="text"/></p> <p>Hazard insurance required? <input type="radio"/> Yes <input type="radio"/> No</p> </div>
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 & ”.
- Complete all questions, radio buttons and applicable text boxes.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

15 FSFL (Continued)

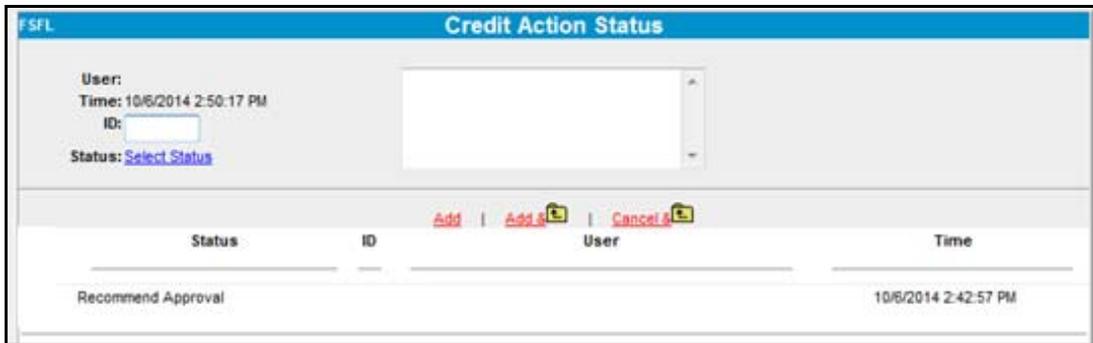
Recommendation: The Loan Official **must** provide a written recommendation for approval or disapproval, based on the applicant’s credit history and financial information. The recommendation should include FSFL amount and FSFL terms.

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

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

a Approval Decision

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



--Figure 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 April 1, 2016.--

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes		
Note: For the current interest rate, contact the National Office.		
Operating	*--2.250	4/1/16--*
Operating - Limited Resource	5.000	12/1/90
Operating - Microloan - "Special Interest Rate"	5.000	2/7/14
Farm Ownership and Conservation Loans	*--3.500	4/1/16--*
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	*-- 3.500	4/1/16--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--3.500	4/1/16
Farmer Program - Homestead Protection	3.500	4/1/16
Shared Appreciation Amortization	2.500	4/1/16
Softwood Timber Loans	3.500	4/1/16
Economic Emergency - Operating	2.250	4/1/16
Economic Emergency - Real Estate	3.500	4/1/16
Emergency - Amount of Actual Loss	3.250	4/1/16
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.000	4/1/16--*
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	*--6.000	4/1/16
Apple Loans	1.000	4/1/16
Association - Grazing	3.500	4/1/16
Association - Irrigation and Drainage	3.500	4/1/16--*
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	*--0.250	4/1/16
Treasury Judgment Rate (see Note)	0.660	4/1/16--*

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 March 4, 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
--FLPRA Obligations Report	Provides a list of obligations used to calculate FLPRA elements.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • FLPRA Fiscal Year • Report Selection 	3/15/16--
Obligation Transaction Report	<p>Provides a list of transactions that affect the obligated loan amount. This includes obligations (1A & 1B transactions) and deobligations (1D & 1Y transactions).</p> <p>This report replaces the PLDATA FOCUS Report.</p>	<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 Active Disaster Set-Asides Report	Provides information on accounts with active disaster set-asides. Can be used to support FLPPRA reviews.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Selection 	3/15/16--
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

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
--Direct Deferred Accounts Report	Provides information on actively deferred accounts. Can be used to support FLPRA reviews.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Selection 	3/15/16--
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
*--Direct Delinquent Borrowers Monitored	Provides information on borrowers who are 120+ days delinquent and are not flagged PLS, OAC1 or ACL. Can be used to support FLPRA reviews.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Selection 	3/15/16
Direct Flagged Accounts	Summarizes and lists accounts that are flagged. Users can see all flagged accounts or select specific flags.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Level • Flag 	3/15/16--*
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
--Primary Loan Servicing Actions	Provides information on primary loan servicing activity transactions that have been processed. User can obtain summary and detailed information based on a specific date range.	<ul style="list-style-type: none"> • State • District • Servicing Office • County • Report Date • Report Selection • Effective Date • Action 	3/15/16--

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

List of Available Reports (Continued)

A Farm Loan Programs Data Mart (Continued)

5 Goal OnDemand Reports

*--The following are the available goal reports.

Report Name	Report Description	User Selection Criteria	Date Last Modified
First Year Delinquency Report	Provides a list of first year loans and indicates whether each loan has been restructured or is delinquent. Can be used to support LM Goal 1 and FLPRA reviews.	<ul style="list-style-type: none"> • State • District • Servicing Office • County 	3/15/16--*
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

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.	<ul style="list-style-type: none"> • State • District • Servicing Office • County •*--Report Selection • Fiscal Year 	3/15/16--*
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.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> • 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> 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.	<ul style="list-style-type: none"> State District Servicing Office 	5/2/2013

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