

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

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

**Amendment 304**

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



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**Amendment Transmittal**

**A Reasons for Amendment**

Part 2 has been amended to add the FLP Training Program.

Subparagraph 21 A has been amended to add the Farm Loan Training Program to FLP Training and Authorities.

Paragraph 21.5 has been added to include the Farm Loan Training Program information that was previously in 6-PM, Part 13.

Subparagraph 25 A has been amended to update the requirements for receiving approval authority.

Subparagraph 25 B has been amended to update the subparagraph reference from 6-PM, subparagraph 198 D to subparagraph 21.5 I of this handbook.

Subparagraph 25 C has been amended to update procedural references and requirements.

Subparagraph 25 D has been amended to remove references to a separate loan servicing authority.

Subparagraph 25 E has been amended to update the training program name.

Subparagraph 25 F has been amended to remove the reference to a separate loan servicing authority.

Paragraph 25.5 has been added to outline loan docket requirements.

## **Amendment Transmittal (Continued)**

### **A Reasons for Amendment (Continued)**

Paragraph 26 was renamed from “Delegating Loan Servicing Authorities” to “Delegating FLP Authorities” and has been amended to clarify that loan servicing authority is not a separate authority from loan approval authority.

Subparagraph 26 C has been amended to update the exhibit reference from 27-PM, Exhibit 4.4 to 27-PM, Exhibit 7 and remove the reference to loan servicing authority.

Subparagraph 27 A has been amended to remove references to a separate loan servicing authority.

Subparagraph 27 B has been amended to:

- reduce the requirement for hires with prior loan approval authority to submit a whole set of dockets according to 25 A and allows the SED to determine a suitable number of dockets needed to regain loan approval authority.
- allow an exception to be made if loan approval authority was held less than a year prior to acceptance of the position.

Subparagraph 27 C has been amended to change a reference from paragraph 28 to Part 9, Section 4.

Subparagraph 27 D has been amended to remove requirements for CED’s with only loan servicing responsibilities.

Subparagraph 27 E has been amended to require consultation with AO and HRD when an employee fails to maintain loan approval authority.

Paragraph 28 has been withdrawn because Credit Quality Reviews moved to Part 9, Section 4.

Subparagraph 402 A has been amended to replace the reference to the FSA Intranet with the DAFLP Internal Controls SharePoint site.

Subparagraph 402 B has been amended to update guidance on selecting Service Centers for review.

Subparagraph 403 A has been amended to add the requirement for State Offices to complete Service Center FLPRAs by September 30 of each year.

Subparagraph 403 B has been amended to update annual reporting requirements.

Subparagraphs 403 C and D have been added to address waiver requests.

**Amendment Transmittal (Continued)**

**A Reasons for Amendment (Continued)**

Subparagraph 404 C has been added to update annual reporting requirements.

Subparagraph 446 B has been amended to update the email address for submitting access requests.

Part 9, Section 4 has been added provide requirements on completing Credit Quality Reviews.

<b>Page Control Chart</b>		
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**\*--Part 2 FLP Training and Authorities--\*****21 Overview****A Purpose**

This Part provides information and guidance on:

- FSA's authority to administer FLP
- \*--the Farm Loan Training Program
- delegating and maintaining loan approval and appraisal authorities--\*
- redelegating SED authority
- maximum loan approval authority by grade and position
- maximum loan limits.

**B Program Authority**

CONACT, Section 339 provides the Secretary of Agriculture authority to issue regulations and make delegations of authority as necessary to administer FLP. The Secretary delegated FLP authorities to the Under Secretary for Farm Production and Conservation in 7 CFR 2.16. The Under Secretary further delegated these authorities to the FSA Administrator in 7 CFR 2.42. The Administrator delegates authorities to SED's, as applicable.

**[7 CFR 761.1] (a) The Administrator delegates the responsibility to administer Farm Loan Programs of the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.) to the Deputy Administrator for Farm Loan Programs subject to any limitations established in 7 CFR 2.16 (a) (2) and 7 CFR 2.42.**

**(b) The Deputy Administrator:**

**(1) Delegates to each State Executive Director within the State Executive Director's jurisdiction the authority, and in the absence of the State Executive Director, the person acting in that position, to act for, on behalf of, and in the name of the United States of America or the Farm Service Agency to do and perform acts necessary in connection with making and guaranteeing loans, such as, but not limited to, making advances, servicing loans and other indebtedness, and obtaining, servicing, and enforcing or releasing security and other instruments related to the loan. For actions that do not result in a loss to the Farm Service Agency, a State Executive Director may redelegate authorities received under this paragraph to a Farm Loan Chief, Farm Loan Specialist, District Director, Farm Loan Manager, or Senior Farm Loan Officer, Farm Loan Officer, Loan Analyst, Loan Resolution Specialist, or Program Technician.**

**(2) May establish procedures for further redelegation or limitation of authority.**

CONACT, Section 376 provides the Secretary of Agriculture authority to use CED's to make and service FLP loans to the extent CED's have been trained to do so.

**\*--21.5 Farm Loan Training Program****A Overview**

Positions that include FLP duties are required to obtain the necessary skills and experience to effectively implement the program. All employees hired to administer the farm loan program will go through a training program as outlined in this paragraph.

Section 361 of the CONACT requires that adequate training on credit, financial analysis, and farm management be provided to employees who will have loan approval authority. This paragraph outlines the training requirements for all FLP positions, including those that do not require approval authority, as well as CED's pursuing approval authority.

**Note:** The training requirement applies to CED's pursuing loan approval authority under Section 376 of the CONACT. CED's must have an approved FSA-2127 according to subparagraph 25 F, before being registered in FLOTrack. State FLP training coordinators will record the approved FSA-2127 when registering new CED trainees in FLOTrack.

**B Training Structure**

The FLP Training Program is an individually paced program. Training requirements differ for positions requiring loan approval authority versus those not requiring loan approval authority. Requirements are outlined in subparagraphs 21.5 F and G.

Training is completed while serving as an active member of the farm loan team. Daily assignments, duties and tasks will be outlined by the trainer or supervisor depending on the needs of the office. A supplemental FLP Training Manual guides trainees through the many aspects of the training program. This guide utilizes suggested reading and key concepts to prepare trainees for program area tests. Positions requiring loan approval authority will be required to demonstrate loan making and servicing proficiency according to paragraph 25.

FLOTrack will be used to track a trainee's progress through the training program. Registration should be completed according to the FLOTrack User Guide within 10 calendar days of the trainee's start date.--\*

**\*--21.5 Farm Loan Training Program (Continued)****B Training Structure (Continued)**

FLOTrack is used to:

- register trainees and trainers
- monitor training progress
- document:
  - required training completion dates
  - FLP Training Manual key concept completion
  - PAT scores and dates
  - training extensions
  - loan docket type, date, and scores
  - delegated loan approval authority, grade level, and date
  - training evaluations for trainees and trainers
  - comments by trainee, trainer, DD, FLC and State system administrator for:
    - general information
    - training deficiencies
    - DO requirements.

**C Training Administration**

States will assign a trainee to a trainer and training office according to the following guidance:

- County Office trainees are assigned to a County or State Office trainer
- State Office trainees are assigned to a State Office trainer or County Office FLP trainer located in another district
- trainees will be co-located with their assigned trainer whenever possible

**Note:** If circumstances prevent co-location, a written communications plan must be developed. This plan should outline weekly in-person meetings or virtual meetings and will be developed with DD and FLC concurrence. This will be stored in the employee's personnel file and should be noted within the general comments in FLOTrack.

- if necessary to meet the required timeframes, trainees may be:
  - re-assigned or detailed to another FLP training office, as appropriate, to gain the experience and skills necessary to obtain loan approval authority.
  - assigned work from another office, using FBP, DLS, and GLS.--\*

**\*--21.5 Farm Loan Training Program (Continued)****C Training Administration (Continued)**

Trainers will be recommended by the FLC, in concurrence with the State FLP training coordinator and DD's to the SED or DSED before being eligible to serve as a trainer. FLC's, FLS's, DD's, FLM's, SFLO's, and FLO's are eligible to be FLP trainers.

Approved trainers must:

- be receptive to the FLP Training Program and have an attitude that indicates support of the FLP objectives and a willingness to serve as a trainer

**Note:** The trainer must be an employee who commits to fully training each trainee and agrees to train multiple trainees over an extended period.

- have demonstrated an ability to train based on:
  - above average knowledge of their job
  - knowledge of handbooks and regulations
  - analytical and computer skills
  - leadership and communication skills
  - experience providing oversight and guidance to trainees without affecting the day-to-day operations of their office
  - maintaining delegated loan approval authority
  - experience in developing a training schedule and outline of the training they will provide
- agree to have training responsibilities added to their performance plan as a collateral duty, according to 5-PM, subparagraph 23 C
- successfully complete Trainers Training presented by the National Office before being assigned trainees.--\*

**\*--21.5 Farm Loan Training Program (Continued)****D Roles and Responsibilities**

The National Office will:

- ensure overall administration of the FLP Training Program
- coordinate, administer, and monitor State training activities
- monitor all timeframes
- administer FLOTrack
- ensure that training objectives are met
- provide required National Training.

SED's will:

- oversee the administration of the FLP Training Program in their State
- monitor the delivery and effectiveness of program.

FLC or State FLP training coordinator will:

- serve as FLOTrack State administrator to:
  - approve access for all employees in their State
  - record State provided training completion dates
  - record dockets and delegation of authority dates

**Note:** For application details, see the FLOTrack User Guide.

- provide required State training
- score submitted loan dockets
- ensure new trainers successfully complete Trainer's Training before trainees are assigned
- coordinate trainee visits to the State Office, when feasible
- ensure the trainee and trainer have completed a training plan and a weekly communications plan, according to subparagraph C
- monitor evaluations
- work with AO, DD, trainee, and trainer to ensure that the requirements of subparagraphs F and G are followed, as applicable.--\*

**\*--21.5 Farm Loan Training Program (Continued)**

**D Roles and Responsibilities (Continued)**

DD's will:

- ensure County Office trainees and trainers have the resources they need to make the training program successful
- provide oversight to the trainee and trainer
- monitor the trainee's progress and ensure that training requirements are met within established timeframes.

Trainers will:

- successfully complete FLP Trainer's Training before a trainee is assigned
- work with the trainee in developing a training plan and schedule
- provide constructive feedback through evaluations, reviews of completed assignments and conversations
- monitor the trainee's progress and ensure that training requirements are met within established timeframes
- ensure that the trainee completes all training according to subparagraph 21.5 F
- use the FLP Training Manual key concepts and exercises to guide training
- update the trainee's record in FLOTrack to:
  - input training and key concept completion dates
  - complete evaluations
  - monitor progress and provide guidance to ensure timeframes are met.--\*

**\*--21.5 Farm Loan Training Program (Continued)****D Roles and Responsibilities (Continued)**

Trainees will:

- be an active member of the farm loan team throughout the training process
- in FLOTrack:
  - register for a user account within 10 calendar days of hire
  - complete 6 program area tests
  - complete trainer evaluations that provide constructive feedback

**Note:** See the FLOTrack User Guide located on the DAFLP SharePoint site Application Guides and Trainings page, for “how to” instructions.

- work with the trainer to develop an IDP and training plan
- complete required training
- be self-motivated and monitor their own progress to ensure timeframes are met
- request additional training or assistance on subjects that are unclear
- communicate with their trainer on training needs and assignments
- use the FLP Training Manual as a guide, completing assignments and key concepts.

**E Training Evaluations**

Evaluations will be completed in FLOTrack throughout the training period at the following intervals:

- each month for the first 6 months
- quarterly thereafter, until the trainee has completed the training program or is manually archived.

**Note:** Evaluations will not be completed on any trainee or trainer who has been with a trainee or trainer for less than 23 workdays. When a change in trainer is less than 23 workdays before the evaluation is due, the evaluation should be completed by:

- previous trainer for evaluation of the trainee
- trainee to evaluate the previous trainer.--\*

**\*--21.5 Farm Loan Training Program (Continued)****E Training Evaluations (Continued)**

The evaluation will:

- be completed by both the trainee and trainer
- be available and open to the evaluator to complete and edit for the first 10 workdays of the month
- allow all recipients to evaluate how training is progressing and identify strengths and weaknesses.

**Notes:** A trainee's evaluations of the trainer are only visible to the State and national FLP training coordinators. A trainer's evaluations of the trainee are visible to the trainee, trainer, State and national FLP training coordinators. Evaluations are viewable after the 10-day period has closed.

FLOTrack does not send notifications, so trainees and trainers are responsible for self-monitoring evaluation due dates.

**F Training Requirements and Timeframe for All FLP Positions**

All trainees hired into positions requiring FLP responsibilities are required to complete the following training within 1 year of hire to align with an employee's probationary period. Training consists of self-paced learning, State provided training, and National Office provided training as outlined. Any required training previously completed for another position may be documented in the comments section according to the FLOTrack User Guide.

**Note:** FLP PT's are only required to take National and State FLP Orientation and FLP Fundamentals

**(1) Self-Paced Learning****FLP Training Manual, Key Concepts and Program Area Tests**

The FLP Training Manual is located on the DAFLP SharePoint site at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/training.aspx>. The manual augments the FLP handbooks. It provides a guide for the trainer and trainee and allows for self-paced learning. Trainees and trainers should use the manual as a guide for completing hands-on activities, as well as for completing all key concepts. The manual is divided into 6 program areas:

- Direct Loan Making
- Farm Business Plan
- Direct Loan Servicing- Regular
- Direct Loan Servicing- Special
- Guaranteed Loan Making
- Guaranteed Loan Servicing.--\*

**\*--21.5 Farm Loan Training Program (Continued)****F Training Requirements and Timeframe for All FLP Positions (Continued)**

As key concepts are completed and discussed with the trainer, a completion date is entered by the trainer in FLOTrack. Upon completion of each program area, the trainee, in concurrence with the trainer, will take the PAT available in FLOTrack for that section. Trainees may work in any program area at a given time, depending on the workload in the office. The comprehensive exam located in FLOTrack is not required. The completion of key concepts and program area tests must follow these requirements:

- must be completed within 1 year of hire
- handbooks may be used for PAT's
- PAT's will be retaken online until a passing score is achieved

**Note:** There is a 7-workday waiting period after a failed PAT before the test may be taken again.

- to ensure that an acceptable level of understanding of credit, financial analysis, and program regulations and implementation is met, a minimum score of 80 percent is required on all PAT's.

**Financial Analysis Training**

Financial Analysis Training is statutorily required for positions having FLP responsibilities. It provides participants with financial data analysis skills on which to base direct or guaranteed credit decisions. Self-enrollment for training is completed in AgLearn. Additional information regarding this training can be found on the DAFLP SharePoint site at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/training.aspx>. Upon completion of this training, trainees will provide a certificate of program completion to their State FLP training coordinator so the completion date can be entered in FLOTrack. Financial Analysis Training must be completed before attending the National Underwriting Training.

**(2) State Provided Training**

State provided training is conducted by State Office staff. The FLP training coordinator will record training completion dates in FLOTrack for trainees.

**Orientation Training**

State Orientation should be conducted in person at the State Office, subject to availability of travel funds. Training should be provided within 60 days of hire. State Orientation Training will provide the trainee with an overview of the following:

- State organizational structure, introduction to State Office staff, overview of State Office staff responsibilities
- training program, objectives, and responsibilities
- State specific information.--\*

**\*--21.5 Farm Loan Training Program (Continued)****F Training Requirements and Timeframe for All FLP Positions (Continued)****State Loan Underwriting Training (Farm Business Plan)**

State underwriting training may be conducted in person or virtually. This training provides participants with a working knowledge of FSA's underwriting software (FBP). This training should be completed before National Underwriting Training.

**Environmental Compliance Training**

Environmental Compliance Training may be conducted in person or virtually. This training provides the trainee with an overview of environmental compliance policy and procedures.

**(3) National Office Provided Training**

National Office staff will schedule and conduct the following training sessions virtually. Self-enrollment for training is completed in AgLearn. The National Office will record completed training in FLOTrack. Additional information regarding the following training courses can be found on the DAFLP SharePoint site at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/training.aspx>.

**Orientation Training**

National Orientation should be completed within 60 days of hire. National Orientation will provide the trainee with an overview of the following:

- mission, role, and purpose of FLP
- organizational structure
- training program, objectives, and responsibilities
- handbooks, notices, and forms
- FLOTrack overview.--\*

**\*--21.5 Farm Loan Training Program (Continued)**

**F Training Requirements and Timeframe for All FLP Positions (Continued)**

**FLP Fundamentals**

FLP Fundamentals serves as an introductory overview of common FLP duties and expectations, system software applications, FLP overview and resources, targeted funding, and loan security requirements. FLP Fundamentals should be completed after Orientation Training, and within 180 days of hire.

**Loan Underwriting Training**

Loan Underwriting Training provides participants with a working knowledge of FSA's underwriting software (FBP). There are 3 courses within the Loan Underwriting Training, FBP 101, 201 and 301. State FLP training coordinators will provide guidance to the trainee on which courses to register for.

**\*--21.5 Farm Loan Training Program (Continued)****G Additional Requirements for Positions Requiring Loan Approval Authority**

Positions requiring loan approval authority (FLC, FLS, DD, FLM, FLO, FLOT, CED) are required to complete the following additional training requirements and obtain loan approval authority.

**Personal Property Valuation Training, Administrative Appraisal Review and Real Estate Evaluation Training**

According to Exhibit 7, subparagraph A, the SED may delegate the authority to prepare personal property appraisals, complete administrative appraisal reviews and complete real estate evaluations to employees who have experience and have completed the required training. Self-enrollment is completed in AgLearn. The training is conducted by the National Office staff. Upon completion of this training, trainees will provide a certificate of program completion to their State FLP training coordinator so the completion date can be entered in FLOTrack. See Paragraph 24 for additional information on appraisal authorities. The training must be completed and the authority delegated within 1 year of hire. This training and associated authorities are optional for employees whose position does not require loan approval authority.

- Personal Property Valuation Training provides an introductory overview of terminology, why personal property valuations are needed, who can perform a personal property valuation, and how to perform and report a personal property valuation.
- Administrative Appraisal Review Training provides an introductory overview of appraisal basics and terminology, understanding the subject property and comparable sales, reviewing approaches to value, and completion of FSA-2165A.
- Real Estate Evaluation Training provides an introductory overview of terminology, FSA policy related to real estate evaluations, and completion of the FSA-2132.

**Submission of Dockets**

Paragraph 25 outlines the docket submission requirements for positions requiring loan approval authority. As an active member of the farm loan team, the trainee will complete loan dockets and submit those dockets for scoring. The trainee must obtain full approval authority within 18 months of hire.--\*

**\*--21.5 Farm Loan Training Program (Continued)****H Extension Requests**

The SED or DSED, in concurrence with the FLC, supervisor, trainer, and DD, must document in writing any approved time extension before the training deadline for trainees who will exceed designated timeframes. A copy of this documentation will be provided to the trainee. Extensions may be granted for no more than 180 days total per trainee. See subparagraph I for circumstances where a trainee is not able to complete training within the required timeframe that includes a maximum extension.

Extension requests related to approved extended leave periods such as medical, parental, or military, can be approved by the SED or DSED up to the duration of the leave, which does not count towards the 180-day extension period.

The documentation must include:

- an explanation describing the circumstances that prevented the trainee from completing the program timely

**Note:** Staffing shortages do not constitute the need for an extension as they should be addressed by leadership to ensure staffing does not adversely impact the trainees' timeframes.

- detailed training plan and estimated timeline to address each training component that is outstanding.

**Note:** The training plan will be utilized to monitor and ensure timely completion of the training.

- the approved extension must be notated in FLOTrack with the date and any necessary comments.

**I Failure to Meet Training Program Requirements**

Failure to meet performance elements and standards and outlined training requirements within the established timeframes will result in a DO.

The AO will review the elements and standards established for trainees to determine whether each individual trainee's responsibilities for farm loan program duties are adequately addressed.--\*

**\*--21.5 Farm Loan Training Program (Continued)****I Failure to Meet Training Program Requirements (Continued)**

All actions, including establishing timeframes, monitoring progress and performance, additional training, modifying the employee's IDP and completing any re-testing, if necessary, must be addressed.

**Note:** No critical performance element may be established requiring a trainee to pass a test.

The DO will be developed by the supervisor with the involvement of the trainer, DD, FLC, AO, and HRD for any employee who is failing in 1 or more critical performance elements. The DO will:

- address the employee's specific weaknesses demonstrated through failure to achieve acceptable work performance
- require new training, retraining, or thorough review of training already received to identify and overcome impediments to acceptable work performance
- require a review of work processes to demonstrate knowledge, skills, and abilities essential for acceptable work performance

**Note:** Written tests may be used to determine the extent that employees need additional training or coaching to achieve acceptable work performance.

- include specific hands-on work in areas of weakness with specific timeframes for completing these assignments on a weekly basis
- include a review and further study of the specific modules and handbooks relating to the areas of weakness to reinforce the specific hands-on work.

The trainer and supervisor shall meet with the employee, as needed, until acceptable work performance is demonstrated.

State Offices must document in the "Comments" section of a trainee's FLOTrack training summary if a DO is developed to address the trainee's deficiencies for training program.

If the trainee is completing dockets, the trainee will submit, after successful completion of the DO, the remaining loan files to obtain loan approval authority in accordance with paragraph 25.

The DO does not preclude the requirement of an extension request according to subparagraph H.--\*

**\*--21.5 Farm Loan Training Program (Continued)**

**I Failure to Meet Training Program Requirements (Continued)**

At the end of a DO, except for CED's, if the supervisor determines the employee is still failing a critical performance element, the FLC, supervisor, and AO in consultation with HRD will propose appropriate personnel action.

A CED will not be eligible to continue pursuing loan approval authority, if any of the following apply:

- CED is still not performing at an acceptable level at the end of the DO
- the required loan dockets have not been completed at the acceptable level of credit quality established by SED and FLC.--\*

## 22 General Delegation Requirements

### A General Provisions

The following general provisions apply to FLP delegations of authority.

- SED shall consult with FLC before issuing, revising, or revoking delegations of authority.
- Authority should be delegated to the lowest level possible, consistent with employee training and experience, program requirements, and available resources.
- All delegations of authority must be in writing; the format provided in subparagraph B may be used.

**Note:** When a delegation is made to a specific individual, a specific memorandum must be sent to that person, with copies maintained in the appropriate files. However, if SED delegates a position, such as “All DD’s” or “All FLP Specialists”, then a State Supplement to the handbook should be issued establishing the delegation. Only positions should be used and not individual names.

- An employee who has been delegated an authority listed in Exhibit 7, may not redelegate their authority to another employee.

**Note:** This does not apply when designating acting officials.

- Once authority is delegated, it is retained until revised or revoked according to subparagraph C.

**Notes:** See subparagraphs 27 A and B for information about the impact of a change in grade or position on loan approval authority.

A new delegation of authorities granted according to Exhibit 7 is not required when SED, FLC, DD, FLM, or SFLO who issued the original delegation changes. The new SED, FLC, DD, FLM, or SFLO may modify delegations according to subparagraph C.

Redelegation of SED authorities granted according to Exhibit 1 must be completed when a permanent SED changes. Redelegations are not required for individuals serving as acting SED.

- Delegated authority for procurement of appraisal services is obtained from the AMD Director. The AMD Director may revoke the delegation.

**\*--24 Delegating Valuation Authority--\***

**A General Requirements**

\*--Only SED's may delegate valuation authority according to Exhibit 7, subparagraph A. SED's may delegate valuation authority to FSA employees who have completed the required training and have demonstrated the necessary experience.--\*

**B Chattel Appraisals**

SED may delegate chattel appraisal authority to employees who have completed the training \*--requirements in subparagraph 146 A--\*

**C Administrative Appraisal Reviews**

SED may delegate authority to complete administrative appraisal reviews to employees who \*--have completed the training requirements in paragraph 147.

**D Real Estate Evaluations**

SED may delegate authority to complete real estate evaluations to employees who have completed the training requirements in subparagraph 146 D.--\*

## 25 Delegating Loan Approval Authority

### A Receiving Approval Authority

Loan approval authority must be obtained by:

\* \* \*

- employees who have not been previously delegated loan approval authority and are \*--selected for an FLC, DD, FLS, FLM, SFLO, FLO, or FLOT position--\*
- CED's designated to obtain loan approval authority according to subparagraph C.

\*--To obtain loan approval authority, employees must successfully complete the training elements according to subparagraphs 21.5 F and G. This paragraph supplements and further clarifies the requirement in subparagraph 21.5 G to obtain loan approval authority.

Loan approval authority will be obtained incrementally consistent with position and grade according to subparagraph 29 D. Training has been grouped into the following 3 sections, each requiring a delegation of approval authority:

- Direct Loan Making and Direct Loan Regular Servicing
- Direct Loan Special Servicing
- Guaranteed Loan Making and Servicing

Within 1 year of hire, the trainee will obtain approval authority in direct loan making and direct loan regular servicing. To progress toward this requirement, the trainee will first complete a mock direct loan training docket available on the DAFLP SharePoint site. This docket is designed to allow the trainee to understand the flow of processing a loan, practice their analytical skills, and apply loan making knowledge. The docket will be submitted to the trainer for scoring and constructive feedback. This docket does not count toward loan approval authority. This mock direct loan docket will be completed within 6 months of hire.

Once the mock docket is successfully completed, the trainee will complete 3 direct loan dockets. 1 of those 3 direct loan dockets is required to be completed by 9 months of hire. Two more direct loan dockets are required by 12 months of hire. Successful completion of these 3 dockets results in receiving direct loan making and direct loan regular servicing authority, the first incremental authority. Additionally, the trainee will obtain 2 more incremental authorities, direct loan special servicing, and guaranteed loan making and servicing authorities. State Offices will continue to review dockets submitted for loan approval authorities. These additional incremental authorities must be obtained by the end of the 18-month training period. Completion of all 3 incremental authorities results in a full delegation of loan approval authority.--\*

## 25 Delegating Loan Approval Authority (Continued)

### A Receiving Approval Authority (Continued)

\*--Required progress towards delegation of approval authority within:

- 6 months: 1 mock direct loan docket
- 9 months: 1 direct loan docket
- 12 months: 2 more direct loan dockets
- 18 months: All remaining dockets for full authority.

FLOT's, FLO's, SFLO's, FLM's and CED's will:

- meet credit quality standards in Part 9, Section 4 on a minimum of 5 independently prepared loan dockets identified in paragraph 25.5, of which:
  - 3 must be direct loan making dockets of which, at least 2 must be term loans
  - 1 must be a guaranteed loan making docket
  - 1 must be a PLS docket

**Notes:** No more than 7 total loan dockets may be submitted to meet this requirement.

As necessary, the trainer, in coordination with the FLC must coordinate the opportunity for trainees to prepare loan dockets from outside the trainees' routine service area for the employee to meet the number of loan dockets required. With SED concurrence, FLC may coordinate with FLC's from other States to obtain applicable loan dockets, if necessary.

In cases where guaranteed or PLS applications are not available to allow the trainee to meet required timeframes, FLC may contact the national FLP training coordinator to obtain a substitution guaranteed or PLS training docket to meet this requirement. Only 1 substitution docket may be used to meet training requirements.

- at the discretion of FLC, be required to submit additional loan dockets, not to exceed 7, meeting credit quality standards, until the trainee demonstrates the ability to make sound credit decisions

**Note:** Loan docket reviews cannot be used to obtain loan approval authority.

- be placed on a DO according to subparagraph 21.5 I if the trainee's 3 of the maximum of 7 independently prepared loan dockets fail to meet credit quality standards.--\*

## 25 Delegating Loan Approval Authority (Continued)

### A Receiving Approval Authority (Continued)

\* \* \*

\*--DD's, FLC's, and FLS's will:

- meet credit quality standards in Part 9, Section 4 on a minimum of 3 independently prepared loan docket identified in paragraph 25.5, of which:
  - 1 must be a term direct loan making docket
  - 1 must be a guaranteed loan making docket
  - 1 must be a PLS docket

**Notes:** No more than 4 loan docket may be submitted to meet this requirement.

As necessary, SED may coordinate with SED's from other States to obtain applicable loan docket, if necessary.

In cases where guaranteed or PLS applications are not available, the FLC may contact the National Office for up to 1 substitution loan docket to meet this requirement.

File reviews are in addition to this requirement.

- meet credit quality standards in Part 9, Section 4 on a minimum of 4 but not more than 6 CQR's, all of which must receive a passing score.
- at the discretion of the SED, be required to submit additional loan docket meeting credit quality standards, until the trainee demonstrates the ability to make sound credit decisions

**Note:** Loan docket reviews cannot be substituted for docket to obtain loan approval authority.

- be placed on a DO according to subparagraph 21.5 if the trainee's:
  - 2 of 4 independently prepared loan docket fail to meet credit quality standards
  - 3 of 6 loan docket reviews fail to meet credit quality standards.--\*

**25 Delegating Loan Approval Authority (Continued)**

**A Receiving Approval Authority (Continued)**

\*--When a trainee completes the requirements in subparagraphs 21.5 F and G, and receives full delegated loan approval authority, they have completed the training program. Delegated loan approval authority will be documented in FLOTrack, which will deactivate the trainee's training record. Delegation of Loan Approval Authority, including incremental authorities, must also be documented in the Delegation of Authority Tracker.

**Note:** For guidance on requesting an extension of time to complete training, see subparagraph 21.5 H. For guidance on addressing training deficiencies, see subparagraph 21.5 I.--\*

\* \* \*

## 25 Delegating Loan Approval Authority (Continued)

### B Failure to Receive Loan Approval Authority

\*--Follow subparagraph 21.5 I if an employee whose position description requires the--\* employee to obtain loan approval authority, or CED designated to obtain loan approval authority, does not successfully meet the criteria in subparagraph A.

### C CED Loan Approval Authority

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

- \*--commits to maintaining loan making proficiency through ongoing involvement in FLP activities
- agrees to include in the performance plan under Program Management, Execution of Duties, or similar element the following standard, "Acquires and meets FSA's standards for maintaining loan approval authority and loan servicing authority"
- is able to perform the duties according to 27-PM, Exhibit 7

**Note:** 27-PM, Exhibit 7 will be attached to the CED's position description when loan approval authority has been delegated.

- completes the formal Farm Loan Training Program established in subparagraphs 21.5 F and G--\*
- meets the requirements established in subparagraph A.

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

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

**25 Delegating Loan Approval Authority (Continued)****D Circumstances for Designating CED's**

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

The office or area where CED would be designated by SED to obtain \* \* \* approval authority must meet all the following conditions:

- direct and/or guaranteed caseload in the office or area is high, complex, or geographically challenging and FLM, SFLO, or FLP team servicing the office or area needs additional help
- CED has sufficient time for additional responsibilities required to obtain and maintain \*--loan approval authority without negatively impacting CED's current farm program--\* obligations

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

FLM or SFLO is responsible for managing loan making and servicing activity in Service Centers considered to be Type 1 offices when CED with loan approval authority is headquartered in the office.

**25 Delegating Loan Approval Authority (Continued)**

**E COC Concurrence**

COC will be required to concur in writing:

- with the additional FLP responsibilities that CED will be incurring
- \*--that while CED is completing the Farm Loan Training Program and working toward obtaining loan approval authority, the CED's performance plan includes, under--\* Program Management, Execution of Duties, or a similar element the following standard, "Successfully completes assigned training and training activities within established timeframes".

**25 Delegating Loan Approval Authority (Continued)**

**F National Office Approval for CED's Receiving Loan Approval Authority**

SED's will submit FSA-2127 to the National Office to request approval for all CED's  
\*--designated to obtain approval authority by e-mailing the completed FSA-2127--\*  
to SM.FSA.DCWa2.FLOT. FSA-2127 will include the following:

- circumstances that warrant designating CED to obtain loan approval authority according to subparagraph 25 D
- copy of COC's written concurrence for CED to assume additional FLP responsibilities
- map designating the districts with FLP Service Centers where CED will assist
- list of FLP Service Center employees, by position, for the office CED will assist.

The National Office will notify SED when DAFO and DAFLP approval has been granted.

## \*--25.5 Loan Dockets

**A Docket Types**

The loan dockets are completed files that are reviewed to ensure proficiency before delegating loan approval authority, according to paragraph 25, as well as to maintain loan approval authority through credit quality reviews, according to Part 9, Section 4. They must be sufficiently complex to reflect the ability to make sound credit decisions and analyze an applicant's operation.

Only 1 request per applicant can be used for formal credit quality review purposes, regardless of the number of requests included in a credit action; for example, an applicant is approved for an FO, OL, and PLS in a single credit action. In this situation, only 1 request can be used to satisfy the requirements of this paragraph.

Loan dockets reviewed must have a final disposition. If a review is to be completed on a loan that is approved but not yet closed, the review official will wait to finalize the review until after the loan is closed and all loan closing documents have been provided by the closing agent for dockets used to obtain loan approval authority. Each type of loan docket has specific requirements that must be followed.

Direct loan making dockets:

- may be approved direct loan applications (including streamlined, microloans and loans processed through AFT)
- may be denied direct loan applications which include a feasibility determination as one of the reasons for denial (excluding streamlined, microloans and loans processed through AFT)
- cannot be youth loans.

Guaranteed loan making dockets:

- must be SEL guaranteed loans

**Note:** SEL requests used may be approved or denied when the reason for denial includes a feasibility determination. (Except those that were evaluated in conjunction with a direct down payment loan or direct participation loan, according to 2-FLP, subparagraph 96 D.)

- cannot be PLP, CLP, and EZ guaranteed requests.

PLS dockets:

- may be approved PLS applications.
- may be denied PLS applications which include a feasibility determination as one of the reasons for denial.--\*

**\*--25.5 Loan Dockets**

**A Docket Types (Continued)**

Direct loan regular servicing dockets:

- must be approved subordination applications.
- cannot be any other direct loan regular servicing request.

**Notes:** Among the dockets submitted for loan approval authority, only 2 may be a Microloan, streamlined loan, AFT, or a denial based on feasibility. Direct loan regular servicing requests may not be used towards loan approval authority.

Among the dockets submitted to satisfy annual credit quality requirements, only 1 may be a ML, subordination, streamlined loan, AFT, or a denied request (when denial is based on feasibility).

**26 Delegating FLP Authority**

**A Delegating Authorities**

Employees who have experience and have completed required training may be delegated listed authorities according to Exhibit 7. The authority to service loans is inherent for employees possessing delegated FLP approval authority according to Part 2.--\*

**B Delegations to FLO**

\* \* \*

\*--FLM's or SFLO's may delegate FLP authorities to FLO's or FLOT's who have the--\* appropriate training and experience, but do not currently possess delegated loan approval authority. Use caution in delegating authority to employees still in training.

**C Delegations to PT**

\*--FLM's or SFLO's may delegate FLP authorities to LOA's, program assistant's, and PT's.--\*

## 26 Delegating Loan Servicing Authority (Continued)

### D Delegations to CED

\*--See 27-PM, Exhibit 7 for FLP responsibilities that may be performed by CED's designated by SED to obtain FLP authority.

### E Delegations to AS, LOA, and LRS

FLC's, FLM's, or SFLO's may delegate FLP authorities to AS, LOA, or LRS.--\*

## 27 Maintaining Approval Authority

### A Employee Who Accepts New FLP Position Within the State

When an FLP employee with loan approval \* \* \* authority accepts a new FLP position within the State, a new delegation of authority is not required.

Loan approval authority is automatically increased when the employee's grade increases, unless:

- SED issues a new delegation of authority limiting the authority
- the original delegation of authority established limitations on approval authority.

**Note:** A new delegation of authority is not required to be issued when only the employee's grade increases.

### B Hires With Prior Loan Approval Authority

A new delegation of authority is required for employees who held loan approval authority in another State before selection to the new position.

Employees with current loan approval authority who have moved to another State may submit a copy of the previous delegation letter, and when possible a statement from the previous FLC, addressing the quality of loan docket reviews based upon credit quality review guidelines.

SED's, in consultation with FLC's, will use this information or review their records to establish the following:

- necessary actions and training for obtaining a current delegation of loan approval authority
- \*--determine whether the employee will be required to submit loan dockets for credit--\* quality review, and if so, the number of loan dockets to be submitted to determine whether approval authority will be delegated to the employee.

**Note:** Loan docket submission requirements must not exceed those described in subparagraph 25 A.

## 27 Maintaining Approval Authority (Continued)

### B Hires With Prior Loan Approval Authority (Continued)

Employees who have not held loan approval authority within the last year immediately \*--before the selection to the new position must demonstrate loan making proficiency before loan approval authority is delegated. SED, in consultation with the FLC, will review past performance and determine a suitable number of dockets, which may be less than those required in subparagraph 25 A--\*.

**Note:** The loan approval authority of employees who move to a position that does not require loan approval authority is automatically revoked. A new delegation will be required if the employee is selected for a position requiring loan approval authority. The employee must submit the independently prepared loan dockets as provided in \*--subparagraph 25 A. An exception may be made by the SED and FLC if loan approval authority was held less than a year before acceptance of the position.--\*

### C Maintaining Loan \* \* \* Approval Authority

\*--After loan approval authorities are granted, SED's and FLC's will monitor employees to--\* ensure loan \* \* \* actions meet credit quality standards. Loan approval officials must exercise \* \* \* approval authority annually to satisfy nationwide credit quality standards established in \*--Part 9, Section 4.--\*

### D CED's Maintaining Responsibility for FLP Activities

SED, in conjunction with FLC, must determine whether circumstances warranting the \*--granting of loan approval authority to CED continue to exist according to subparagraph 25 D.--\* If the circumstances warranting the granting of loan approval authority no longer exist, CED should be advised their loan approval authority will be suspended. Suspension of loan approval authority based on these circumstances will not be considered as a performance issue.

\* \* \*

**27 Maintaining Approval Authority (Continued)**

**E Failure to Maintain Loan Approval Authority**

\*--Consult with AO and HRD for guidance if an employee, whose position--\*  
description requires the employee to maintain loan approval authority, does not successfully  
meet the criteria in subparagraphs C and D.

**28 (Withdrawn--Amend. 304)**

## 402 FLPRA Review Process

**A Administering FLPRA Reviews**

FLPRA reviews will be administered and the results reported both at the State Office and \*--National Office levels. The National Office and State Offices can access the DAFLP Internal Controls SharePoint Site at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/internalcontrols.aspx> to obtain guides detailing the process to complete the reviews.--\*

\* \* \*

**B State Office Review Responsibilities**

State Offices will be required to complete FLPRA reviews as follows:

- **States with 9 or more FLP Service Centers** will be required to review a minimum of 20 percent of the Service Centers each year, with all Service Centers being reviewed at least once every 5 years
- **States with 8 or fewer FLP Service Centers** will be required to conduct at least 1 Service Center each year, with all Service Centers being reviewed at least once every 5 years
- any Service Center with a review score of 4 or 5 in Program Objectives, Program Management, Financial Integrity, and/or Composite Rating must have a follow-up review within 24 months to determine if the risk has been mitigated. The follow-up review will be scored in the FLPRA website.

The process for selecting the FLP Service Centers and high risk program areas to be \*--reviewed is set forth in the FLPRA State Office Review Process Guide. Special consideration to present risk levels should be given when selecting Service Centers for review while also complying with the requirement to review all Service Centers once every 5 years.--\*

**C National Office Review Responsibilities**

The National Office will complete FLPRA reviews in 10 to 13 States per year. The reviews evaluate State FLP delivery and include visits to a limited number of FLP Service Centers. The process used by the National Office to select States to be reviewed is set forth in the FLPRA National Office Review Process Guide.

## 403 State Office Reporting Requirements

### A FLP Service Center Report

\*--State Offices will complete required Service Center FLPRAs by September 30 each year--\* and provide a report to each FLP Service Center reviewed within 30 calendar days after completing the review. The reports will be developed in the format set forth in FLPRA State Office Review Process Guide, Exhibit 2. Reports for each FLP Service Center will include FLPRA State Office Review Process Guide, Exhibits 4 through 7 that will:

- rate each FLP Service Center reviewed in the 3 risk areas
- provide a composite score for the FLP Service Center.

The scores for each FLP Service Center will be:

- input in the automated FLPRA System within 30 calendar days of completing the review
- documented in the comment box provided to support the scores reported
- \*--input in the automated FLPRA System no later than November 30.

### B Annual Common Findings Summary Report

States should prepare a summary report and share it with FLP staff by January 31 of each year. It is recommended that results are posted on the State SharePoint site. A copy of this report should be sent by email to **SM.FSA.DCWa2.FLPRA**.

### C Request for Waiver

SED's may request a waiver for the completion of a Service Center review. To be considered, a waiver request is required. Requests should outline the circumstances precipitating the need for the waiver request. States will still be responsible for monitoring high risk elements and mitigation of potential high risk areas to the extent feasible. States should review compliance with Service Center FLPRA requirements and review qualifying factors for a waiver request to determine if submission of a waiver is appropriate. POAD will review and respond to each waiver on a case-by-case basis.--\*

403 State Office Reporting Requirements

**\*--D General Requirements for Requesting a Waiver**

**Formal** waiver requests should discuss the following in detail:

- Service Centers in the State which are current or past due for a FLPRA review
- detailed reasons warranting the waiver request

**Note:** Service Centers determined to have an elevated risk based on the most current FLPRA composite scores and other known factors should be prioritized for review and may be unlikely to qualify for a waiver.

- a brief plan for regaining compliance with tentative dates to complete reviews.

To assist States in determining which Service Centers may be considered a priority in the next review cycle, State Offices should evaluate the prior review completion dates for each Service Center in their state. The consideration to review Service Centers should be based on the time since the last review, and the scores assigned to that Service Center. A report containing this information can be accessed online according to the following instructions. Generating the report in Excel is preferred but not required. It is recommended that State Offices pull their prior ten-year history of FLPRA’s completed.

Step	Action
1	On the FSA Intranet Home Page, under “Resources”, CLICK “ <b>FSA Applications</b> ”.
2	On the FSA Applications Page, CLICK “ <b>Farm Loan Programs Systems</b> ”.
3	Once logged in, Select “ <b>Risk Assessment</b> ” on the Farm Loan Program Systems Homepage
4	Select “ <b>Completed Review Report</b> ”
5	Select desired <b>review dates</b> , desired <b>State</b> , and “ <b>submit</b> ”.

Waiver requests will be sent by email to **SM.FSA.DCWa2.FLPRA**. The National Office will respond to requests with a decision or request for additional information.--\*

## 404 National Office Reporting Requirements

### A State Visit Reports

The National Office will provide a report of findings from on-site visits to State management within 30 calendar days after completing the review. The format of this report is detailed in the National Office Review Process Guide, Section 6. This report will:

- clearly present conclusions that are supported by facts obtained during the review
- include recommended mitigative actions.

Mitigative actions will:

- be developed in conjunction with State management during the on-site visit
- have a specified date to provide an update on the State's progress in mitigating identified risks.

### B POAD Action

Upon receiving a State's risk mitigation plans, POAD will:

- evaluate and approve risk mitigation plans
- establish a follow-up system to ensure that risk mitigation plans are implemented
- assess the success of the risk mitigation plan on reducing identified high risks
- provide an annual report to DAFLP summarizing the area of potential risk in the States visited.

### \*--C Annual Common Findings Summary Report

A national summary of results and common findings will be compiled and posted on the DAFLP SharePoint site Internal Controls page at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/internalcontrols.aspx> and arranged by FY.--\*

405-440 (Reserved)

**\*--Section 3 DD FLP Management****445 Overview****A Background**

DD FLP Management Reports will be used to monitor the delivery of FLP in Service Centers to ensure adherence to appropriate laws, policies and procedures.

**B Purpose**

The DD FLP Management Report provides a standardized and consistent reporting format and means by which DD can:

- monitor and follow up on actions to be taken by FLP Service Center Staff.
- view previously completed reports
- document results.

**C Objectives**

The primary objectives of the DD FLP Management Reports are as a tool that supports oversight and management to align service center teams with the resources necessary to manage offices efficiently.

Reports provide 4 key areas of critical importance for DD review of each service center:

- application processing
- delinquency
- security
- general office management.

**D SED Responsibilities**

SED is responsible for implementing the DD FLP Management process in their State by ensuring that all required reviews, analyses, and reports are completed according to this part.--\*

**446 DD FLP Management Report Process****A Administering DD Management Report Reviews**

The DD FLP Management Reports will be completed semi-annually and are the official record documenting the results of semi-annual reviews.

The Management Report Form:

- was developed to assist DD with completing FLP management reviews conducted in the FLP Service Centers
- enables DD to electronically document and submit review results to state and Field Offices
- contains the review areas and talking points for each reporting period
- will be placed in operational file for three FY's.

**B Form Access**

An application will be used for completing and submitting the management report. Access the DD FLP Management Report at <https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/internalcontrols.aspx>.

Only authorized users will have access to the form. Authorized users include DD, FLC, DSED, and SED. Request for user access outside of these positions can be submitted by **\*--email to SM.FSA.DCWa2.FLPRA.--\***

DD's are required to complete reporting semi-annually. Delegation of Loan Approval Authority is not a requirement for report completion.

**447 Responsibilities (Continued)****B Service Center Responsibilities**

Service Center staff will:

- assist as needed with items to be reviewed
- be available to discuss specific cases or to answer questions from DD
- follow up on any action items identified by DD.

**C State Office Responsibilities**

SED's will:

- ensure that timely FLP management reviews are completed by DD's
- assign a State Coordinator.

State Coordinator's will:

- review semi-annually reports submitted
- follow up on any identified action items
- discuss concerns with DD, FLC, DSED, and SED
- document the actions taken to remedy identified deficiencies in the operational file.

**D National Office Responsibilities**

DD FLP Management report will be reviewed in conjunction with the FLPR process. Reports for each FLP Service Center within a State will be reviewed to ensure that:

- consistent management reviews are being conducted by DD's in the State
- SED's, DSED's, and FLC's are monitoring and addressing any deficiencies or apparent problems identified by DD's.

**448-460 (Reserved)**



**\*--Section 4 Credit Quality Reviews****461 Overview****A Background**

CQR's assist FSA in maintaining the financial integrity of the Farm Loan Programs. Reviews are performed to verify that officials who obtain or maintain loan approval authority adhere to all applicable agency rules and regulations governing loan making and loan servicing.

**B Purpose**

CQR's are designed to thoroughly assess a loan docket on a broad range of items, including underwriting proficiency and adherence to programmatic and administrative requirements.

**C Objectives**

The primary objective of CQR's is to evaluate loan making and servicing actions to ensure compliance with applicable statutes, regulations, and directives.

CQR's assess:

- a trainee's ability to make and service loans before obtaining loan approval authority
- a loan approval officials' suitability to maintain loan approval authority.

**D SED Responsibilities**

SED is responsible for implementing the CQR process in their State by ensuring that all required reviews necessary for loan approval officials to maintain loan approval authority are completed according to this part. CQR's are also an essential component of the FLP Training Program.--\*

## \*--462 CQR Process

**A CQR Requirements**

To demonstrate continued proficiency, loan officials holding loan approval authority as of October 1 of the FY in review are required to satisfy credit quality standards on 2 loan docket reviews using FSA-2103. No more than 3 loan dockets may be submitted to satisfy this requirement.

As necessary, FLC's, loan approval officials, and their supervisors must coordinate the opportunity for loan approval officials to prepare or approve loan dockets from outside the loan approval officials' routine service area for the employee to meet the number of required CQR's. With SED concurrence, FLC may coordinate with FLC's from other States to obtain applicable credit actions, if necessary.

Approval officials, other than FLC's and DD's, are required to meet these standards annually. State Office staff are required to organize and complete reviews on loan approval officials in their State.

FLC's and DD's are required to meet these standards on a periodic basis as indicated by the National Office.

Loan dockets reviewed must be sufficiently complex, as determined by the review team, to reflect the employee's ability to make sound credit decisions and adequately analyze an applicant's operation. Dockets selected must have a final disposition date in the same FY of the formal CQR. Loan dockets eligible for CQR, identified in paragraph 25.5, may include:

- direct loan making dockets
- guaranteed loan making dockets
- PLS dockets
- direct loan regular servicing dockets

FSA-2103 will be used to complete CQR's. The completed FSA-2103 must be stored in State operational files, in addition to digitally retaining the completed FSA-2103 in the Internal Review Document Tracking System. The CQR must be discussed with the employee and their supervisor. A copy of the completed FSA-2103 must be provided to the reviewee.

**Notes:** The completed FSA-2103 will not be placed in the borrower case file.

Results of State developed supplemental review forms must not be used to determine an approval official's receipt or maintenance of approval authorities.--\*

**\*--462 CQR Process (Continued)****B Review Types**

Reviews completed on all loan approval officials may be 1 of 3 types of reviews.

- (1) Review of Loan Processor – This review type is applicable when the reviewee processed the loan action. The loan action may have been approved or denied by another employee, with the reviewee being a recommending official. Dockets selected for review will typically be those that were prepared with minimal assistance from others. If this type of review fails, and the processor only recommended disposition (did not approve or deny), the approval official will also be reviewed.

It is recommended that the reviewer have the complete physical file available at the time of the review. If this is not feasible, the reviewer will identify each item needed from the physical file necessary to accurately answer questions on FSA-2103 in items 2A through N and request that the reviewee provide each of the necessary documents electronically.

If a Review of Loan Processor review is being completed on a loan that is approved but not yet closed, the review official should wait to finalize the review until after the loan is closed and all loan closing documents have been provided by the closing agent. However, there may be instances when closing documents cannot be obtained to complete a timely CQR. When this occurs, the reviewer may document the circumstances within the remarks section 3G, and answer item 2M on FSA-2103, based on available information.

A loan docket satisfies credit quality standards if 160 points or more are awarded with no critical questions being scored “Low”. The reviewer will check 1 of the following for the CQR result on FSA-2103 in item 3A:

- Passed
- Failed on Points
- Failed on Critical
- Failed on Points and Critical.--\*

**\*--462 CQR Process (Continued)****B Review Types (Continued)**

- (2) Review of Approval-Only Official – This review type is applicable when the loan action was processed by another employee and approved or denied by the reviewee.

Many States authorize loan decisions to be completed remotely, without the benefit of the entire docket on hand. Accordingly, the review will be completed with the information available to the approval official at the time of disposition. In some instances, it is likely that not all questions on FSA-2103 can be fully answered. Any question that cannot be reasonably assessed with the information available at disposition will be scored “High” and the review official will notate those situations on FSA-2103.

If a Review of Approval-Only Official review fails, the FLC is not required to complete a Review of Loan Processor review of that loan action.

Those CQR questions on FSA-2103 in items 2A through N which the approval official had resources available at the time of disposition to correctly evaluate will be scored according to FSA-2103 instructions. Points will be tabulated by the automated FSA-2103 and an assessment result entered by the reviewer as stated in Review of Loan Processor.

- (3) Review of Docket Reviewer – This review type is applicable when a CQR is being completed to evaluate a previous CQR completed by the reviewee. It is recommended that the reviewer have the same information the reviewee had when completing their review.

The reviewer will complete a CQR of the loan action, answering FSA-2103 questions in items 2A through N according to FSA-2103 instructions. This review will then be compared to the review completed by the reviewee. The automated CQR will tabulate total docket points. The reviewee’s initial CQR should be attached to the Review of Docket Reviewer CQR when placed in the operational file.

Assessment results will be entered as:

- Pass if the total points in the initial CQR and the Review of Reviewer CQR are within 25 points and any critical answer of “Low” is answered the same on both CQR’s
- Failed on Points if the total point difference between the two CQR’s is greater than 25
- Failed on Critical if any critical answer of “Low” is answered differently between the two CQR’s
- Failed on Critical and Points if the total point difference is greater than 25 and any critical answer of “Low” is answered differently between the two CQR’s.--\*

**\*--462 CQR Process (Continued)****B Review Types (Continued)**

**Notes:** Review of Loan Processor and Review of Approval-Only Official reviews are applicable for CQR's for County Office staff.

All 3 types of reviews are applicable for CQR's for FLS, DD, and FLC reviews.

Review of Loan Processor and Review of Docket Reviewer type reviews are applicable for obtaining loan approval authority.

Reviewers should consider if any error noted was caused by an employee other than the reviewee, without input, acknowledgement, or required oversight of the reviewee. In such instances, reviewers will typically document the circumstances in the remarks section 3G of FSA-2103 or include as an attachment, and the error should not negatively impact the CQR.

A single error should not cause multiple non-critical questions to be answered "Medium" or "Low". Rather, if an individual error potentially impacts more than 1 non-critical question, the primary question affected by the error will be answered according to FSA-2103 instructions, and the common error should not be a basis for answering other non-critical questions to be answered "Medium" or "Low".

**Example:** A debt on the credit report with a \$10,000 balance and a \$2,000 annual installment was overlooked by the approval official during processing of a direct loan application. Potentially, this could impact FSA-2103 non-critical questions "Were financial statements and loan schedules properly completed?" and "Were farm expense and cash outflow budget projections completed correctly and adequately documented?". Instead, the reviewer should score only the primarily impacted question accordingly and document the results of all potentially affected questions in the Remarks section or include as an attachment. The answer for critical question "Was the correct feasibility decision made or recommended and adequately documented?" may also be impacted by the error. --\*

**\*--462 CQR Process (Continued)****C Failure to Meet Credit Quality Standards**

An approval official, who does not satisfy the minimum credit quality standards stated in this subparagraph, will be issued a letter of counseling or reprimand by the approval official's supervisor. SED, in consultation with the FLC, may also consider a reduction of the employee's delegated loan approval authority. Reductions must be documented in the Delegation Tracker.

If an approval official does not meet the minimum credit quality standards stated in this paragraph in the FY immediately following a letter of counseling or reprimand, they do not meet the requirements to maintain loan approval authority. Further action, including revocation of loan approval authority and placement on a DO, will be completed by the appropriate supervisory and HRD staff, in consultation with the relevant authority, to determine employee development needs. Revocations must be documented in the Delegation Tracker. If the employee who failed to meet credit quality standards is an:

- approval official (other than FLC and DD) then action is taken by supervisory and HRD staff in consultation with FLC
- FLC or DD then action is taken by supervisory and HRD staff in consultation with the National Office. The National Office will review FLC or DD again in the year following a letter of counseling or reprimand.

**D Exceptional Previous Performance**

Approval officials, other than FLC and DD, who satisfy CQR standards according to Part 9, Section 4 with a score of 180 points or more and no critical questions scored low, on all docket reviews the previous FY may have reduced CQR requirements for future years. Approval officials who demonstrate this level of performance on independently prepared loan dockets are required to pass 1 docket annually with a score of at least 180 without critical questions being scored low. If the loan docket reviewed does not meet this standard, the requirements in Part 9, Section 4 will be in effect.--\*

**\*--462 CQR Process (Continued)****E Exception Requests**

The SED or DSED, in concurrence with the FLC, may grant an exception to the requirement for a loan approval official (other than FLC and DD) to meet the annual credit quality standards. An example of circumstances potentially warranting an exception may include extended unavailability of the employee because of illness or detail to an alternative job responsibility.

**Note:** The availability of credit actions by loan approval officials will typically not be an accepted basis for an exception to credit quality standards.

An exception request must be documented in writing. The documentation must include:

- an explanation of the circumstances that prevent the loan approval official from completing annual requirements
- a detailed plan that addresses the cause for not meeting annual requirements and outlines a corrective action.

Exceptions may only be granted for the current FY. The loan approval official will be required to resume annual requirements the following FY. Exceptions may not be granted for 2 consecutive years

A copy of the decision to approve or deny the exception request will be provided to the employee.

**F Reinstatement of Approval Authority**

Employees whose approval authority has been revoked as a result of a failure to maintain CQR standards may have authority reinstated if they meet the requirements of any applicable DO, complete all required additional assigned training, and satisfy credit quality review standards described in this paragraph.--\*

**\*--463 Responsibilities****A State Office Responsibilities**

FLC's are responsible for coordinating annual CQR's for all employees within the State with delegated loan approval authority, other than FLC's and DD's. FLC's must develop a plan to ensure that all review processes are completed timely so that credit quality review results are able to be addressed as necessary in employees' annual performance reviews. FLC's will create and share the plan with loan staff by January 31 of each year. Specific files for review do not need to be identified by January 31. Plans may include types of loan dockets to be reviewed, timing of reviews, identification of reviewers, and methodology of reviews. The plan will include the FLC's analysis of loan docket availability for each loan approval official subject to CQR (with input as necessary from the loan approval official and their supervisor) and the FLC's intent and direction to address any concerns of docket availability. Plans may be communicated with loan staff informally via teams meeting or e-mail, or more formally using a state notice or state supplement.

FLC's must first coordinate the CQR's of employees with lower approval authority levels. This is necessary to determine if sufficient independently prepared and approved loan dockets are available to satisfy the requirements of subparagraph 25.5 for those employees. Loan docket selection and review requirements for loan approval officials with higher loan limits may be affected by the results of CQR's completed on loan dockets where the employee served as the approval official only.

FLC's are responsible for identifying review officials who will complete CQR's of all employees with delegated loan approval authority, other than FLC's and DD's. Formal CQR's will typically be completed by State Office employees with delegated loan approval authority. However, at the discretion of FLC, FLM's who met CQR standards in the previous FY and have not failed a CQR in the previous or current FY may also be eligible to complete formal CQR's of FLO's not supervised by FLM. FLC's are encouraged to involve trainees and other loan staff to observe the review process for training and employee development purposes when appropriate.

CQR's must be completed by September 30 of each FY to align with the performance period. States must prepare a summary report and share it with FLP staff by January 31 of each year. It is recommended that results are posted on the State SharePoint site.--\*

**\*--463 Responsibilities****B National Office Responsibilities**

The National Office will complete reviews of FLC's and DD's on a periodic basis. States to be reviewed in a given FY will be selected by DAFLP. Selection criteria to be considered by DAFLP may include FLPRA data and the FLPRA review schedule. States will be notified of planned reviews to be completed by the National Office through a yearly internal controls notice. CQR's will be completed by September 30 of each FY to align with the performance period. A national summary of results and common findings will be compiled and posted on the DAFLP SharePoint site Internal Controls page at

**<https://usdagcc.sharepoint.com/sites/FSA-DAFLP/SitePages/internalcontrols.aspx>**  
arranged by FY.

**C Continuing Education Requirements**

Employees who deliver the farm loan program are strongly encouraged to complete at least 1 continuing education training activity each year. The training activity may include completing FSA-developed courses available in AgLearn, participating in National Office FLP training, or any other available courses in financial analysis and production management, such as:

- Extension Service webinars and workshops
- non-FSA developed AgLearn courses
- American Bankers Association or Farm Credit sponsored workshops and seminars
- local community college workshops.

FSA-developed courses in AgLearn can be found using the Dashboard search section and searching for "DAFLP" or "Farm Loan".--\*



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

### Reports

This table lists the required reports of this handbook.

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

### Forms

This table lists all forms referenced in this handbook.

Number	Title	Display Reference	Reference
FmHA 2006-21	Information Systems Management (ISM) Request for Changes to User Documentation		52
FD-258	Fingerprint Chart		Ex. 44
FSA-13-A	Data Security Access Authorization Form		54, 56
FSA-137	Address Information Request		46
FSA-159	Request for Supplies, Forms, and/or Publications		Ex. 5, 17
FSA-858	Determining if a Wetland May Be Present		222
FSA-2001	Request for Direct Loan Assistance		44, 47, 48
FSA-2025	Notice of Approval, Terms and Conditions and Borrower Responsibilities		3, Ex. 7
FSA-2026	Promissory Note		3
FSA-2028	Security Agreement		3, Ex. 44
FSA-2029	Mortgage/Deed of Trust		3
FSA-2040	Agreement for Use of Proceeds and Security		263, Ex. 7
FSA-2043	Assignment of Proceeds from the Sale of Dairy Products and Release of Security Interest		3
FSA-2044	Assignment of Income from Real Estate Security		3
FSA-2065	Annual Statement Loan Account		5, 49, 52

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

## Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2072	Cancellation of U.S. Treasury Check and/or Obligation		171
FSA-2103	Farm Loan Programs Credit Quality Review Questionnaire		462
FSA-2120	Moratorium Notice		41
FSA-2121	Termination of Moratorium		41
FSA-2125	Farm Loan Program County Information File Changes		46
FSA-2127	Request for CED FLP Loan Approval Authority		21.5, 25
FSA-2128	Program Loan Cost Expense (PLCE) Request		Text, Ex. 21, 23
FSA-2132	Real Estate Evaluation		21.5, 148, Ex. 7
FSA-2140	Deposit Agreement		3, 101, 102
FSA-2141	Interest-Bearing Deposit Agreement		102
FSA-2142	Statement of Deposits and Withdrawals		103
FSA-2144	Designated Financial Institution Pledge of Collateral		102
FSA-2145	Demand for Withdrawal of Supervised Bank Account Funds		103
FSA-2150	Development Plan		122, 125
FSA-2153	Release by Claimants		122
FSA-2154	Release by Contractor		122
FSA-2155	Vendor Appraiser Registration		141
FSA-2160	Appraisal of Chattel Property		142, Ex. 44
FSA-2165	Administrative Appraisal Review for Real Estate Appraisals		143, 167
FSA-2165A	Administrative Appraisal Review		21.5
FSA-2166	Technical Appraisal Review and Certification		143
FSA-2167	Administrative Appraisal Review for Chattel Appraisals		143, 167
FSA-2171	Substitute Invoice		166, 167, Ex. 20
FSA-2172	Request for Emergency Payment		166, 167, 171
FSA-2173	Program Loan Cost Expense (PLCE) Vendor Code Request		165-167

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

## Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2201	Lender's Agreement		43, 47
FSA-2211	Application for Guarantee		44, 47
FSA-2232	Conditional Commitment		Ex. 7
FSA-2234	FSA Review of Lenders Evaluation of Collateral		143
FSA-2235	Loan Guarantee		143, Ex. 7
FSA-2241	Guaranteed Farm Loan Status Report		61
FSA-2242	Assignment of Guarantee		Ex. 7
FSA-2248	Guaranteed Farm Loan Default Status Report		61
FSA-2301	Request for Youth Loan		44, 47, 48
FSA-2304	Notice of Incomplete Application		Ex. 7
FSA-2305	Second Notice of Incomplete Application		Ex. 7
FSA-2307	Notice of Complete Application		Ex. 7
FSA-2313	Notification of Loan Approval and Borrower Responsibilities		3, 202, Ex. 7
FSA-2314	Streamlined Request for Direct OL Assistance		48
FSA-2341	Certification of Attorney		43
FSA-2342	Certification of Title Insurance Company		43
FSA-2446	DLS/ADPS/GLS Account Correction		52
FSA-2465	Assignment, Acceptance, and Release (Wool and Mohair)		3
FSA-2489	Assumption Agreement		3
FSA-2510	Notice of Availability of Loan Servicing to Borrowers Who Are 90 Days Past Due		3
FSA-2512	Notice of Availability of Loan Servicing to Borrowers Who Are Current, Financially Distressed, or Less Than 90 Days Past Due		3
FSA-2514	Notice of Availability of Loan Servicing to Borrowers Who Are in Non-Monetary Default		3
FSA-2535	Conservation Contract		3
FSA-2543	Shared Appreciation Agreement		3
FSA-2570	Offer to Convey Security		3
FSA-2585	Acquisition or Abandonment of Secured Property		5
FSA-2722	Update to TOP and Cross-Servicing Information		5

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

## Forms (Continued)

Number	Title	Display Reference	Reference
IRS 1098	Mortgage Interest Statement		5, Ex. 18
IRS 1099-A	Acquisition or Abandonment of Secured Property		5
IRS 1099-C	Cancellation of Debt		5
IRS 1099-G	Statement for Recipient of Certain Government Payments		5
OF-306	Declaration of Federal Employment		Ex. 44
OF-347	Order for Supplies and Services		161
SF-87	Fingerprint Chart		Ex. 44
SF-1449	Solicitation/Contract/Order for Commercial Items		161, 168

**Note:** SF-1449 is available on GSA's form website at [www.gsa.gov/portal/forms/type/TOP](http://www.gsa.gov/portal/forms/type/TOP).

## Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

Approved Abbreviation	Term	Reference
AASM	Application Authorization Security Management	Ex. 18
ACCP	accelerated payment	167, 171
ACIF	Agricultural Credit Insurance Fund	164
ACOR	Appraisal Compliance Oversight Review	143, Ex. 2
AD, POAB	FBC, Acquisition Division, Policy, Oversight, and Accountability Branch	161, 162, 168
ADR	alternative dispute resolution	42
AFT	Application Fast Track	25, 28, 251
AMC	appraisal management company	141
AO	administrative officer	21.5
ARMP	Agency Representative for Micro-Purchase	141, Part 7, Ex. 19-21, 24
ARRA	American Recovery and Reinvestment Act of 2009	164, 165, Ex. 16
APOC	Appraisal Point of Contact	Text, Ex. 2, 19-21, 40, 44, 64
AQB	Appraisal Qualification Board	146
AS	Agricultural Specialist	23, 26, Ex. 7
BIR	Business Information Report	48
BOB	Budget Oversight Branch	171
BOPR	Borrower Property Table	165, 169
BP	Business Partner	5, 44, 46
BPA	blank purchase agreement	Ex. 24

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

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

Approved Abbreviation	Term	Reference
CAFO	confined animal feed operation	Ex. 51, 52
CEC	Client Experience Center	54.5
CL	conservation loan	Text, Ex. 2, 16, 18
CMT	Constant Maturity Treasury	Ex. 17
CNC	currently not collectible	41, 251, Ex. 5
CO	Contracting Officer	23, Ex. 44
CONACT	Consolidated Farm and Rural Development Act	1, 21, 29, 142, 251
CPA	Certified Public Accountant	Ex. 26
CQR	credit quality review	25, 461, 462, 463
CRM	Customer Relationship Management	49
CSA	community supported agriculture	242, Ex. 28
DATA	Digital Accountability and Transparency Act	Part 7
DMB	Debt Management Branch, RD Business Center	5, 61
DMT	Directives Management Tool	3, 57
DNP	Do Not Pay	43, 53, Ex. 15.5, 15.6
DO	demonstration opportunity	21.5
DSED	Deputy State Executive Director	21.5, 446, 447, 462
ECM	Enterprise Content Management	5, 52, 171
eDALR\$	electronic Debt and Loan Restructuring System	242, Ex. 17
EIN	employee identification number	Ex. 15.6
FAIN	Federal Award Identification Number	162, 166, Ex. 21
FAR	Federal Acquisitions Regulation	141, 161, 163, 167, 168, Ex. 2, 21, 24
FBC	Farm Production and Conservation Business Center	161-163, 167, 168, Ex. 21
FHP	Farm and Home Plan	Ex. 5
FLB	Rural Development Farm Loan Branch	5, 41, 52, Ex. 18
FLOTrack	Farm Loan Officer Trainee Tracking System	21.5, 25
FLPIDS	Farm Loan Programs Information Delivery System	56
FLPRA	Farm Loan Programs Risk Assessment	28, 143, 401-403, Ex. 18
FmHA	Farmers Home Administration	52, Ex. 5
FMMI	Financial Management Modernization Initiative	Part 7, Ex. 19-23
FPAC	Farm Production and Conservation	22, 49, 161, 162, 168, 169, Ex. 2, 17
FPDS-NG	Federal Procurement Data System -New Generation	163, 168
GCB	Guaranteed Commercial Branch, Servicing Office	50, 52
IAS	Integrated Acquisition System	161, 163, 164, 168, Ex. 21-23
IDP	individual development plan	21.5
IRM	Information Resource Management	49-51, 54, 56
ITLAP	Indian Tribal Land Acquisition Program	2, Ex. 16
KZ	cancellation	171
LOA	Loan Analyst	23, 26, Ex. 7
LOC	line of credit	29, Ex. 16
LR	limited resource	242, 263, Ex. 16, 70
LRA	Local Registration Authority	4
LRS	Loan Resolution Specialist	23, 26, Ex. 7

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

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

Approved Abbreviation	Term	Reference
ML	microloan	165, 222, 242, Ex. 2, 16
NAPHSIS	National Association for Public Health Statistics and Information Systems	53
NATS	National Appraisal Tracking System	Text, Ex. 19, 21
OA	Office of Adjudication	41
OAC1	Office of Adjudication and Compliance flag denoting acceptance of program discrimination complaint	41, Ex. 18
OBIEE	Oracle Business Intelligence Enterprise Edition	46, 56, 167
OLA	Online Loan Application	3, 48, 242
PAC	Program Authority Code	163, 165, 166, 168, Ex. 21, 25
PAT	program area test	21.5
POA	Policy Oversight and Accountability	161-163, 167
PCA	Production Credit Association	Ex. 18
PIID	Placeholder Procurement Identification Number	162, 168, Ex. 21
PLP	Preferred Lender Program	28, 29, 43, Ex. 5, 18
PLS	Primary Loan Servicing	Text, Ex. 5, 18, 70
PLV	potential liquidation value	142, Ex. 40
POAD	Program Operations and Appraisals Division	Text, Ex. 15.5, 21, 40
PRB	Programs Report Branch, RD Business Center	5, 54.5
PVND	Term in the FMMI User Guide representing the creation of a vendor record	165, 166
RCN	replacement cost new	Ex. 51-53
RDBCSO	Rural Development Business Center Servicing Office	46, 52, 54.5
REO	real estate owned	Ex. 40
RRA	Regional Review Appraiser	4
SALP	Special Apple Loan Program	2
SAM	System for Award Management	43, 53, 141, 161, 162, 165, 167, Ex. 20, 23, 44
SEL	standard eligible lender	25, 28, 43, Ex. 5, 18
SLR	Security Liaison Representative	54.5
SOW	Statement of Work	141-143, Ex. 2, 20, 40, 44, 64
SRA	supervisory review appraiser	141-143
TC	transaction code	46, 49, 50, 52, 165, 170, 171, Ex. 18