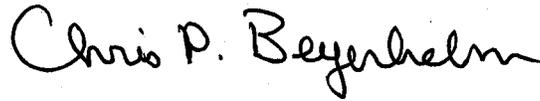


UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration 1-FLP (Revision 1)	Amendment 32
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Approved by: Acting Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraph 23 C has been amended to clarify when and under what circumstances SED's can delegate authorities to CED's.

Subparagraph 28 A has been amended to provide that loans funded using ARRA funds must be included in credit quality reviews.

Subparagraph 146 D has been amended to add information needed when making training requests for continuing education of State Certified appraisers.

Exhibit 7, subparagraph B has been amended to clarify requirements for delegating authority.

Exhibit 15, subparagraph A 2 a has been amended to establish specific requirements for processing user access to the FBP System.

Exhibit 15, subparagraph C 5 b has been amended to clarify methods for completing reviews and updating assessments.

Exhibit 17 has been amended to provide the monthly interest rates applicable to FLP.

Page Control Chart		
TC	Text	Exhibit
	2-3, 2-4 2-13, 2-14 6-19, 6-20	1, pages 1-4 7, pages 1, 2 15, pages 1, 2 pages 6.5, 6.6 (add) pages 7, 8 page 41, 42 17, pages 1, 2

22 General Delegation Requirements (Continued)

B Sample Delegation Letter

The following letter may serve as a template for delegating authority.

To: Name Title
Subject: Delegation of Authority
In my authority as (Title of Delegator) , I hereby delegate to you the following authority(ies):
<ul style="list-style-type: none">• _____• _____• _____.
This/these delegation(s) will continue until revoked or revised in writing.
(Signature)
(Title)
(Date)
cc: State Office (2 copies)

C Revising and Revoking Delegated Authority

SED or FLM may revise or revoke any authority they have delegated to an employee as justified by the employee’s performance and need for the authority. FLM may not revise or revoke any authority delegated by SED. Any revision or revocation of authority must be in writing. When an individual’s authority is reduced or revoked, the employee must be given specific reasons for the action.

23 State Office and Service Center Authorities

A Overview

FSA’s decisions to approve or reject a loan or servicing request have broad implications for the applicant or borrower and FSA. These decisions affect the applicants’ lives, the achievement of program objectives, and FSA’s risk exposure. Therefore, it is imperative that certain authorities be limited to those employees who have met the training and experience requirements and have been formally delegated authority.

B State Office Employees

FLP authorities, except those in Exhibit 7, subparagraph A, are inherent to the position for FLC, FLS, and DD.

C Service Center Employees

FLP authorities, except those in Exhibit 7, subparagraph A, are inherent to the position for FLM. FLM may delegate authorities in Exhibit 7, subparagraph B to FLO or PT.

Authorities listed in Exhibit 7, subparagraph B may be delegated to other Service Center employees, if necessary, based on the State organizational structure, as follows:

- FLM, in consultation with CED, may delegate authorities to CO PT’s
- *--SED, in consultation with FLC, may delegate authorities to CED’s who are deemed by them to have demonstrated experience and have received adequate training.--*

* * *

27 Maintaining Approval Authority (Continued)

*--C FLM's, FLO's, and CED's Maintaining Loan Approval Authority

After loan approval and servicing authority is granted, FLC's will continue to monitor the loanmaking and loan servicing activities of employees to ensure that loanmaking and servicing actions meet the established State credit quality standards.

This will require that FLM's, FLO's, and CED's submit files that meet the credit quality standard established by SED and FLC in subparagraph 28 A, on a sufficient number of independently prepared files to show continued proficiency. Each State will set a minimum number, no less than 3, of files that must meet the standard. The files submitted for review must be of sufficient complexity to reflect the ability to make good credit decisions and analyze an applicant's or borrower's operation. Files submitted must meet the requirements in subparagraph 25 A.

D CED's Maintaining Responsibility for FLP Activities

SED, in conjunction with FLC, must determine if circumstances warranting the granting of loan approval (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.

CED's, with only loan servicing responsibilities, will be required at a minimum to service 10 case files according to their servicing authorities each year.

To meet the minimum number of files required each year, CED may be required to process cases outside of their immediate County Office area.

Note: Actions that may be counted include, but are not limited to the following:

- PLS
- disaster set-aside
- subordinations
- partial releases.

DD will be responsible for tracking the number of completed case files per CED.

E Failure to Maintain Loan Approval Authority

If an employee whose position description requires the employee to obtain loan approval authority, does not successfully meet the criteria in subparagraphs C and D, the supervisor must develop an OTI or PIP, as appropriate, with the guidance of AO.--*

28 Establishing Credit Quality Standards

A Credit Quality Reviews

SED, after consulting with FLC, shall issue a State supplement establishing the method and standards, including what constitutes an acceptable score, for monitoring and evaluating the State's credit quality standards. The supplement must identify the minimum and maximum number of files that will be reviewed, as well as the frequency of credit quality reviews to obtain and maintain loan approval and servicing authority. These credit quality reviews will determine whether an employee's loan approval and/or servicing authority will be granted, revised, limited, or revoked.

***--Note:** The State supplement must specify that if the office being reviewed made any loans using ARRA funds, a minimum of 1 file that used ARRA funds must be included in credit quality reviews.--*

In developing credit quality standards and completing reviews, States may use FSA-2103, FSA-2104, FSA-2119, or any other alternative evaluation guide provided, and, at a minimum, must include the critical items from each of the following:

- FSA-2103, items 2M, 2Q, 2S, and 2U
- FSA-2104, items 2A, 2H, and 2I
- FSA-2119, items 2A, 2B, 2H, 2J, and 2M.

Each quarter FLC will review at least 2 restructured accounts, if available, to ensure that they are processed correctly. These reviews will be completed in conjunction with or in addition to reviews completed under subparagraph 27 C.

Notes: All completed FSA-2103's, FSA-2104's, FSA-2119's, and/or alternative evaluations must be filed in operational file FLP 1-4. No original or copy will be filed in the borrower case file.

SED should take into consideration available staff and resources when developing the credit quality review process. SED and FLC may:

- consider establishing a credit quality team in the State Office or using existing FLP underwriting staff with loan approval and servicing authority, if resources are available
- want to consider establishing the process on a district or FLP team basis.

All employees completing credit quality reviews must have approval authority and a good background in loanmaking and loan servicing.

146 Appraiser Training Requirements (Continued)**B Maintaining State-Certified General Appraiser Status**

Full-time and part-time appraisers/reviewers are required to maintain their State-certified general appraiser status by completing continuing education courses according to the standards established by the State Appraisal Board.

These courses must be:

- taken from approved institutions
- accredited by the State Appraisal Board.

The appraiser/reviewer, with supervisor approval, should select the continuing education course topics.

C Training Requirements for FSA Limited Authority Appraisers

SED or full-time appraisers/reviewers shall establish the minimum training needs for FSA-limited authority appraisers.

The training must ensure satisfaction of the following:

- ethics
- competency
- scope of work
- jurisdictional exception rule
- USPAP Standards 1 and 2
- appropriate FSA appraisal requirements.

Full-time or part-time appraisers/reviewers shall provide in-house or on-the-job training to FSA-limited authority appraisers.

146 Appraiser Training Requirements (Continued)

D Payment of Training Fees

By August 1 of each FY, each SED must request, in writing, from the National Office appraisal training funds for the following FY for both basic and continuing education costs.

For staff appraiser/reviewers who are:

- not State-certified or have not completed FSA's basic education, request shall include the following:
 - name of individual to receive training
 - date hired into position
 - dates and courses to be taken in the coming FY
 - category in which course applies
 - course hours accredited by the State Appraisal Board for each course
 - cost of tuition, books, site fee, travel, and per diem

- State-certified and are fulfilling continuing education requirements, requests shall include the following:
 - name of individual to receive training
 - dates and courses to be taken in the coming FY
 - course hours accredited by the State Appraisal Board for each course
 - cost of tuition, books, site fee, travel and per diem.
 - *--number of hours required by State for continuing education per license cycle
 - number of hours of continuing education completed for the current license cycle.

Note: Training fee requests should only be courses in aggregate that provide the minimum hours necessary to meet basic qualification or continuing education requirements. Requests in excess of basic qualification or continuing education requirements will be denied.

The travel and per diem costs requested will be added to the State's normal allotment of travel funds by BUD. It is the appraisers/reviewers and their supervisor's responsibility to--* communicate to the State administrative section of the travel funds requested for appraisal training and to establish a basis to use those funds for the intended purpose.

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
CCC-10	Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents		Ex. 35
CCC-257	Schedule of Deposit		Ex. 35
FmHA 2006-21	Information Systems Management (ISM) Request for Changes to User Documentation		52
FSA-13-A	Data Security Access Authorization Form		Ex. 15
FSA-137	Address Information Request		46
FSA-159	Request for Supplies, Forms, and/or Publications		Ex. 5, 17
FSA-470	Tractor Feed Post Card for Metered Postage		46
FSA-603	Collection Register for State and County Offices		Ex. 35
FSA-851	Environmental Risk Survey Form		Ex. 35
FSA-1922-2	Supplemental Report		142
FSA-1922-11	Appraisal for Mineral Rights		142
FSA-2001	Request for Direct Loan Assistance		44, 47, 48, Ex. 35
FSA-2007	Statement Required by the Privacy Act for Non-Applicants		48
FSA-2037	Farm Business Plan Worksheet Balance Sheet		Ex. 15

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

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2038	Farm Business Plan Worksheet Projected/Actual Income and Expense		Ex. 15
FSA-2040	Agreement and Record of the Disposition of FSA Security/Release of Proceeds		262, 263, Ex. 7, 35
FSA-2072	Cancellation of U.S. Treasury Check and/or Obligation		168
FSA-2101	DD FLP Oversight Report Guide		443
FSA-2103	Direct Loan Making File Review Questionnaire		28
FSA-2104	Guaranteed Loan Making File Review Questionnaire		28
FSA-2119	Delinquent Borrower Servicing File Review Questionnaire		28
FSA-2125	Farm Loan Program County Information File Changes		46
FSA-2126	Program Loan Cost Expense (PLCE) Request (Non-Contractuals only)		166-168
FSA-2139	Notification of Exemption From Requirement to Provide Social Security Number		102
FSA-2140	Deposit Agreement		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-2160	Appraisal of Chattel Property		142
FSA-2161	Appraisal Report - Agricultural Tract		142
FSA-2162	Real Estate Sales Data		142
FSA-2163	Supplemental Forms-Agricultural Appraisal		142
FSA-2165	Administrative Appraisal Review		143
FSA-2166	Technical Appraisal Review and Certification		143
FSA-2171	Substitute Invoice		166
FSA-2172	Request for Emergency Payment		168
FSA-2173	Foundation Financial Information System (FFIS) Vendor Code Request		162
FSA-2201	Lender's Agreement		47, Ex. 35
FSA-2211	Application for Guarantee		44, 47

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

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2212	Preferred Lender Application For Guarantee		44, 47
FSA-2232	Conditional Commitment		43, Ex. 7
FSA-2233	Lender Certification		43
FSA-2235	Loan Guarantee		Ex. 7
FSA-2242	Assignment of Guarantee		Ex. 7
FSA-2254	Guaranteed Loan Report of Loss		Ex. 35
FSA-2292	Guaranteed Loan Processing Checklist		Ex. 35
FSA-2301	Request For Youth Loan		Ex. 15
FSA-2304	Notice of Incomplete Application		Ex. 35
FSA-2305	Second Notice of Incomplete Application		Ex. 35
FSA-2306	Notice of Application Withdrawal/Pending Withdrawal		Ex. 35
FSA-2307	Notice of Complete Application		Ex. 35
FSA-2308	Notice of Eligibility for FSA Assistance		Ex. 35
FSA-2313	Notification of Loan Approval and Borrower Responsibilities		202
FSA-2318	Agreement for Disposition of Jointly-Owned Property		Ex. 35
FSA-2341	Certification of Attorney		43
FSA-2342	Certification of Title Insurance Company		43
FSA-2510	Notice of Availability of Loan Servicing to Borrowers who are 90 Days Past Due		3
FSA-2512	Notice of Availability of Loan Servicing to Borrowers Who Are Current, Financially Distressed, or Less than 90 Days past Due		3
FSA-2514	Notice of Availability of Loan Servicing to Borrowers Who are in Non-Monetary Default		3
FSA-2535	Conservation Contract		3
FSA-2543	Shared Appreciation Agreement		3
RD 1922-15	Administrative Appraisal Review for Single Family Housing		143
RD 1940-22	Environmental Checklist for Categorical Exclusions		Ex. 15, 35

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

Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

Approved Abbreviation	Term	Reference
ACIF	Agricultural Credit Insurance Fund	163
ADPS	Automated Discrepancy Processing System	Text
ADR	alternative dispute resolution	42
AO	Administrative Officer	25, 27
ARRA	American Recovery and Reinvestment Act of 2009	28
BIR	Business Information Report	48
BOPR	Borrower Property Table	166
CDAT	Consent Decree Action Team	Ex. 12, 15
CIP	critical information protection	Ex. 15
CLP	Certified Lender Program	Text
CMT	Constant Maturity Treasury	Ex. 17
CNC	currently not collectable	Ex. 12
CONACT	Consolidated Farm and Rural Development Act	1, 21, 29, 251
DALR\$	Debt and Loan Restructuring System	Ex. 15
DDORS	District Director Oversight Reporting System	442, 443
DLS	Direct Loan System	44, 49, 51, 244
DOJ	Department of Justice	41
ECOA	Equal Credit Opportunity Act	41
EFT	electronic funds transfer	Text, Ex. 7
EIN	employer identification number	162, Ex. 15
EM	emergency loans	29
ERSR	Electronic Repository of Security Requests	53
FAR	Federal Acquisitions Regulation	162, 165
FBP	Farm Business Plan	Text, Ex. 35
FCAO	Farm Credit Applications Office	49
FFIS	Foundation Financial Information System	162, 166, 167, 168
FFIS Team	PARLC, LAO	167, 168
FHP	Farm Home Plan	Ex. 15
FISMA	Federal Information Security Manage Act	Ex. 15
FLC	Farm Loan Chief	Text, Ex. 15
FLM	Farm Loan Manager	Part 2, 441-443, Ex. 7, 15
FLO	Farm Loan Officer	Text, Ex. 7, 15
FLOT	Farm Loan Officer Trainee	25, Ex. 15
FLPRA	Farm Loan Programs Risk Assessment	Part 9
FLS	Farm Loan Specialist	23, 25, 29, 442, 443
FmHA	Farmers Home Administration	2
FO	Farm Ownership	29, 45, Ex. 15
FSC, FLOO	Financial Services Center, Farm Loan Operations Office	50, 52, 162, 167
GLS	Guaranteed Loan System	44, 46, 50

Delegating FLP Authority

A SED Delegations

SED may delegate the following authorities to employees who have experience and completed the required training:

- authority to prepare chattel appraisals
- authority to prepare real estate appraisals when the total credit transaction is less than \$100,000
- authority to complete administrative appraisal reviews
- loan approval authority
- authority to establish and document the estimated value of real estate security when an appraisal has been waived for an EM according to 3-FLP, subparagraph 238 A.

B FLM Delegations

--The following is a list of authorities that may be delegated to employees who have experience and have completed any required training according to subparagraph 23 C.--

Authority	FLO	PT
Sign correspondence as regular signing official.	X	
Sign correspondence "for".	X	X
Establish supervised bank account and deposit loan checks.	X	X
Countersign supervised bank account checks/withdrawals.	X	X
Input pre-note information for EFT.	X	X
Plan and inspect site development work.	X	
Check preliminary title opinion for exceptions.	X	X
Check final title opinion or mortgage policy for proper lien position.	X	X
Review loan closing statement for proper funds disbursement.	X	X
Execute financing statements or other legal instruments to obtain and preserve security on chattel loans.	X	X
Approve FSA-2242.	X	X

Delegating FLP Authority (Continued)

B FLM Delegations (Continued)

Authority	FLO	PT
Review loan closing and issue FSA-2235.	X	X
Approve satisfaction/release of security instruments.	X	X
Prepare FSA-2040.	X	X
Release chattel/crop security per approved FSA-2040.	X	X
Revise Farm Business Plan and FSA-2040 when necessary.	X	X
Approve replacement/development - use of insurance proceeds.	X	X
Approve servicing actions, including liquidation plans submitted by lenders.	X	X
Requests for contractual services and noncontractual cost items.	X	X
Approve loan restructuring.	X	X
Approve emergency advance requests.	X	X
Complete lender reviews.	X	X
Ordering credit reports.	X	X
Execute FSA-2232.	X	X
Execute FSA-2235.	X	X

Note: Delegated authorities for agency officials that were granted before December 31, 2007, using previous form numbers or regulation citation will not have to be reissued. These delegations remain valid and it is not necessary to modify them if the reason is only to change references to the new streamlining handbooks.

Farm Business Plan System

with *Web* **EQUITY MANAGER**®

A component of *eLoans*

FSA User Guide



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



Farm Service Agency

Farm Business Plan - FSA User Guide (Continued)

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Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security

FSA authorized users can access the system using Microsoft Internet Explorer 6.0+ 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 eAuthentication credentials
- under “Applications”, CLICK “Farm Business Plan”.

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

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

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

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

*--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 the FBP system once their eAuthentication ID has been obtained:--*

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

--Access requests that include adding or removing a user from the FBP system must be submitted and processed using the guidelines provided.--

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security

*--a User Access to the FBP System (Continued)

FSA State and Service Center Employees.

- FSA-13-A is required for all FBP user access requests (adding or removing employees).
- The immediate supervisor or FLM is responsible for completing FSA-13-A, items 1-11, 51-52, and 54A-54D, and submitting FSA-13-A to FLC or FBP Coordinator for processing.
 - An access request to “add” a user to FBP should be completed as soon as an employee has obtained eAuthentication ID.
 - An access request to “remove” a user from FBP should be completed as soon as the employee has left FSA.

Note: A request for FBP access may be combined with multiple system requests on a single FSA-13-A. However, Sections 51 and 52 must be completed.

- The FLC or FBP Coordinator will:
 - ensure that a completed/signed FSA-13-A has been received before adding or removing a user from the FBP system
 - process FSA-13-A according to Farm Business Plan - State FBP Coordinator User Guide, Section C1 or C3.
- Sign and date FSA-13-A, item 51 when FSA-13-A has been processed.
- Notify the immediate supervisor and employee when FSA-13-A has been processed.
- FAX completed/processed FSA-13-A to the Information Security Office at 816-627-0687.

Note: ISO will send an e-mail to the FLC and FBP Coordinator when an employee leaves FSA. If FSA-13-A has not already been processed when the notification is received, FSA-13-A will be completed and processed.--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security

***--a User Access to the FBP System (Continued)**

FSA National Office and Other Employees

FSA-13-A's for National Office, KCMO, contractors, and other employees will be completed by the immediate supervisor and submitted to Pixie Greer, FBP Program Manager by e-mail to pixie.greer@wdc.usda.gov or by FAX to 202-720-8474.--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security (Continued)

b Exiting the FBP System

FSA users **must** always exit FBP by clicking “Log Out” at the top of the page.

c Customers Obtaining Access to FBP System

Customer access to the FBP system is **not** currently available.

3 Privacy of Information

All data communications between the client web browser and server, including user ID’s, passwords, and all financial information, is protected by industry standard 128-bit SSL encryption. For more information on eSignatures, see **Electronic File Maintenance, Reports, and Signatures** (Section B).

4 Defaults

Most system defaults are controlled at either the national or State level; however, the following defaults listed may be modified by Service Center users.

a Creditors

A default list of commonly used creditors has been established nationally. Users should always select a default creditor from the drop-down menu if the creditor is displayed.

Service Centers can also add frequently used creditors. To add default creditors for a Service Center:

- CLICK “Defaults”

Note: This option is only available **before** selecting a customer file.

- CLICK “Creditors” from the drop-down menu.

Enter applicable creditor information either at the summary or detail level. Address and phone number entries are optional, although it is preferred as future business processes may use this information.

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.

- The Service Center location is not required to be selected when a new customer is added as it will default to the location of the user adding the customer. The customer’s Service Center can be changed by selecting the new Service Center from the drop-down menu.
- “Restricted Loans” location, visible only to administrative users, is reserved for employee relationship and sensitive accounts. Once an account has its location designated as “restricted loans,” only FLC, FBP Coordinator, and those employees specifically designated by the FBP Coordinator as the customer’s “Lender Staff” can access the account.

c Special Handling of Employee Relationship Accounts

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 loans”.

For new customers. The FBP Coordinator will create a new customer record for FSA employee or employee relationship accounts. The Service Center must immediately notify the FBP Coordinator upon receiving an application and provide the applicant’s tax ID number. Unless otherwise determined by the FBP Coordinator or FLC, the FBP Coordinator will:

- create the customer account
- designate the customer’s location/department as “restricted loans”
- add the necessary FLP employees to the customer’s lender staff by clicking “Lender Staff”
- notify the designated Service Center when the account is created and restricted.

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

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information

Initial farm assessments and updates must always be entered on the General Information Screen. Use the WordPad below each topic of the assessment to enter the information and make changes.

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

a New Customers

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

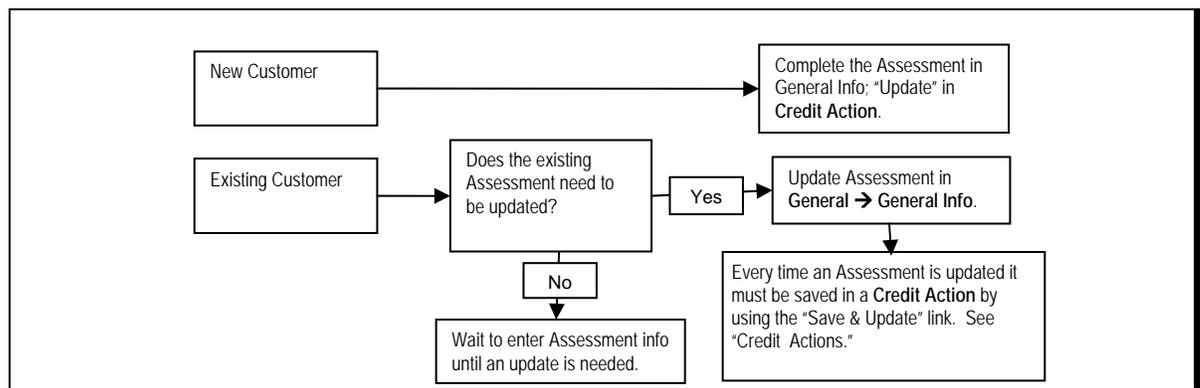
b Assessment Review and Updates

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

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

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

*--



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

FLP Rates

A Interest Rates for FLP's

--The following table provides interest rates for FLP's as of November 1, 2009.--

Loan Type	Current Rate (%)	Date Set
Rural Housing – Farm Loan Purposes	*--4.875	11/1/09
Operating	2.875	11/1/09--*
Operating – Limited Resource	5.00	12/1/90
Farm Ownership	*--4.75	11/1/09--*
Farm Ownership – Limited Resource	5.00	4/1/86
Farm Ownership – Down Payment	1.50	5/22/08
Farm Ownership – Joint Financing	5.00	3/24/97
Soil and Water	*--4.75	11/1/09--*
Soil and Water – Limited Resource	5.00	7/1/92
Recreation – Individual	*--4.75	11/1/09
Farmer Program – Homestead Protection	4.75	11/1/09
Shared Appreciation Amortization	3.75	11/1/09
Softwood Timber Loans	4.75	11/1/09
Economic Emergency – Operating	2.875	11/1/09
Economic Emergency – Real Estate	4.75	11/1/09--*
Emergency – Amount of Actual Loss	3.75	1/25/94
Emergency – Major Adjustment: Subtitle A Purpose (Excess of Loss)	*--7.25	11/1/09--*
Emergency – Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.75	9/1/09
Emergency – Annual Production	4.75	9/1/09
Nonprogram - Chattel Property	4.75	9/1/09
Nonprogram - Real Property	*--7.25	11/1/09
Apple Loans	1.5	11/1/09
Association – Grazing	4.75	11/1/09
Association – Irrigation and Drainage	4.75	11/1/09--*
Indian Land Acquisition	5.00	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://165.221.16.90/dam/ffasforms/forms.html>, and submit it by 1 of the following methods.

- FAX to 816 363-1762
- e-mail to ra.mokansasc2.kcasbwhse
- mail to:

USDA/FSA/Kansas City Warehouse
9240 Troost Ave
Kansas City MO 64131.

FLP Rates (Continued)

B Treasury Rates

The following table provides the applicable Treasury rates.

Treasury Rates	Current Rate (%)	Date Set
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	*--0.360	11/1/09--*

Notes: The 90-Day Treasury Bill rate is entered in DALR\$ as the “Discount Rate” and is used to calculate present value and net recovery value.

The treasury judgment rate is the interest rate applicable to deficiency judgments for all loan types (pursuant to 28 U.S.C. Section 1961). The rate is based on the weekly average 1-year CMT yield published by the Federal Reserve System, Board of Governors. The rate shown is the most current rate posted to the Federal Reserve web site and is dated the *--week ending October 9, 2009. 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