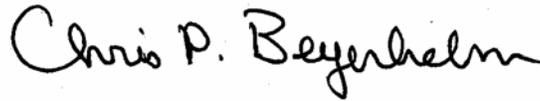


UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration 1-FLP	Amendment 67
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Approved by: Acting Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reason for Amendment

Exhibit 17 has been amended to:

- remove all information about “Conversion of Data from FHP to FBP System”
- provide detailed instructions for ordering credit reports from the Farm Business Plan.

Page Control Chart		
TC	Text	Exhibit
		17, pages 1-4 pages 13, 14 pages 14.5 through 14.20 (add)

Farm Business Plan System

with *Web* EQUITY MANAGER®

A component of *eLoans*

FSA User Handbook



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



Farm Service Agency

Revised 10-19-06

Farm Business Plan - FSA User Handbook (Continued)

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***--Instructions for Ordering Credit Reports**

It is now possible to request credit reports for Farm Loan Programs (FLP) customers through the Farm Business Plan (FBP) system. Before ordering a credit report, a customer account must be established in FBP with completed General Information. Only the General Information page needs to be completed. The Eligibility Only Credit Action can also be completed if so desired.

When establishing a new customer account to order a credit report and to determine eligibility, only the General Information section and the Eligibility Only Credit Action should be completed. In General Information, click on the *FBP Account Type* link and select *Credit Rpt./Elig. Only Act.* If the applicant is determined eligible and the information from the credit report is satisfactory, the balance sheet and income/expense schedules shall be completed to document feasibility/security. At this point of the process, the *FBP Account Type* should be re-set to *Active Account* by the servicing official. Accounts developed for credit reports and eligibility purposes only do not count toward the agency's active FBP accounts. Balance sheets and income/expense schedules should not be established unless needed in accordance with Agency regulations.

For existing active borrowers, credit reports will be ordered using the existing borrower account. Be sure the Related Entities' information is complete. **DO NOT CREATE A NEW ACCOUNT WHEN ORDERING CREDIT REPORTS FOR AN EXISTING BORROWER.**

FIGURE #1

Once the credit report has been received, if the applicant is determined ineligible, do not complete a balance sheet or income/expense schedules on the applicant. Complete the Eligibility Only credit action and identify that the applicant is ineligible.--*

*--FBP Account Type Lookup Choices

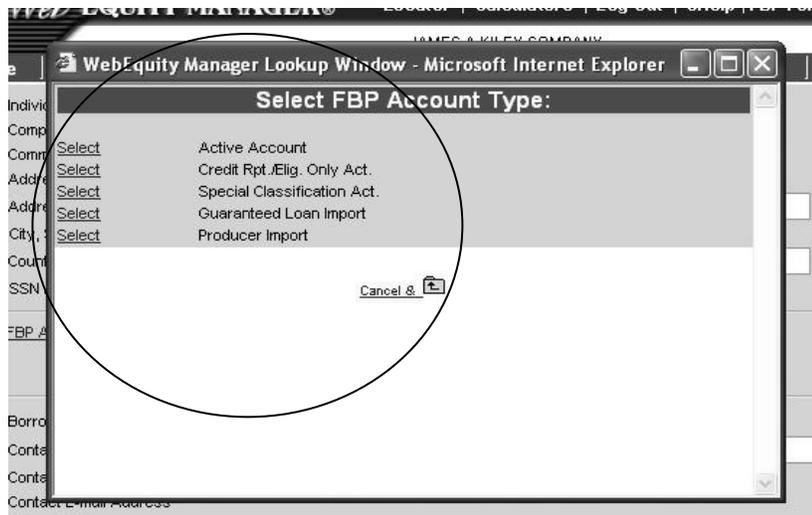


FIGURE #2

- Active Account - Use for Active borrower accounts in FBP
- Credit Rpt./Elig. Only Act. - Use this flag when ordering credit reports and eligibility only
- Special Classification Account – Used to classify flagged accounts and non-active accounts
- Guaranteed Loan Import – Used for accounts that were imported from guaranteed lenders
- Producer Import – Imported files from outside the FBP system

Accessing Credit Reports Feature

To access the Credit Reports options, select a customer account, and then:

1. Go to **General** → **Credit Reports** → “name of the applicant.” All applicants needing a credit report for an account must be listed as Related Entities on the General Information page. The primary applicant of the account, as well as the related entities, will be listed on the Credit Reports fly out menu options.
2. Highlight the name of the applicant you are requesting the credit report for. Any credit reports that were previously obtained will be listed plus the Add/Delete option.

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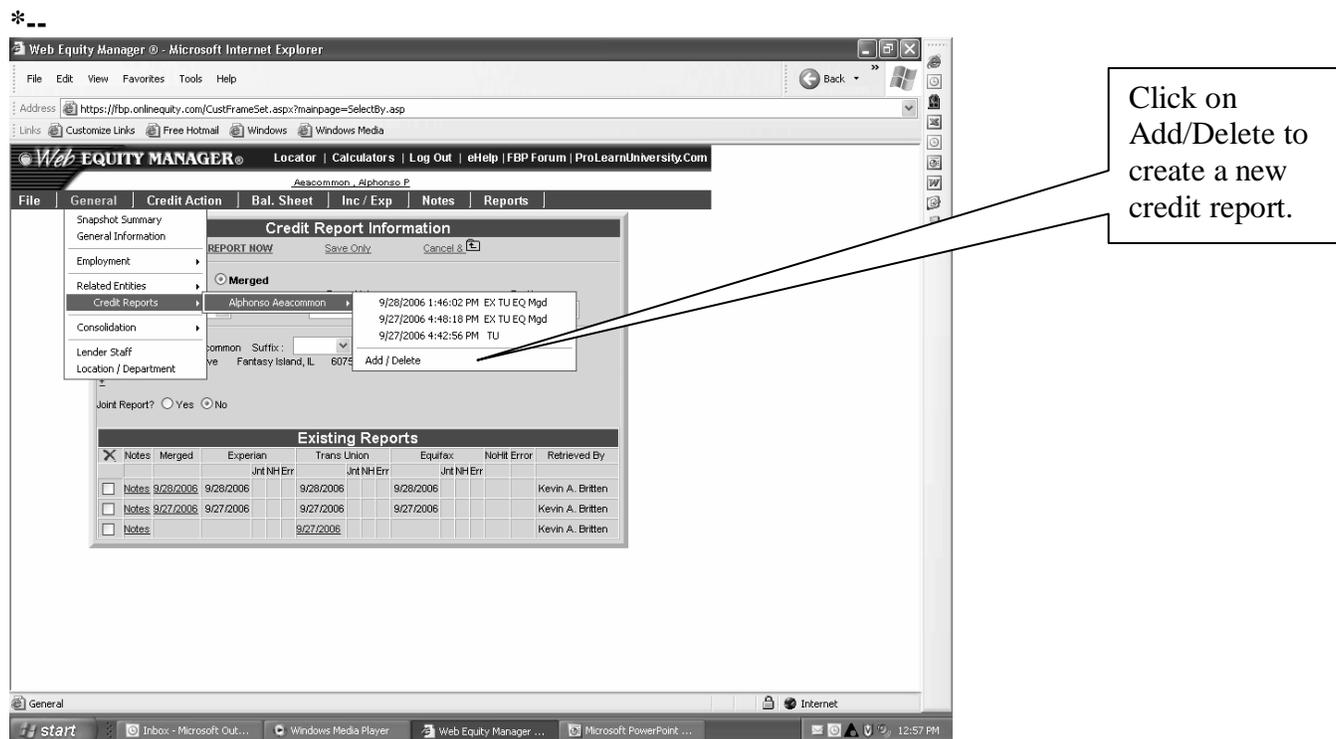


Figure #3

Ordering Credit Reports For Individuals

To order a credit report for an individual, complete the steps under Accessing Credit Reports Feature. Select the Add/Delete option for the individual for whom you need a credit report. The Credit Report Information window will display with the applicant's name, address, and tax ID from General Information, which originates in SCIMS.

The system will allow users to order either single credit reports or merged reports (from more than one credit reporting company). If *Single* is selected, click on the radio button of the reporting company you want to use to provide the credit report. If *Merged* is selected, click on the drop down boxes and select *Get New Report* from all three companies being used. Normally, a merged report should be ordered to ensure that full and complete information on the applicant's credit is received. There are very few instances when a single bureau report should be ordered.

For individual type accounts, a joint report which includes a spouse can be ordered. To do this, the related entity must be marked as *Spouse* and *Co-Applicant* on the General Information page. Although the FBP allows a related entity to be identified as *Co-Owner*, in order to obtain a joint credit report, the related entity must be marked as *Spouse* and *Co-Applicant*. For a joint report, highlight the primary applicant from the Credit Reports fly out menu and select Add/Delete. On the Credit Report Information window, select the Joint Report "Yes" radio button. The name and tax ID of the Spouse/Co-Applicant will display.

Farm Business Plan - FSA User Handbook (Continued)

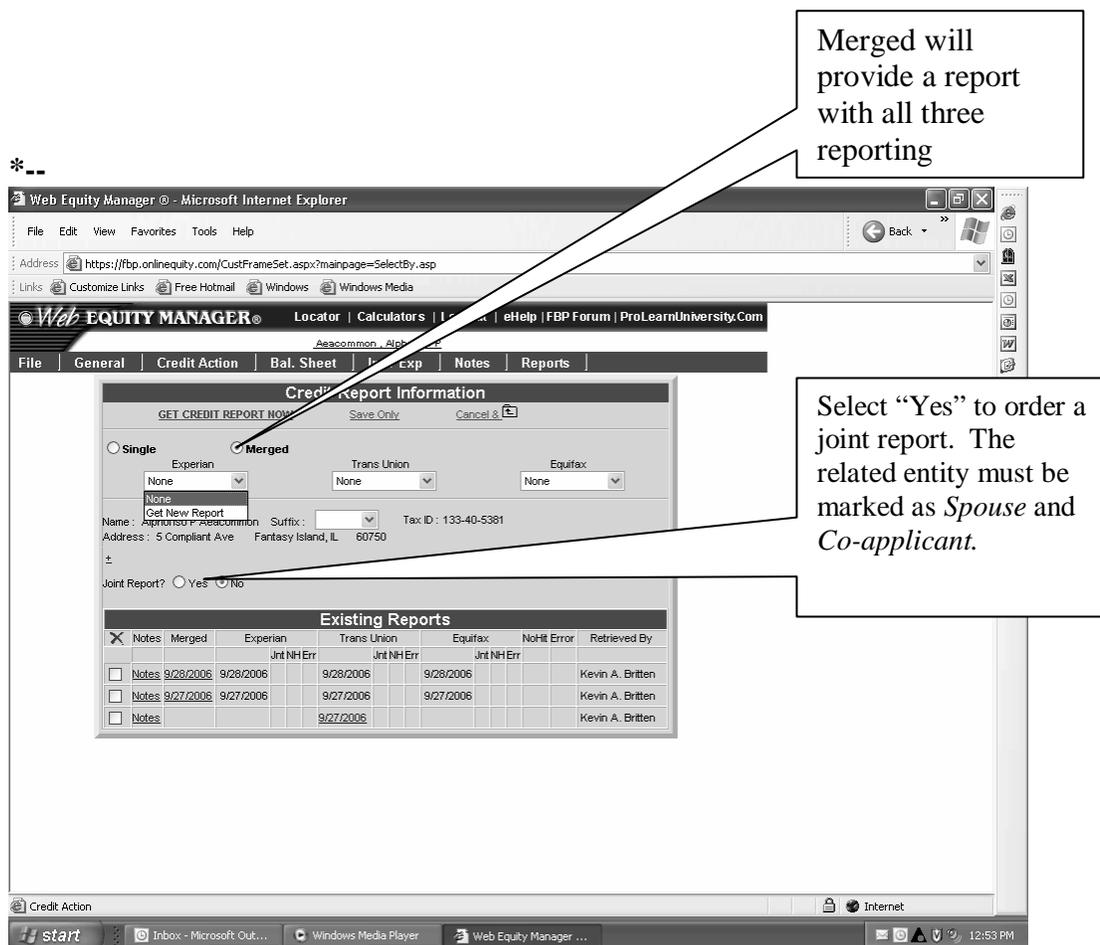


Figure #4

Once all needed options have been selected, click on "GET CREDIT REPORT NOW". After a short interval, the Credit Report Information window will redisplay with a section at the bottom titled Existing Reports. A date link will display under the credit reporting company names indicating there is a credit report that was obtained on that date from that company. If a merged report was requested, the blue date link displays in the Merged column. Click on the date link to see a copy of the report.

Ordering Credit Reports For Entities - Currently Not Available

To order a credit report for an entity, complete the steps under Accessing Credit Reports Feature. Highlight the name of the entity applicant and select the Add/Delete option. To obtain credit reports for the members of the entity, each member must be entered as a Related Entity on the General Information page. Enter each Related Entity as an Individual.

Farm Business Plan - FSA User Handbook (Continued)

*--Users have the option to either select Experian Business Reports or Dun and Bradstreet. When accessing the credit report screen for the first time, click on the *Dun & Bradstreet* or *Experian* radio button. If the D-U-N-S Number or Experian File Number is not known for the entity, from the *Product* drop down list, select *List of Similar*s on the Credit Report Information page then click "GET CREDIT REPORT NOW". A blue date link will display in the Credit Report Date column. Click on the link and look for a match to the name and address of the FBP entity customer in the list of possible companies displayed on the screen. When a match is found, note the D-U-N-S Number or Experian File Number associated with this entity. Enter that number in the field provided on the General Information screen and select the *Save* link.

For those accounts classified as a Joint Venture in SCIMS, each member must be entered as an Individual in the Related Entity section of General Information. Credit reports can then be ordered on these members as described in the Ordering Credit Reports for Individuals section. Remember that joint credit reports can be ordered if the Related Entity is marked as both a *Spouse* and *Co-Applicant*.

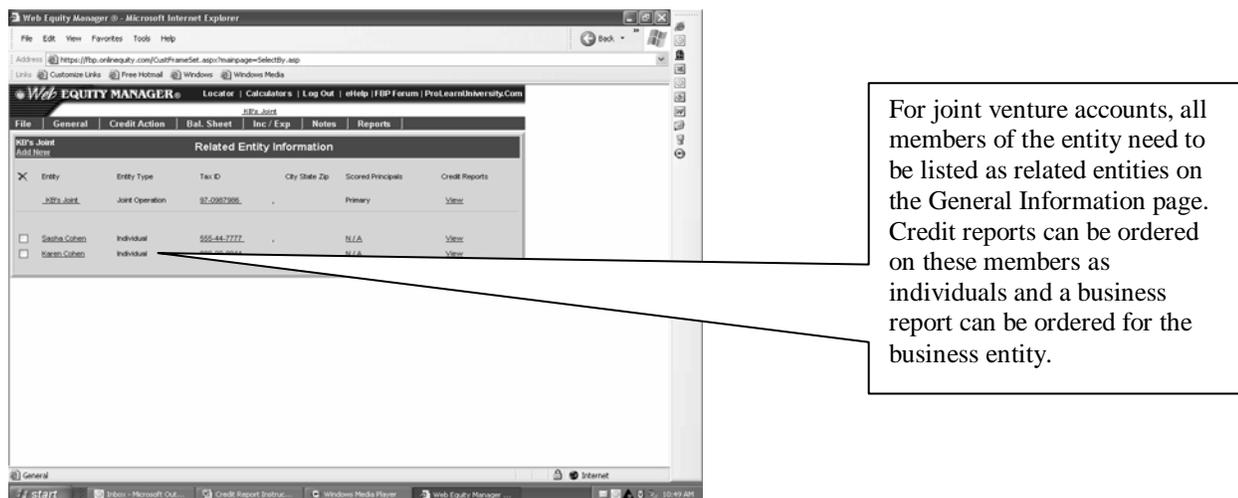


Figure # 5

To complete the process to obtain an entity report, navigate back to the Credit Report Information page. The name and address will populate the screen from General Information. Users will select *Business Information Report* from the Product drop down list and click "GET CREDIT REPORT NOW".

Verify the report is for the correct entity. If the D-U-N-S Number should happen to be entered incorrectly on the General Information page, the resulting report could be for the wrong entity. If the entity is not registered with Dun & Bradstreet or Experian, no report will be generated because there is no available business data to report.

Farm Business Plan - FSA User Handbook (Continued)

_

Credit Report Information

GET CREDIT REPORT NOW Save Only Cancel &

Select Bureau Experian Business Dun & Bradstreet Product:

Name: James A Kiley Company Tax ID: 111111111 Phone: _____
 Address: 15 Linwood Street Somerville, MA 02143
 File Number: 001000553

Credit Bureaus use a very specific address format. Please enter all applicable data.

Street, R.R., or P.O. Box #: Street Direction: Street Name:
 Street Type: Address Type: Suite #:

Existing Reports

<input checked="" type="checkbox"/>	Credit Report Date	Notes	Dun & Bradstreet	NoHit	Error	Retrieved By
<input type="checkbox"/>	12/11/2006 1:04:57 PM	Notes	X			Kevin A. Britten
<input type="checkbox"/>	12/7/2006 10:28:50 AM	Notes	X			ECl Login

For new entity accounts, select the Dun & Bradstreet or Experian radio button and then select "List of Similar's" from the Product drop down list. Click the Get Credit Report Now link. Identify the D-U-N-S or Experian Number and enter and save in General Information. Access the Credit Report option to order the business report.

Figure #6

To Print A Report

With the report displayed, right click with the mouse and select the Print option.

Failed Attempt

On rare occasions, an attempt to pull a credit report will not be successful and will generate an error. If an error occurs, the pull process will stop and the screen will display a cryptic error message. When this happens, it is important to navigate back to the Credit Report Information page to investigate the cause of the error.

As shown below in Figure #7, the attempted pull event will display the word "Error" after the pull date. Click on this link to see a more descriptive message.

If the message refers to a problem with address information, it is possible that the credit bureau did not recognize something in the format of the address which was populated here from the General Information screen.

To resolve an address format problem, click on the "±" link above the text "Joint Report," shown in Figure 7. This will display additional input fields on the screen as shown in Figure 8.

NOTE: Using the "±" link to display additional fields is only required when requesting consumer bureau reports. The additional fields are always viewable when requesting business bureau reports.

Farm Business Plan - FSA User Handbook (Continued)

*--

Credit Report Information

GET CREDIT REPORT HOW Save Only Cancel & [X]

Single Merged

Experian Trans Union Equifax

Name : Alphonso P. Aeacommon Suffix : [v] Tax ID : 133-40-5381
Address : 5 Compliant Ave Fantasy, Island, IL 60750

Joint Report? Yes No

X	Notes	Merged	Experian	Trans Union	Equifax	NoHit	Error	Retrieved By
			Jnt NH Err	Jnt NH Err	Jnt NH Err			
<input type="checkbox"/>	Notes				12/15/2006 Error		X	X Kevin A. Britten
<input type="checkbox"/>	Notes				12/15/2006			Kevin A. Britten
<input type="checkbox"/>	Notes				12/1/2006			Kevin A. Britten

Figure # 7

Credit Report Information

GET CREDIT REPORT HOW Save Only Cancel & [X]

Single Merged

Experian Trans Union Equifax

Name : Alphonso P. Aeacommon Suffix : [v] Tax ID : 133-40-5381
Address : 5 Compliant Ave Fantasy, Island, IL 60750

Credit Bureaus use a very specific address format. Please enter all applicable data.

House #, R.R., or P.O. Box # : 5 Street Direction : [v] Street Name : Compliant Ave
Street Type : [v] Address Type : Standard Apt # : [v]

Joint Report? Yes No

X	Notes	Merged	Experian	Trans Union	Equifax	NoHit	Error	Retrieved By
			Jnt NH Err	Jnt NH Err	Jnt NH Err			
<input type="checkbox"/>	Notes				12/15/2006 Error		X	X Kevin A. Britten
<input type="checkbox"/>	Notes				12/15/2006			Kevin A. Britten
<input type="checkbox"/>	Notes				12/1/2006			Kevin A. Britten

Figure #8

These additional input fields allow the user to provide the address in a format that is standard to the credit bureau.

NOTE: These fields pertain only to the street address, not to the city, State or ZIP Code.

Farm Business Plan - FSA User Handbook (Continued)

*--Once you have re-entered the address in the fields above, click the “GET CREDIT REPORT NOW” link to attempt to obtain the report. If this does not resolve the error, or if the original error does not refer to an address issue, pursue resolution through normal FBP help channels.

NOTE: The additional information provided in the credit report address fields will be stored on the “Credit Report Information” screen. After the initial credit report is pulled, the address will not repopulate from General Information on any subsequent visits to the Credit Report Information screen.

If the borrower does have a change of address, the new address will need to be entered in the fields above and saved using the “Save Only” link. This pertains only to the street address, not to the name, tax ID, city, State or ZIP Code.

The name, tax ID, city, State and ZIP Code will repopulate each time the Credit Report Information screen is accessed.

Accessing Existing Reports, Providing Notes and Deleting Reports

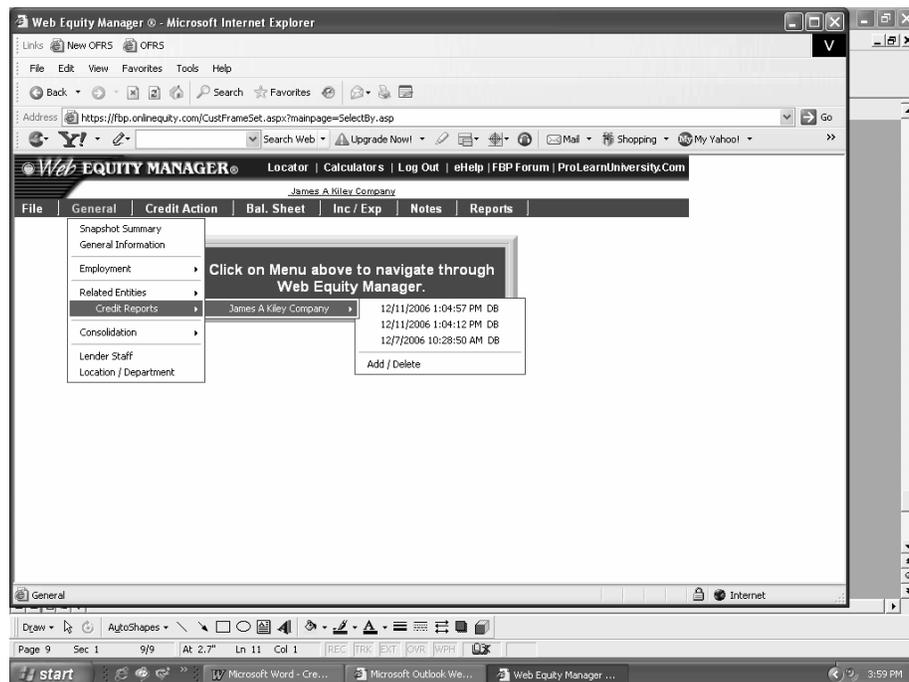


Figure #9

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Farm Business Plan - FSA User Handbook (Continued)

***--Accessing Existing Reports**

Go to **General** → **Credit Reports** → “name of the applicant” → Click on desired date of credit report. Once the report appears on the screen, it can be printed by using the right click on the mouse and selecting Print from the drop down menu.

Notes and Deleting Reports

There is a “note pad” attached to each credit report date that will allow users to enter additional notes and messages related to that report. To access the note pad, go to **General** → **Credit Reports** → “name of the applicant” → click on “Add/Delete” from the drop down menu.

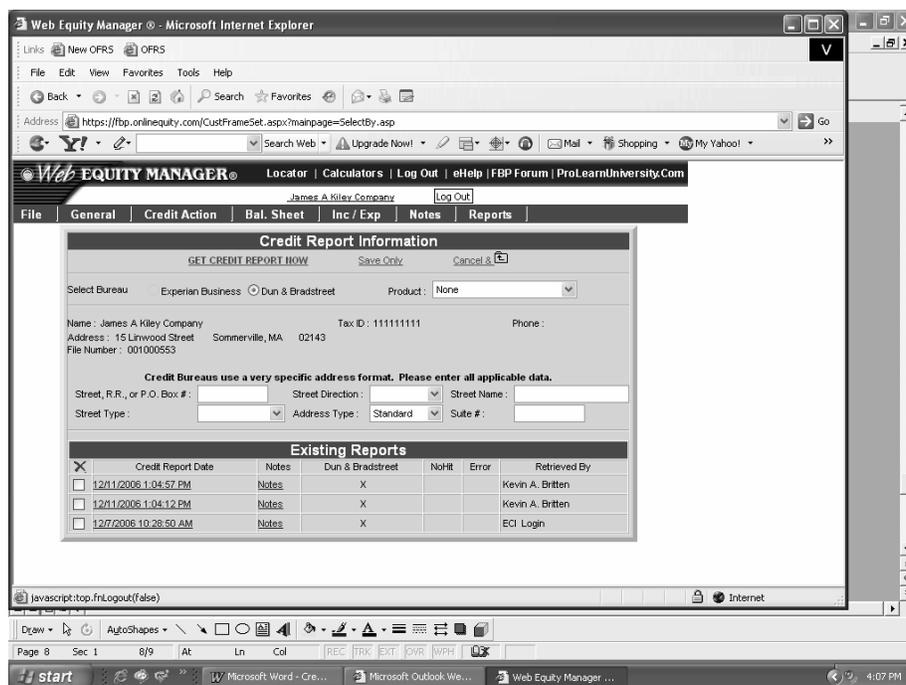


Figure #10

Once in the Credit Report Information page, click on the Notes button in blue hypertext to access the note pad.

Credit reports can be deleted from this screen, too. To delete a report, click on the “check box” to the left of the date field and then click on the red colored “X” above the check boxes. Multiple reports can be marked for deletion at the same time. On the confirmation pop-up box, click on OK to confirm the deletion of the selected report(s).

Farm Business Plan - FSA User Handbook (Continued)

***--Reading The Credit Report**

We'll take a look at a credit report starting with the header. In each section, all of the possible fields that could be returned will be included on the report. If the field has no data, it is because none of the bureaus you requested reported the data.

Header

PROVIDED FOR Toontown Credit Services 1123 Disney Ave Toontown, CA 90010 210.555.1212	MicroMerge Credit Profile Reported: 04/27/05 SOURCES <input checked="" type="checkbox"/> EQUIFAX <input checked="" type="checkbox"/> EXPERIAN <input checked="" type="checkbox"/> TRANS UNION
---	--

The header data displays the company that requested the report, date the report was created and the list of bureau sources for the report requested.

Personal Information/Application Data

APPLICATION DATA					
APPLICANT	NAME	AEACOMMON, ALFONSO	SOCIAL	133-40-5381	DEPENDENTS
	AKA				
	ADDRESS	5 COMPLIANT , TOMORROW IL 60750			LENGTH
	PREV ADDRESS				LENGTH
	EMPLOYER		SINCE		
	POSITION		PHONE		
	VERIFIED BY		INCOME		
CO-APPLICANT	NAME	AEACOMMON, KELLY	SOCIAL	050-60-5998	
	AKA				
	EMPLOYER		SINCE		
	POSITION		PHONE		
	VERIFIED BY		INCOME		

The Application Data section returns all available applicant data from the selected bureaus.

Public Records

PUBLIC RECORDS					
COURT	COURT UNKNOWN		AMOUNT		
PLAINTIFF			FILED	12/03	
TYPE	Civil judgement		PAID		
REF NO.	98643314		REPORTED BY	Trans Union	

This section includes the name of the reporting Court, Plaintiff, Type of record, court Reference Number, Amount associated with the record, date Filed in MM/YY format, if the record has been Paid, and which credit bureau the public record was Reported By.

Score Models

The Score Models section is for information purposes only. FSA does not consider credit report scores when evaluating credit reports for creditworthiness determination.

Farm Business Plan - FSA User Handbook (Continued)

*--Credit

CREDIT									
ECOA	CREDITOR ACCOUNT NUMBER	REPORTED OPENED	HIGH CREDIT	BALANCE PAST DUE	MO PAYM TERMS	MONS RATED	30 60 90+ PAYMENT PATTERN	T Y P E	
OPEN ACCOUNTS									
<input checked="" type="radio"/>	C WACH BKCRD 43272	03/06 03/00	\$3000	\$1886 -	\$10 MIN	19	0x30 0x60 0x90 -1111-1111-1 -111	R1	
AT:Revolving or Option (open-end account). KB:Banks and S and Ls SD:Pays account as agreed OD:Co Maker									
*** TRANS UNION ***									
<input type="radio"/>	C WACH BKCRD 43272	03/06 03/00	\$3000	\$1886 -	\$10 MIN	19	0x30 0x60 0x90 1111X1111X1X 111	R01	
<input checked="" type="radio"/>	C GMAC 5555555555	06/02 06/97	\$68000	CLOSED -	- 360 Mth	20	8x30 1x60 3x90 ----222-2222 21-554311	I3	
02/02 - I2, 01/02 - I2, 12/01 - I2, 10/01 - I2, 09/01 - I2									
*** TRANS UNION ***									
<input type="radio"/>	C GMAC 5555555555	06/02 06/97	\$68000	\$0 -	\$758 360 Mth	20	8x30 1x60 3x90 XXX222X2222 1X554311	I03	

Accounts in the Credit section are sorted by account balance. This section also includes information for Open Accounts, Collections, Other Derogatory, and Closed Accounts. Each section type is comprised of several fields covered in the table below. Optional fields are chosen in the Access Code setup.

Field	Description
ECOA – Account Designator Code	Applicable codes are: A Authorized User B On behalf of another C CoMaker I Individual J Joint M Maker P Participant S Shared T Terminated U Undesignated X Consumer Deceased
Creditor	Name of the trade line reporting
Account Number	Account number as reported by creditor
Reported	Date this trade line last reported to the bureau
Opened	Date this trade line opened

Farm Business Plan - FSA User Handbook (Continued)

*..

Field	Description
High Credit	Amount of high credit on account
Balance	Balance on account as reported by trade line
Past Due	Amount of payments past due
Mo Paym	Amount of monthly payment for trade line
Terms	Terms of the account
Mons Rated	Number of months this trade line has been rated
30 60 90+	Number of 30 day, 60 day, and 90+ day late for trade line.
Payment Pattern	Consumer payment history for the past 24 months, beginning with Reported Date <ul style="list-style-type: none"> - No Rating 1 Current 2 30 days late 3 60 days late 4 90 days late 5 120+ days late 7 Making payments in Wage Earner Plan 8 Repossession/Foreclosure 9 Charge Off
Type	<p>Type of Account</p> <ul style="list-style-type: none"> R Revolving or Option (open-end account) I Installment (fixed number of payments) O Open Account (30, 60, or 90 day account) <p>Status</p> <ul style="list-style-type: none"> - No rating 1 Pays account as agreed 2 30 days past due 3 60 days past due 4 90 days past due 5 120 days past due 6 Wage Earner or similar plan 7 Repossession 8 Collection/Bad Debt/Charge Off
Codes	<ul style="list-style-type: none"> OD Show Ownership Description AT Show Account Type Description SD Show Account Status Description TT Show Trade Type Description KB Show Kind of Business Description N1 Show Narrative Description 1 N2 Show Narrative Description 2

Farm Business Plan - FSA User Handbook (Continued)

*--

Field	Description
Late Dates	Format = MM/YY – Type & Status, multiples are delimited with a comma, options include from None to 5 dates

Credit Summary

CREDIT SUMMARY										
	COUNT	W/BAL	BALANCE	PAYMENTS	PASTDUE	30	60	90	LAST LATE	
MORTGAGE	0	0	0	0	0	0	0	0		
INSTALLMENT	2	2	27,860	796	0	0	0	0		
REVOLVING	7	3	2,594	40	0	0	0	0		
COLLECTION	1	0	0	0	0	0	0	0		
OTHER	0	0	0	0	0	0	0	0		
TOTAL	10	5	\$30,454	\$836	\$0	0	0	0		
PAID AS AGREED	9								LIENS 0	
CURR DELINQUENT	1								JUDGEMENTS 1	
TOTAL DELINQUENT	1								FORECLOSURES 0	
INQUIRES	1								BANKRUPTCIES 0	
PUBLIC RECORDS	1								GARNISHMENTS 0	
									OTHER PUBLIC RECORDS 0	

64% Available

This section summarizes all of the tradelines in the Credit section by trade type.

Field	Description
Type of Tradeline	Mortgage Installment Revolving Collection Other
Count	Count of trades by type
W/Bal	Count of trades that have a balance
Balance	Sum of trade balance by type
Payments	Sum of payments by type
Pastdue	Sum of payments that are past due by type
30	Count of trades by type that are currently past due
60	Count of trades by type that are 60 days past due
90	Count of trades by type that are 90 days past due
Last Late	Date the account was last reported late
Paid as agreed	Count of satisfactory trades
Curr Delinquent	Count of trades that are currently past due
Total Delinquent	Count of trades that have ever been delinquent
Inquiries	Number of inquiries
Public Records	Count of public records
Liens	Count of liens
Judgements	Count of judgments
Foreclosures	Count of foreclosures

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Field	Description
Bankruptcies	Count of bankruptcies
Garnishments	Count of payroll garnishments
Other Public Records	Count of other public records
% Available	Percentage of revolving credit available for all open trades ((High Credit – Balance) ÷ High Credit)

Employment

In the case of a joint application, this section will include a section for the Applicant and Co-Applicant.

EMPLOYMENT			
APPLICANT			
COMPANY NAME	BANK	OCCUPATION	
DATE HIRED		SEPARATION DATE	
INCOME			
COMPANY NAME	HAL	OCCUPATION	MGR
DATE HIRED		SEPARATION DATE	
INCOME			
CO-APPLICANT			
COMPANY NAME	QSASF	OCCUPATION	ASFD
DATE HIRED		SEPARATION DATE	
INCOME			
COMPANY NAME	ASDAS	OCCUPATION	ADASDA
DATE HIRED		SEPARATION DATE	
INCOME			

This section includes known current and former employers and status of employment for each.

Inquiries

INQUIRIES					
DATE	SUBSCRIBER NAME	TYPE	SUBSCRIBER NO.	AMOUNT	
04/26/05	CENTRIX FINA	Miscellaneous and public record	01000725		

This is a list of the inquiries by the bureaus requested. This list is restricted to only the inquiries in the last 90 days.

Sources

SOURCES
EQUIFAX P O BOX 740241 ATLANTA, GA 30374-0241 800-685-1111
EXPERIAN P O BOX 2002 ALLEN, TX 75013-00036 888-397-3742
TRANS UNION 555 W. ADAMS CHICAGO, IL 60661 312-258-1717

The Sources section is a list of the bureaus that are included in the credit report.

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***--Messages**

MESSAGES
APPLICANT
*** EQUIFAX ***
SAFESCAN Warning: Social Security number is issued to person who has been reported deceased. INQR Subject's SSN is 133405381 Year Issued: 1965; State: NY OFAC: No match found in OFAC Database.
*** EXPERIAN ***
FACS+ Message: Inquiry Address Message - CKPT: BUSINESS SERVICE ON FACS+ FILE/JOHNS PREMIERE LANDSCAPING/5 EAST AVE/TOMMORROW IL 60750/847.555.1336 FACS+ SOCIAL COUNTER: Social has been used 2 times since 02/01/03 FACS+ SOCIAL ERROR: Indicates that no error conditions occur. FACS+ ADDRESS COUNTER: Address has been used 6 times since 02/01/03 FACS+ ADDRESS ERROR: Indicates that no error conditions occur. FACS+ POSSIBLE YEARS SSN ISSUED: 1994 - 1996 FACS+ Fraud Services Indicator: FACS+ Fraud Services Indicator: FACS+ Message: Onfile Address Message - CKPT: TRADE CONTRACTOR-SPECIAL TRADE ON FACS+ FILE/ROCKY ELECTRIC SERVICE/7 EAST AVE/TOMMORROW IL 60750 FACS+ Message: Onfile Address Message - CKPT: AUTOMOBILE SERVICE ON FACS+ FILE/RJF AUTOMOTIVE SERVICES INC./7 5TH AVE/TOMMORROW IL 60750/847.555.1818
*** TRANS UNION ***
SSN Match: Exact match between SSN on input and SSN on file Phone Append: Default product delivered; Search Status - Area code and phone number not found on new source. Phone number on CRONUS database is returned. HAWK: Requested product delivered HAWK: Input SSN issued:1965-1967; state: NY; (est. Age obtained: 00 to 00) HAWK: File SSN issued:1965-1967; state: NY; (est. Age obtained: 00 to 00) Add-on Product Code - 00P02: Default product delivered Geo Code: Requested product delivered; Search Status - Insufficient Current Address Geo Code: Requested product delivered; Search Status - No Future Address Entered OFAC Advisor: Default product delivered; Search Status - OFAC Advisor Clear.
CO-APPLICANT
*** EQUIFAX ***
SAFESCANNED: Your inquiry has gone through our SAFESCAN data base. Subject Former Name: HYH EHUFRYLFL INQR Subject's SSN is 050605998 Year Issued: 1976; State: NY OFAC: No match found in OFAC Database.
*** TRANS UNION ***
SSN Match: Exact match between SSN on input and SSN on file Phone Append: Default product delivered; Search Status - Area code and phone number not found on new source. Phone number on CRONUS database is returned. HAWK: Requested product delivered HAWK: Input SSN issued:1976-1978; state: NY; (est. Age obtained: 00 to 00) HAWK: File SSN issued:1976-1978; state: NY; (est. Age obtained: 10 to 10) Add-on Product Code - 00P02: Default product delivered Geo Code: Requested product delivered; Search Status - Insufficient Current Address Geo Code: Requested product delivered; Search Status - No Future Address Entered OFAC Advisor: Default product delivered; Search Status - OFAC Advisor Clear.

The message section includes the warning messages from each of the bureaus requested, for both the applicant and the co-applicant when requesting a joint application.

Payment of Invoices for Credit Reports

The National Office will process all credit report invoices. The National Office will receive monthly invoices showing the State usage and will submit payment to the vendor for credit reports generated through FBP.

*--When Mortgage and Commercial Credit Reports Are Not Acceptable

If a County Office has a minor problem with a credit report (e.g., data on the report are incomplete), the County Office should contact the reporting company (Equifax, Experian or TransUnion) directly.

Credit Reporting Agencies can be contacted at the following phone numbers:

Trans Union Customer Service 800-916-8800

Experian Customer Service 800-831-5614, ext. 3

Equifax Customer Service 800-685-5000, ext. 2.

NOTE: County Offices will need to obtain a subscriber code from their State Office before contacting the vendor. Subscriber codes are for Agency use **only** and **will not** be given to the applicant/borrower.

If the issue or problem is significant (e.g., contractor is not complying with contract terms), the County Office will contact the State Office for additional assistance.

As appropriate, the State Office will inform DAFLP about any significant problems.

FSA/DAFLP/PDEED
1280 Maryland Ave. S.W.
Suite 270
Washington, DC 20024
Telephone: 202-720-3647

When the Applicant Disputes Information on the Credit Report

If the applicant/borrower disagrees with or disputes information reflected on the credit report they will be referred to the company or companies issuing the credit report at the following phone numbers:

Trans Union 312-258-1717 to obtain a copy of their credit report or customer service at 800-916-8800

Experian 888-397-3742 to obtain a copy of their credit report or customer service at 800-831-5614 ext. 3.

Equifax 800-685-1111 to obtain a copy of their credit report or customer service at 800-685-5000, ext. 2.

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*--**NOTE:** Agency officials **will not** intervene on behalf of the applicant/borrower in matters concerning disputed information, balances, credit scores or ratings.

3-29-07

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