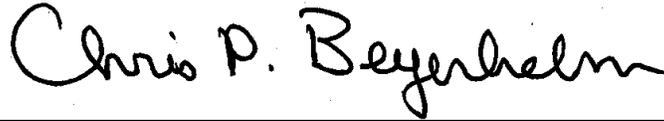


UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration 1-FLP (Revision 1)	Amendment 53
--	---------------------

Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Exhibit 15 has been amended to make corrections and clarifications to the FBP User Guide.

Page Control Chart		
TC	Text	Exhibit
		15, pages 1-4 pages 9, 10 pages 10.5, 10.6 pages 13-16 pages 23, 24 pages 31, 32 pages 35-42 pages 42.5, 42.6 (remove) pages 43-46 pages 46.5-46.10 (add) pages 47-68

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)

Table of Contents

	Page
A Overview	6
1 Farm Business Planning	6
2 System Access and Security	6.5
a User Access to the FBP System	6.5
b Exiting the FBP System	8
c Customers Obtaining Access to FBP System	8
3 Privacy of Information	8
4 Defaults	8
a Creditors	8
b Crop and Livestock NAICS Codes	9
5 Adding and Accessing Customers in FBP	10
a Adding a New Customer	10
b Accessing an Existing Customer	10.6
c FSFL Borrowers	10.6
6 Navigating FBP	11
a Functionality Features	12
7 Importing/Exporting Data	13
a Exporting Files to Other Lenders	13
b Importing Files from Other Lenders	13
c Exporting Reports	14
8 Transferred/Deceased Borrower/Releases/Imported/Copied Data Within FBP	14
a Transfers and Assumptions	14
b Deceased or Released of Liability Borrowers	15
c Copy Data Between FBP Customer Records	15
9 Calculators	16
10 Customer Worksheets and Providing Data to FSA	16
11 Credit Reports	16
a General Information	16
b Accessing Credit Reports Feature	17
c Ordering Credit Reports for Individuals	18
d Ordering Credit Reports for Entities	19
e To Print a Report	20
f Failed Attempt	20
g Time Out Errors	22
h Accessing Existing Reports	23
i Copy from Locator	24
j Notes and Deleting Reports	24
k Reading the Credit Report	24
l Payment of Invoices for Credit Reports	30
m When Mortgage and Commercial Credit Reports Are Not Acceptable	31
n When the Applicant Disputes Information on the Credit Report	31
B Electronic File Maintenance, Reports, and Signatures	31
1 Customer Record	31
2 Running Record	32
a FOIA Running Record	33
b Printing Running Records	33
3 Footnotes and Comment NotePads	33
a Printing Footnotes and Comment NotePads	33

Farm Business Plan - FSA User Guide (Continued)

Table of Contents

	Page
B Electronic File Maintenance, Reports, and Signatures (Continued)	
4 Reports and Forms - Signature and Filing Requirements.....	34
a General – Generating and Printing Reports.....	34
b Reports and Signature Requirements.....	35
c Reports Setup.....	36
5 eSignature Policy.....	37
6 Maintaining FBP Customer Records.....	38
a Moving FBP Customer Records to the Recycle Bin.....	38
b Moving FBP Duplicate Customer Records to the Recycle Bin.....	38
C General Information.....	39
1 Borrower Training.....	40
2 Related Entities.....	40
3 Employment Information.....	40
4 Lender Information.....	40
a Lender Staff.....	40
b Location/Department.....	41
c Special Handling of Employee Relationship Records.....	41
5 Farm Assessment Information.....	42
a New Customers.....	42
b Assessment Review and Updates.....	42
c Copying from Word Documents.....	43
6 Change Existing General Information Model.....	43
D Balance Sheet.....	45
1 Types of Balance Sheets.....	45
2 Adding New Balance Sheets.....	46
3 Additional Links on the Balance Sheets Screen.....	46.5
4 Balance Sheet Summary - Entering Data.....	46.6
5 Balance Sheet Trends - Entering Data.....	46.8
6 When Customer and FSA Balance Sheet Values /Amounts Differ.....	46.9
7 Locking Balance Sheets.....	47
8 Assets.....	48
a Relationship of Asset Values for Chattel Appraisals/Collateral Analysis.....	48
9 Liabilities.....	48
a Unpaid and/or Accrued Expenses.....	48
b Farm Liabilities.....	49
c Personal Liabilities.....	49
10 Additional Information about Liabilities.....	49
a Example of Loan with Disaster Set-Aside.....	53
11 Copying Liabilities from a Credit Report (Optional Feature).....	53
12 Reports.....	54

Table of Contents

	Page
E Refinancing and Restructuring	55
1 Refinancing	55
a Example 1, Current Balance Sheet Method	56
b Example 2, Balance Sheet Accounting Method	59
2 Direct Loan Servicing	65
F Income/Expenses	67
1 Income/Expense Record Description	67
2 Add/Modify/Delete Income Expense	67
3 Income/Expense Summary	67
4 Income/Expense Trends	68
5 Associating Projections or Actuals with Balance Sheets	69
6 Footnotes	69
7 Comment NotePads	69
8 Copy Average	70
9 Using Income/Expense Categories	70
10 Income/Expense Move Feature	70
11 Number of Projections or Actuals	71
G Income/Expenses - Actuals	71
1 General	71
H Income/Expenses - Projected	74
1 Feasibility	74
a Loanmaking, Regular Loan Servicing, and Special Loan Servicing Actions (Disaster Set-Aside Only)	74
b Special Loan Servicing Actions (Primary Loan Servicing Only)	74
c Feasibility Definition	75
2 Projected Income/Expense Categories	76
3 Typical Projections	77
a Method 1, Separate Short-Run Items from Typical Year	77
b Method 2, Transfer Current Assets and Payables into Operating	78
4 Current-Year Projections	79
5 Monthly Cash Flow	80
a Summary Level	80
b Schedule Level	82
c Warnings	84
6 Reports	85
7 Locking Income/Expense Summaries	85
I Collateral Analysis /Chattel Appraisals	85
1 Describing the Collateral Position	86
2 Chattel Appraisals/Origin of Collateral Values	86
3 Building the Collateral Analysis	87
a General	87
b Other Creditors' Prior Liens	90
c Negative Equity "Upside-down" Prior Liens	92
d FSA Cross-Collateralized Loans	94
e Third-Party Pledges of Security	96
f Personal Property Used for Security	97

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

4 Defaults (Continued)

b Crop and Livestock NAICS Codes

Commonly used crop and livestock categories have been established and will appear as defaults on Income/Expense drop-down menus. Users cannot add additional crop or livestock categories to the commonly used list for a Service Center or State; however, users can add additional defaults for individual customers. Additional categories can be added when actual or projected income/expenses are entered on the crop or livestock schedules or when inventories are entered on balance sheet schedules.

*--After accessing the Livestock & Poultry Sales schedule, CLICK “Description Per Unit Defaults” in the left corner to add a new category.



Figure 1

Select the needed category from the “Description” drop-down menu, enter “Type” and “Measure” information, and CLICK “Add”. This category will now be available in the defaults whenever this customer is selected.



Figure 2

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP

The Locator Screen is where the user will manage their list of customer records and is also the first screen that displays when you log in to FBP.

a Adding a New Customer

Before attempting to add a new customer to FBP, ensure that the customer and all related *-entity members have been added to the SCIMS database, have an “Active” status record, and have not been duplicated.--*

To add a new customer record, CLICK “Add New” on the Locator Screen.



Figure 3

Complete the New Customer Setup Screen according to the following:

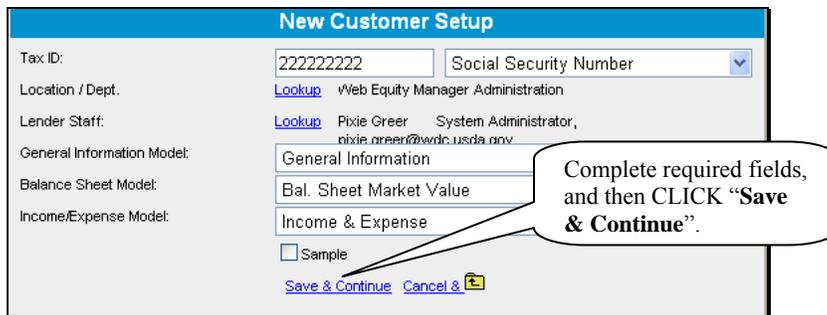


Figure 4

- enter “Tax ID” of the new customer that **must** match the tax ID that is entered into SCIMS

Note: For FLP, tax ID will usually be described as either of the following:

- “Social Security Number” for individuals
- “Employer Identification Number” for entities.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

a Adding a New Customer (Continued)

- “**Location/Dept**” defaults to the location of the user adding the new customer; the location/department is where the customer will receive FLP services, if incorrect, CLICK “**Lookup**” link and select the correct location/department
- “**Lender Staff**” defaults to the user adding the new customer; if a different user will be servicing the customers loans, CLICK “**Lookup**” link and select the correct lender staff
- “**General Information Model**” defaults to “General Information”
- select 1 “**Balance Sheet Model**” from the following:
 - “**Market Value**” is used when the balance sheet is based upon market values; this option will be selected for the majority of customers
 - “**Costs Basis**” is used typically for entities who keep records on a cost basis
 - “**Personal**” is used when a customer record has been added for an individual entity member to collect personal financial statements

Note: New customer records will **not** be added for individual entity members unless approved by the State FBP Coordinator.

- “**Income/Expense Model**” defaults to “Income & Expense”.

CLICK “**Save & Continue**” to add the new customer.

*--If a customer file with the same tax ID already exists in the system, the warning “Customer(s) With same Tax ID” will be displayed. Do **not** add this customer as it will--* create a duplicate account. CLICK “**Cancel and Return to Locator**”.



Figure 5

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

a Adding a New Customer (Continued)

Search for the existing customer on the Locator Screen; see **Accessing an Existing Customer** (Section A 5 b). If the customer cannot be located, contact the State FBP Coordinator.

b Accessing an Existing Customer

Existing customer records are accessed through the Locator Screen. To be able to access the customer in FBP, the customer and any related entity members **must** be in the SCIMS database and maintain an “Active” record status.

To access an existing customer, enter any combination of search criteria and **CLICK “GO”**.

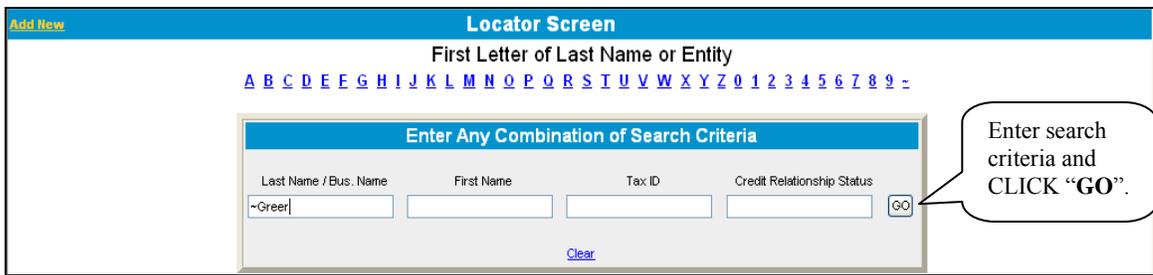


Figure 6

A list of customer records meeting the search criteria entered will be displayed. Click the appropriate name to access the customer record.

*--



Figure 7

c FSFL Borrowers

Farmers who only have FSFL accounts are **not** to reside in FBP. FSFL’s provided to existing FLP borrowers shall use the established FBP customer record.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data

--Financial information can be imported from other lenders that use WEM, in addition to being-- exported in a form that other lenders using WEM can use. The data file is created in XML format and is contained within a ZIP file. As a security precaution, the system will ensure that only recognized data files are accepted; all other files will be rejected.

a Exporting Files to Other Lenders

*--To export customer data, the customer's record **must** be open within FBP:

- with the customer's record open, CLICK "**File**" and "**Export Selected Data**"--*
- use the checkboxes to select the financial data to be exported.

The file name may have the following format, "**LastName,FirstName.ZIP**". This file can be imported by another lender using WEM.

b Importing Files from Other Lenders

*--To import customer data, the customer's record **must** be open within FBP. New customers **must** first be added to FBP. See **Adding a New Customer** (Section A 5 a).

- With the customer's record open, CLICK "**File**" and "**Import Selected Data**"--*
- The "Select Customer File to Import" dialog box will be displayed.
- CLICK "**Browse**" to locate the customer data file on the local computer or network.
- Use the checkboxes (✓) to select the financial data to be imported.

The file name may have the following format, "LastName,FirstName.ZIP".

*--**Note:** When importing from a lender, carefully select and import **only** the information that is needed. Importing excess information can slow down the import, or cause the system to time out.--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

c Exporting Reports

Reports:

- can be exported into multiple formats for further analysis and use
- can be exported into the following formats:
 - Crystal Reports
 - Microsoft Excel (formatted or data only)
 - Microsoft Word
 - Rich Text Format (RTF)
 - Adobe Acrobat (PDF)
- **cannot** be imported into FBP.

See **Electronic File Maintenance, Reports, and Signatures** (Section B) for more information on how to export reports.

8 Transfers/Deceased Borrower/Releases/Import/Copy Data Within FBP

a Transfers and Assumptions

When an existing or new customer (transferee) applies to assume the existing debt of another FSA customer (transferor), the FSA loan official may determine that the transferor's historical financial records may be used to develop a projection. According to the agency's policy, the records may be imported into the transferee's FBP customer record.

Perform transfers and assumptions according to the following.

- The transferee's customer record must already exist in FBP. If the customer record does not exist, see **Adding a New Customer** (Section A 5 a) to add a new customer record.
- Access the transferee in FBP and CLICK **"File"** and **"Import Selected Data"**.
- On the Select Customer File to Import Screen, CLICK **"From Web Equity Manager Locator"** radio button and **"Search Locator"**.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

8 Transfers/Deceased Borrower/Releases/Import/Copy Data Within FBP (Continued)

a Transfers and Assumptions (Continued)

- Enter the search criteria for the “transferor” on the Customer Lookup Screen, CLICK “**GO**” or PRESS “**Enter**”; and when displayed, click the transferor’s name.
- When returned to the Select Customer File to Import Screen, CLICK “**Continue**”.
- The Select Data to Import Screen will be displayed; CLICK “**Import Selected Data**” to complete the import of financial information into the transferee’s file and a message will be received when the import is completed.
- Remove the transferor's customer record from the Locator Screen, see **Moving FBP Customer Records to the Recycle Bin** (Section B 6 a).

b Deceased or Released of Liability Borrowers

When the primary customer in FBP, who is jointly liable with another, becomes deceased or is released of liability, the customer record **must** be pointed to the other customer’s SCIMS data.

- On the Locator Screen, access the primary customer’s record.
- CLICK “**General**” and “**General Information**” and the General Information Screen will be displayed.
- At the bottom of the screen, CLICK “**Change SCIMS Customer**”.
- Enter the tax ID of the customer that should now be associated with the record and select the ID type.

--c Copy Data Between FBP Customer Records--

Sometimes it becomes necessary to import or copy financial information from 1 customer record to another. Information can be imported between duplicate records of the same customer or between different customers.

See **Transfers and Assumptions** (Section A 8 a) for instructions on importing information between customer records.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

9 Calculators

Several loan and amortization table calculators are available online. To access calculators, CLICK “**Calculators**” at the top of the screen.

The results of the calculations, which is the amortization table. To print, **right-click** in the pop-up calculator window and CLICK “**Print**” from the menu.

10 Customer Worksheets and Providing Data to FSA

Customers can provide balance sheet or projected and actual income/expense data to FSA with either of the following 2 types of FBP worksheets.

Type of Worksheet	How to Access	Description
FSA-2037 and FSA-2038	<ul style="list-style-type: none"> • USDA eForms web site • FFAS Employee Forms web site 	These worksheets are useful to provide to new customers where existing financial information in FBP is not available, and to place in application packages.
Existing Customer Worksheets	CLICK “ Reports ” and “ Customer Worksheets ”.	The existing customer worksheets provide an easy way for customers to supply information needed to complete FBP. These worksheets allow customers to make manual entries and compare to what was entered in the previous year.

Note: Customers may also provide signed balance sheets, actuals, and projections, in alternative formats, provided it contains substantially similar information as the worksheets.

11 Credit Reports

a General Information

Credit Reports for FLP customers should be requested using FBP. Before ordering a *--Credit Report, a customer record **must** be established in FBP and the General Information--* Screen needs to be completed. See **General Information** (Section C). Complete the “Related Entities” information, if applicable.

For new customers, on the General Information Screen, CLICK “**Credit Rpt./Elig. Only Act**” as the FBP account type. After the Credit Report is received, if the customer is determined ineligible, complete the eligibility only credit action to document eligibility. Do **not** create a balance sheet or income/expense in FBP. Accounts developed for Credit Reports and eligibility purposes only do **not** count toward FSA’s active FBP accounts.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

h Accessing Existing Reports

*--Current and historical Credit Reports for the customer and all related entities are stored in the customer's record. To access an existing Credit Report, do the following:

- select a customer record
- CLICK “General”, “Credit Reports”, [*name of customer*]
- click date of report from the drop-down menu or and CLICK “Add/Delete”; the Credit Report Information Screen will be displayed

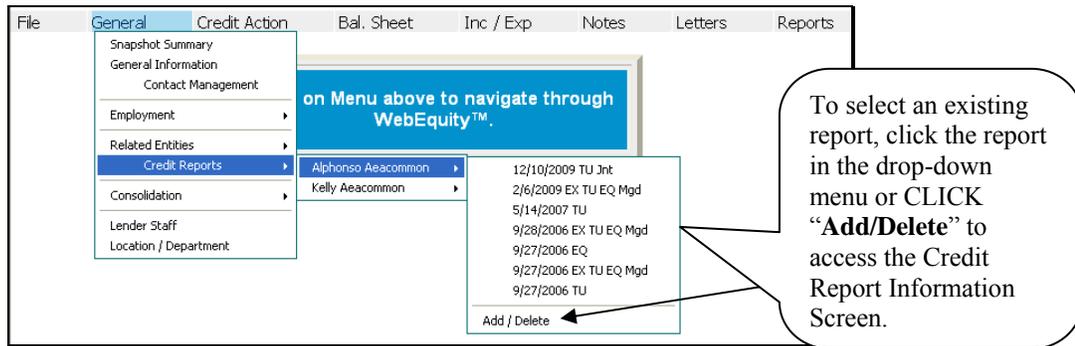


Figure 9h

- CLICK date to select and view any existing Credit Report.

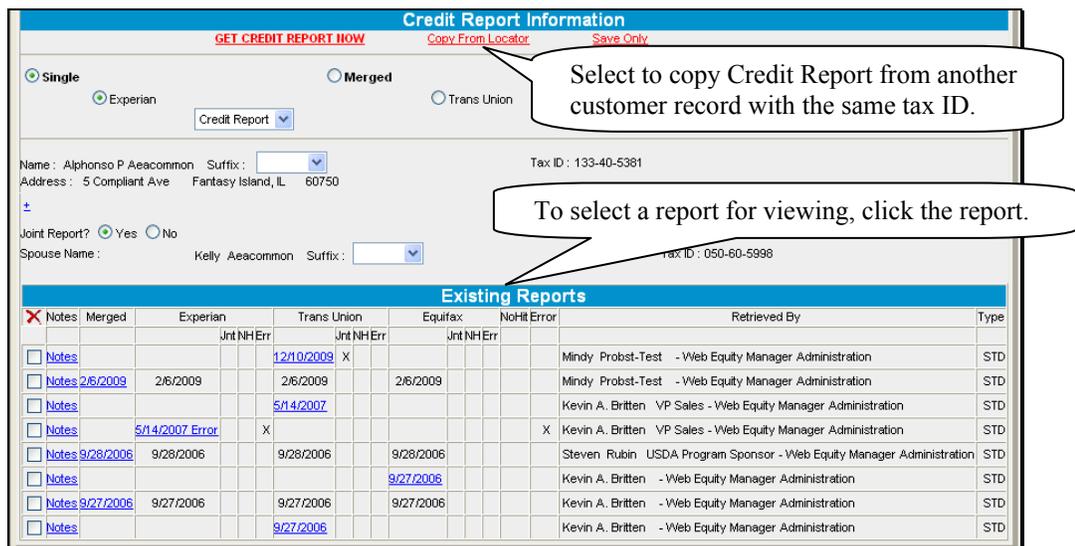


Figure 9i

--*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

i Copy from Locator

“Copy from Locator” is used to copy Credit Reports from an existing customer or related entity into another customer record with the same “tax ID”.

Example: New customer record was created and a Credit Report was ordered. Subsequently, the customer was added as a related entity to another customer’s record. The Credit Report could be copied into the new customer record using the “Copy from Locator” option.

Notes: Only Credit Reports less than 60 calendar days old are available for copying.

--If report contains a no-hit or error message, it is not available to copy.--

j Notes and Deleting Reports

There is a NotePad attached to each Credit Report date that will allow users to enter additional notes and messages about that report. To access the NotePad, CLICK “General”, “Credit Reports”, [name of customer], and “Add/Delete”. On the Credit Report Information Screen, under “Existing Reports”, CLICK “Notes”.

Note: Credit Reports will **not** be deleted from FBP.

k Reading the Credit Report

A Credit Report is divided into sections, starting with the header. In each section, all of the possible fields that could be returned will be included on the report.

Example of Header Section

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” Section will display the company that requested the report, date the report was created, and the list of bureau sources for the report requested.

Example of Application Data Section

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

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

m When Mortgage and Commercial Credit Reports Are Not Acceptable

See 1-FLP, subparagraph 48 G.

n When the Applicant Disputes Information on the Credit Report

See 1-FLP, subparagraph 48 H.

B Electronic File Maintenance, Reports, and Signatures

--1 Customer Record--

All electronic information stored within FBP is considered part of the customer file and record as if it were in written form.

Farm Business Plan - FSA User Guide (Continued)

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

2 Running Record

--The “Notes”, “Running Record” feature of FBP should be used to record all entries that would-- have traditionally been written in the file, which are farm visit notes and comments on interactions with customers **except** the following:

- the narratives and comments about loanmaking or loan servicing actions that **must** be documented in the applicable FBP Credit Presentation

Note: The Credit Presentation is designed to encompass the entire loan narrative and analysis documentation of loanmaking or loan servicing actions. Therefore, it is **not** expected that the “Notes”, “Running Record” will be used to store narrative comments about a loanmaking or loan servicing action when a Credit Presentation is prepared.

- comments and entries that are exempt from disclosure according to FOIA.

Note: No running records will be deleted from FBP.

* * * To avoid potential space limitations, it is recommended that a new Running Record be created for each calendar year. CLICK “Notes”, “**Running Record**”, “Add/Modify/Delete”, and type the description in the “Note Title/Description” box; for example, “2010 Running Record”.

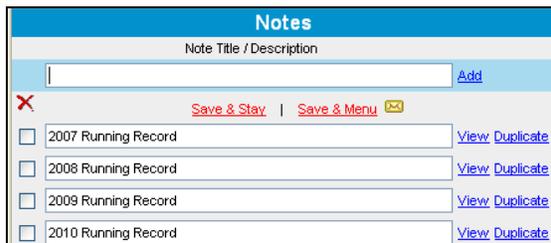


Figure 10a

When using the electronic Running Record, it is recommended that the most recent entries be made at the top of the page with the date, initials, and comments of the user.

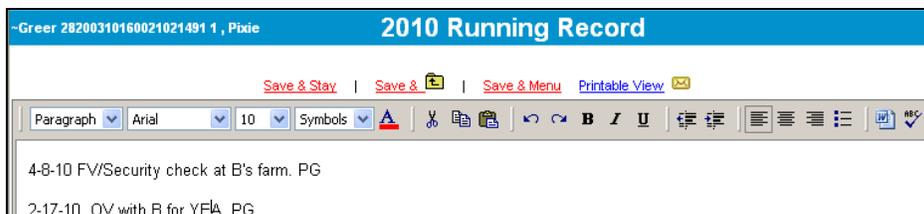


Figure 10b

Farm Business Plan - FSA User Guide (Continued)

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

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

b Reports and Signature Requirements

*--The following table provides which reports or forms **must** be signed, locked, and/or printed.

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
FBP				
Balance Sheet Summary	Yes	No	Yes	Yes
Balance Sheet Schedules	No	No	N/A	Yes
Income & Expense Trends	Yes	No	N/A	Yes
Income & Expense Summaries	Optional	No	Yes	Optional
Projected Income & Expense Schedules	No	No	N/A	Yes
Farm Assessment	Yes	Yes	Yes	Yes
All Credit Presentations (Direct Loanmaking, Classification/LR Review/YEA, Special Loan Servicing, Regular Loan Servicing, Eligibility Only, and Youth Loans)	No	Yes, eSigned.	Yes, see Locking Credit Action Forms (Section J 3).	Optional
DALR\$ Input Report	No	Yes, eSigned.	Yes	Optional
Environmental Checklist (RD 1940-22)	No	Yes, eSigned.	Yes	Optional

--*

Farm Business Plan - FSA User Guide (Continued)

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

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

b Reports and Signature Requirements (Continued)

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
Security Agreement	Yes	No	No	Yes
Chattel Appraisal	No	Yes or notation made in the Credit Presentation. See Credit Actions , “Collateral” (Section J 7 b).	N/A	Optional
Analysis Reports & Charts	No	No	N/A	Optional
Running Record	No	No	N/A	Optional, see Running Record (Section B 2)

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

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

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

c Reports Setup

“Reports”, “Reports Setup” contains many options to control the appearance of reports and what records are included in the generated analysis. Options selected affect each customer only. Up to 6 balance sheets and 6 projections/actuals can be included in reports. Options selected in “Reports”, “Reports Setup” will affect what balance sheets and projections/actuals are available or “will be used” in credit actions.

The option titled “Analysis Based On” should **not** be changed. User can select either “**Gross Revenues**” or “**Value Farm to Prod.**” to be used in all ratios and for classifications.

Farm Business Plan - FSA User Guide (Continued)

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

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

d Reports Setup (Continued)

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

- income/expenses:
 - *--Column 1, current year's or After DALR\$ plan, if completed
 - Columns 2 through 4, preceding years using actual history, if available
 - Columns 5 and 6, may be used for Before DALR\$, After Deferral, or Typical-year projections, as needed--*

Note: The FSA loan official will select which years are most relevant to include in the average from the Reports Setup Menu by checking the box above the year.

- balance sheets:
 - *--Column 1, current or Post-Close/After DALR\$ plan, if completed
 - Columns 2 through 4, preceding years
 - Columns 5 and 6, may be used as needed.--*

5 eSignature Policy

The electronic signatures (“eSigned”) used for some documents complies with the Federal ESIGN act. An eSignature involves electronically authenticating the user, and using an unalterable signature that contains a date and time stamp.

FSA considers a locked eSignature within FBP to be the equivalent of a written signature.

Important: **Never share user eAuthentication passwords with anyone.** The eAuthentication user ID and password combination represents an eSignature, which is equivalent to a written signature. Sharing of the password has the same effect as authorizing someone else to sign your name. Users are responsible for maintaining the authenticity of their own credentials.

See **System Access and Security** (Section A 2) for more information on system access and security.

Farm Business Plan - FSA User Guide (Continued)

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

6 Maintaining FBP Customer Records

a Moving FBP Customer Records to the Recycle Bin

When a customer record no longer has a credit relationship with FSA, the record should be removed from the Locator Screen. **Before** removing the customer from the Locator Screen, change the information in the Credit Relationship Status field on the General Information Screen. Remove customer records as follows:

- access the General Information Screen in the customer record:
 - remove all information from the “Credit Relationship Status” field
 - enter an account description and date, such as “Paid in Full, XX/XX/XXXX”, “Application Rejected, XX/XX/XXXX”
 - from the Locator Screen:
 - select the record to be moved to the recycle bin by checking (✓) the box in front of the name
- Note:** Individual or multiple records may be moved at 1 time.
- CLICK red “X” located above the list of names
 - verify the radio button for “Recycle Bin” is clicked
 - CLICK “Send”.

Note: Do **not** click the “Archive” radio button.

*--b Moving FBP Duplicate Customer Records to the Recycle Bin

Duplicate customer records shall not reside in the FBP active database. These records will be labeled “Duplicate File, XX/XX/XXXX” in the “Credit Relationship Status” field on the General Information Screen. Remove the account from the Locator Screen according to--*
Moving FBP Customer Accounts to the Recycle Bin (Section B 6 a).

Farm Business Plan - FSA User Guide (Continued)

C General Information

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

The following information is populated from SCIMS:

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

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

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

Field	Notes
Credit Relationship Status	Each State may provide guidance on using the field. Entries may be text or numerical, but will not *-contain "SS#" or "TaxID#". When a customer no longer has a credit relationship with FSA, the field will be completed according to Maintaining FBP Customer Records (Section B 6).
Type of Operation – Primary	Required. Select the customer’s predominant agricultural enterprise by either:--* <ul style="list-style-type: none"> • clicking “Select” and choosing from the list in the pop-up menu • entering the NAICS code manually.
County	Optional. Enter the customer’s county of residence.
Borrower Type	Required. Use the radio buttons to select “Direct,” “Guaranteed,” or “Both” to designate the customer’s FLP assistance.
Year Started Farming	Required. Use the drop-down menu to indicate the year the customer started farming.
FBP Account Type	Required. Click the link to select 1 of the following FBP account types. <ul style="list-style-type: none"> • “Active Account” will be selected for the majority of customers. • “Credit Rpt. /Elig. Only Act” is only selected for new customers when ordering a Credit Report or when completing a “D-Loan/Eligibility Only” credit action. If BS or IE information is subsequently added, the “FBP Account Type” will automatically change to “Active Account”. <p style="margin-left: 20px;">Note: Do not select the “Credit Rpt. /Elig. Only Act” account type if BS or IE information has already been added to the customer’s account.</p> • “Special Classification Act” is only selected for flagged customers where no new or updated financial information has been added to FBP since conversion in 2004. • “Guaranteed Loan Import” is used to identify files imported from guaranteed lenders. • “Producer Import” is used to identify files imported from producers.
D&B D-U-N-S# / Experian File #	Optional.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

1 Borrower Training

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

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

2 Related Entities

All related entities associated with the customer should be added to FBP, and include spouses, co-applicants, co-owners of the business, co-signors, and any other entities of which the customer is a member or owner. To add related entities, CLICK “**Related Entities**” link.

Note: All persons or entity members must be active in SCIMS **before** being entered as a related entity.

3 Employment Information

To add employment information for the primary customer and each related entity member, CLICK “**Employment**” link. Employment information should be added or updated whenever a Credit Presentation is prepared.

Note: Employment information added for entity members will **not** be displayed on the General Information Screen; however, it will display in the “Employment Information” Section of any Credit Presentation that is prepared.

4 Lender Information

a Lender Staff

Each customer should have 1 or more FSA loan officials designated as the customer’s lender. This item is informational and will assist in preparing reports and future loan servicing functions. It will usually be the primary FSA loan official who services the account, which is *--FLM, SFLO, or FLO. There is **no** limit to number of lenders identified with each account.--*

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

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

4 Lender Information (Continued)

b Location/Department

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

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

c Special Handling of Employee Relationship Records

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

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

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

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

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information

Initial farm assessments and updates must always be entered on the General Information Screen. Use the WordPad below each topic of the assessment to enter the information and make changes.
--Text font size should not exceed 10 pt, to ensure that the assessment will print properly.--

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

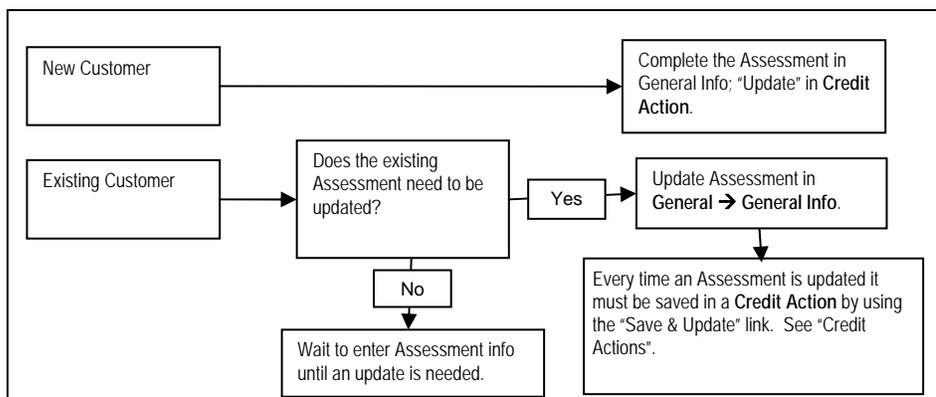
See 1-FLP, paragraph 222 for instructions on the documentation required for an initial assessment. Enter the information in the WordPad below each topic of the Farm Assessment Narrative on the General Information Screen.

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.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information (Continued)

c Copying from Word Documents

If an existing assessment is available in an electronic format, i.e. Microsoft Word (MS Word), the text may be copied and pasted from that document into General Information. MS Word applies special formatting to word documents so that the text appears correctly. When copying to a WordPad in FBP, the text must be stripped of the formatting for the text to print correctly using the Crystal Reports feature.

Copy text from MS Word to the WordPad located in General Information according to the following:

- highlight desired text in MS Word
- copy and paste in the appropriate WordPad block
- CLICK “**Clean MS Word HTML**” on the right side of the WordPad.

Notes: Any bolding or bullet points will be removed during the “cleaning” process.

Do **not** use MS Word to create new assessments.

*--6 Change Existing General Information Model

New customers added to FBP will have the most current General Information model automatically displayed.

Existing customers, who are displayed with a red alert “Default Model changed” in the upper left corner of the General Information Screen, have **not** had their General Information model changed to the latest default model that is available.

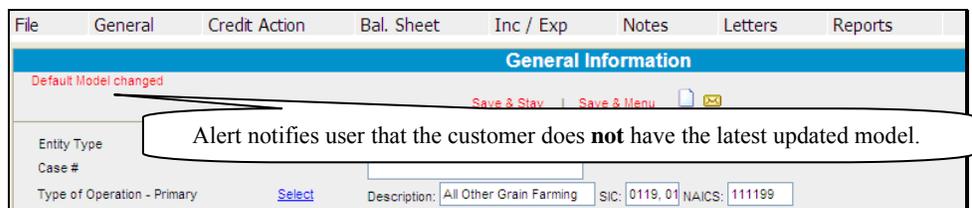


Figure 12

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

6 Change Existing General Information Model (Continued)

Change the General Information model on existing customers as follows:

- select the customer account record
- CLICK **“General”**
- CLICK **“Related Entities”** from drop-down menu
- from fly-out menu, CLICK **“Add/Modify/Delete”**
*--

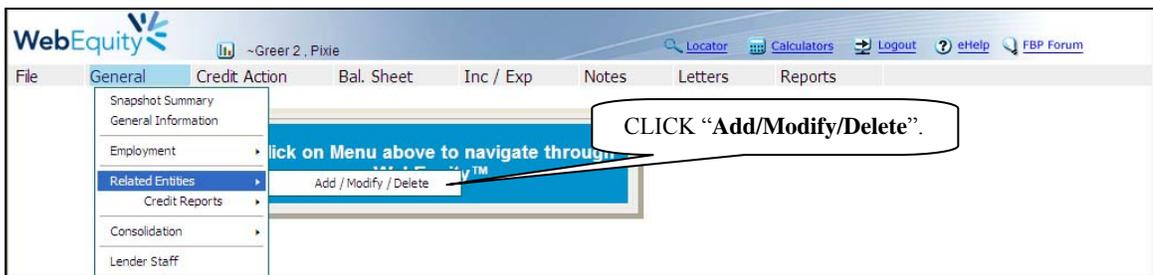


Figure 13a

- CLICK **“General Information”** for the applicable customer’s name

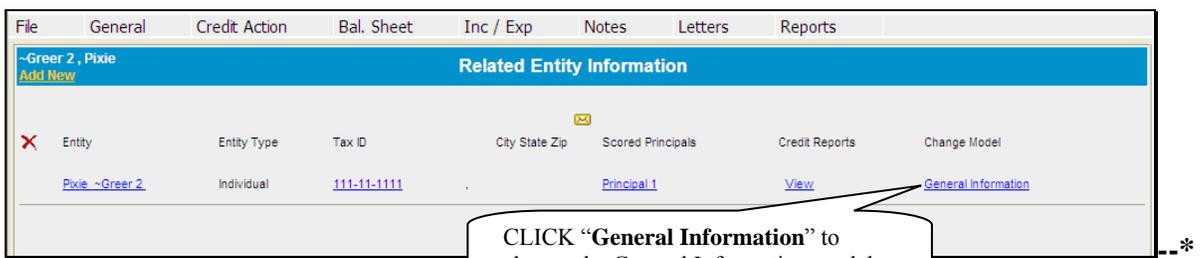


Figure 13b

- the **“Change General Information Model”** box will be displayed
- use the drop-down arrow and select **“General Information”**
- CLICK **“Change”**

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

6 Change Existing General Information Model (Continued)

- the New General Information model will be displayed.

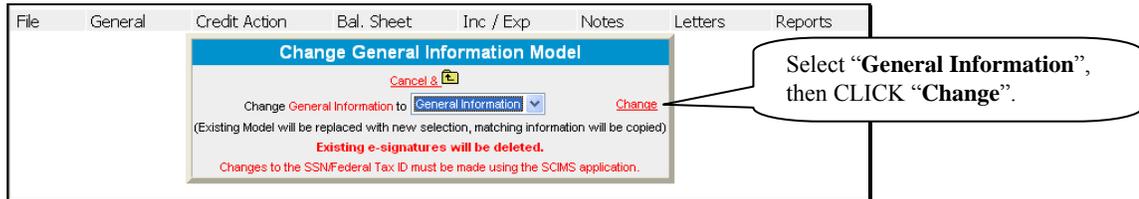


Figure 13c

D Balance Sheet

*--A balance sheet is a financial statement that reflects the values of an individual or entities assets, liabilities and capital at a specific point in time. Balance sheets can be created for a current date, future date, or even a previous date, if necessary, to reconstruct a customer’s historical financial position. Obtaining balance sheets at the end of each business year is preferable, if possible.

There is no limit to the number of balance sheets that can be created or maintained in FBP.

Note: The balance sheet summary **must be** printed and signed by the customer for all loanmaking and servicing actions.

1 Types of Balance Sheets

A meaningful description, such as “FYE 12/31/10” or “After DALR\$ 2011”, should be used--* when a balance sheet is created. The description becomes especially important in years where multiple balance sheets are created and will appear on all reports.

Type of Balance Sheet	Additional Details
Current	A balance sheet prepared as of the current date. It is generally a snap-shot of the customer’s assets and debts as of a certain date, assuming no credit action will take place.
Post-Close	<p>A balance sheet prepared assuming that the planned loanmaking or loan servicing action has just taken place.</p> <p>Note: The credit action does not have to be closed before a post-close balance sheet is created to classify the account.</p> <p>A post-close balance sheet must be completed for the following credit actions:</p> <ul style="list-style-type: none"> D-Loan Making (for term loans only) D-Loan Regular Servicing D-Loan Special Servicing.
Pro-Forma	A balance sheet prepared assuming that the projected income/expenses have occurred during the plan period. A pro-forma balance sheet can be prepared to analyze what a customer’s financial position would be in the future, i.e. after a 1 year period.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*-2 Adding New Balance Sheets

To add a new balance sheet, CLICK “Bal. Sheet” on the toolbar. For a new customer with no existing records, CLICK “Add Balance Sheet”. If the customer has existing records CLICK “Add/Modify/Delete” from the fly-out window. “Add/Modify/Delete” may also be accessed through the Dashboard Navigation Screen.

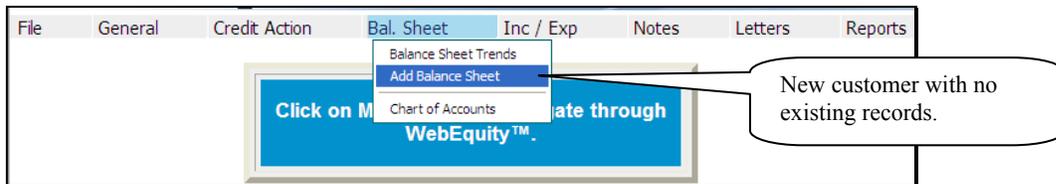


Figure 14 a

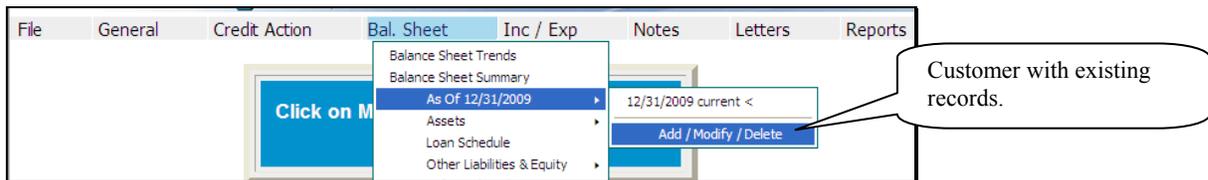


Figure 14 b

Complete the following fields on the Balance Sheet Screen:

- “Bal. Sht. Date”, manually enter the date or click the calendar button
- “Description”, enter a meaningful description of the record.

Note: The “Description” field will be displayed on all printed reports and becomes especially important in years where multiple balance sheets are created.

Example: “FYE 12/31/10” or “After DALR\$ 2009”.

- CLICK “Add” to display this entry in the list of balance sheet summaries.

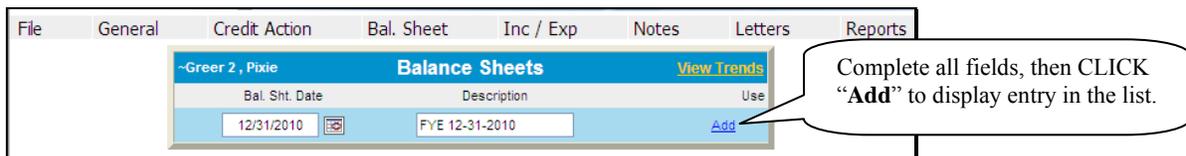


Figure 14 c--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--3 Additional Links on the Balance Sheets Screen

In addition to the list of balance sheet summaries displayed on the screen, users will see additional features and hypertext links on the right side of the screen, as follows:

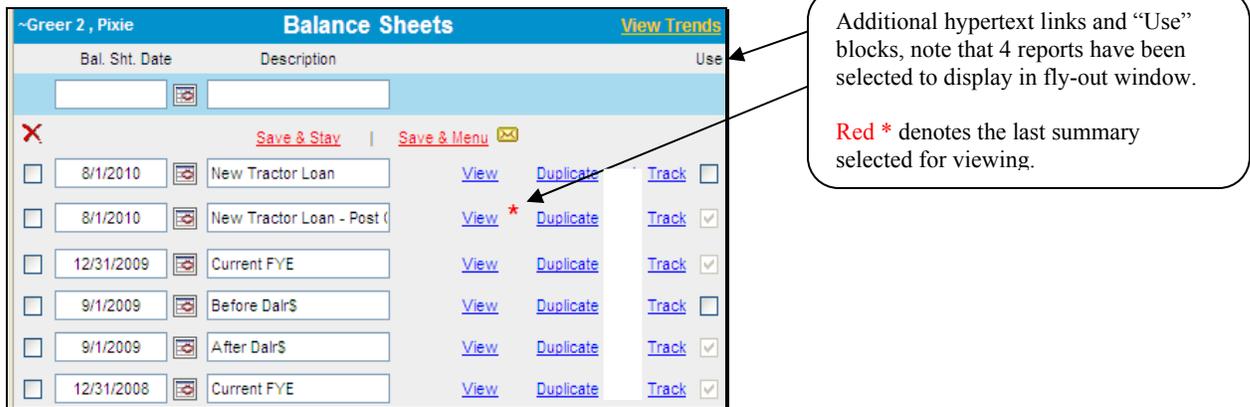


Figure 14 d

- CLICK “View”, for quick access to the Balance Sheet Trends Screen
- CLICK “Use” blocks, to select which reports to display in the fly-out window or for use in the “Reports Setup”

Note: If box is grayed out, the report is currently in use in “Reports Setup”, or was the last report selected for viewing.

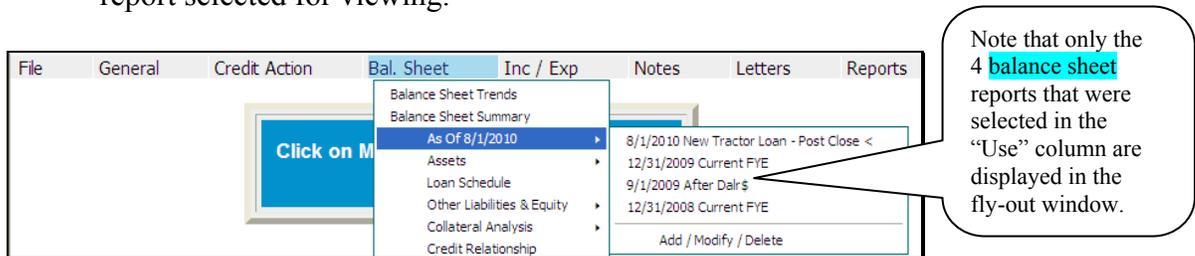


Figure 14 e

- CLICK “View”, to display the Balance Sheet Summary Screen
- CLICK “Duplicate Link”, to duplicate a specific report. The duplicate report will be listed on the screen immediately below the original
- CLICK “Lock” to lock the selected balance sheet.--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--4 Balance Sheet Summary - Entering Data

Using this option allows the user to select and display a single balance sheet on the screen.

- CLICK “Bal. Sheet” on the toolbar and select a summary description from the fly-out window. A balance sheet summary may also be accessed by clicking “Add/Modify/Delete” or through the Dashboard Navigation Screen.

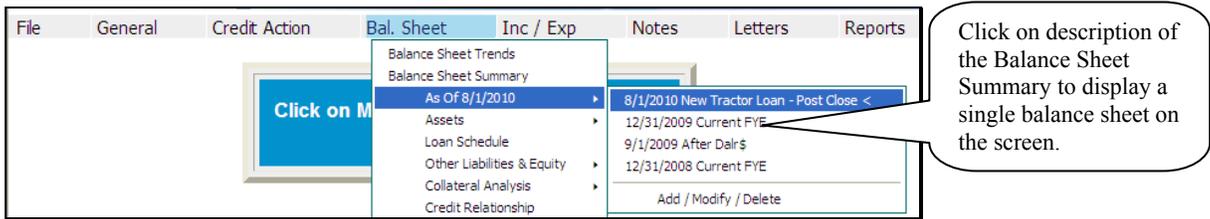


Figure 15 a, Balance Sheet Summary Using the Toolbar

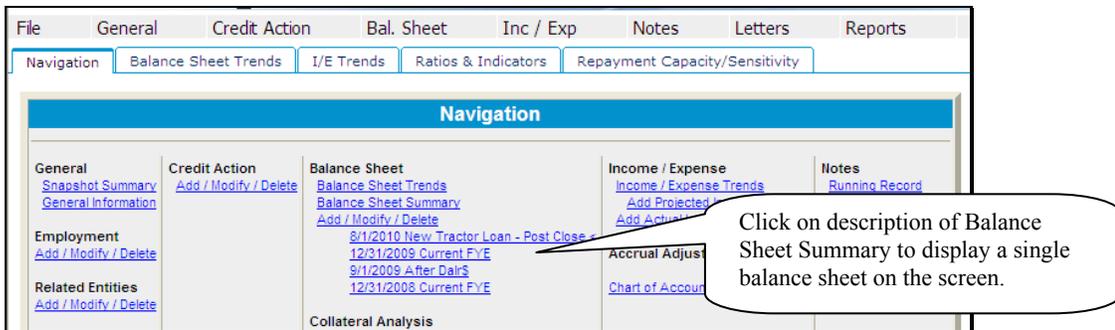


Figure 15 b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate.

- To add information at the summary level, add the total value to the applicable numeric input field and click either “Save & Stay” or “Save & Menu”, as applicable. Data can be modified or deleted at the summary level.

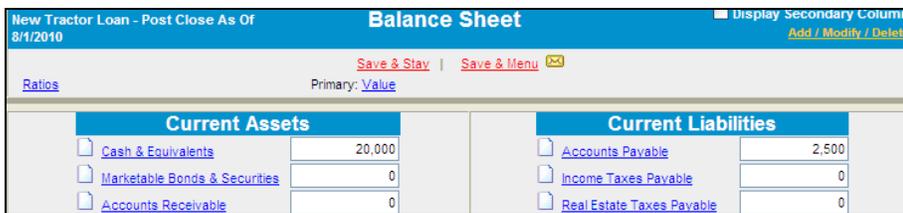


Figure 15 c, Financial Data input at the Summary Level--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

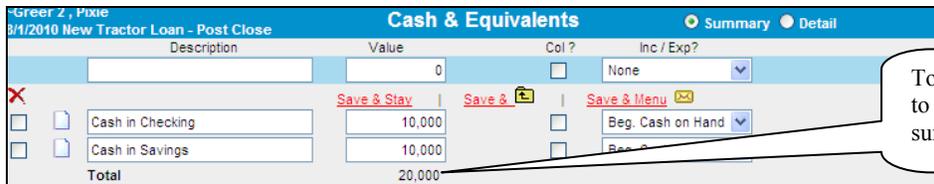
*--4 Balance Sheet Summary - Entering Data (Continued)

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



Add all applicable information and CLICK "Add". Numerous line items can be added.

Figure 15 d, Adding line items to Detail Schedule



Total value will transfer to the balance sheet summary screen.

Figure 15 e

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

Current Assets		Current Liabilities	
Cash & Equivalents	20,000	Accounts Payable	2,500
Marketable Bonds & Securities	0	Income Taxes Payable	0

Figure 15 f, Financial Data input at the Detail Schedule Level

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--5 Balance Sheet Trends - Entering Data

Using this option allows multiple balance sheets to be displayed and accessed. Users may also use the Balance Sheet Trends Screen to make changes in the selection and order of the balance sheets; any changes will be reflected in the **Reports Setup Section (Section B 4 d)**.

- CLICK “**Bal. Sheet**” on the toolbar; select “**Balance Sheet Trends**” from the drop-down menu. Trends may also be accessed through the Dashboard Navigation Screen.

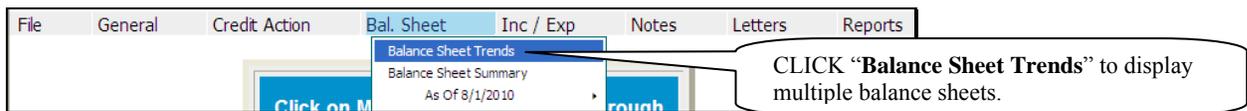


Figure 16 a, Balance Sheet Trends Using the Toolbar

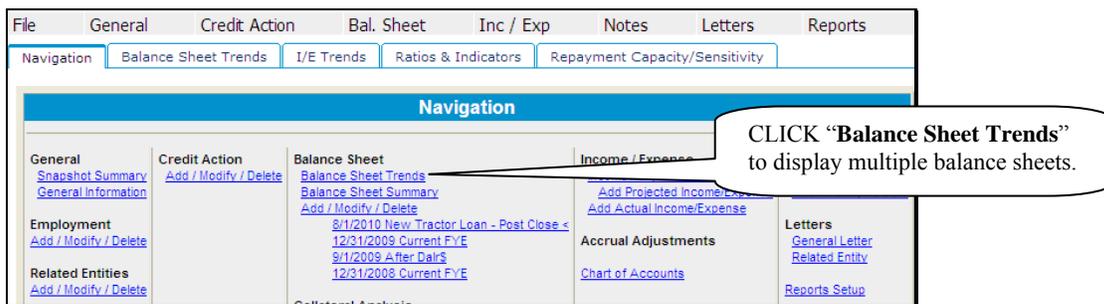


Figure 16 b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated total value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate. Before adding financial information or documentation to the memo pads or footnotes, ensure that the correct balance sheet is selected by clicking on the radio button at the top of the screen.

Note: For more complex operations requiring multiple schedule entries, it is recommended that the user select the single “Balance Sheet Summary” option when entering the initial data. This will increase performance speed. See **Balance Sheet Summary – Adding Data (Section D 4)**--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

*--5 Balance Sheet Trends - Entering Data (Continued)

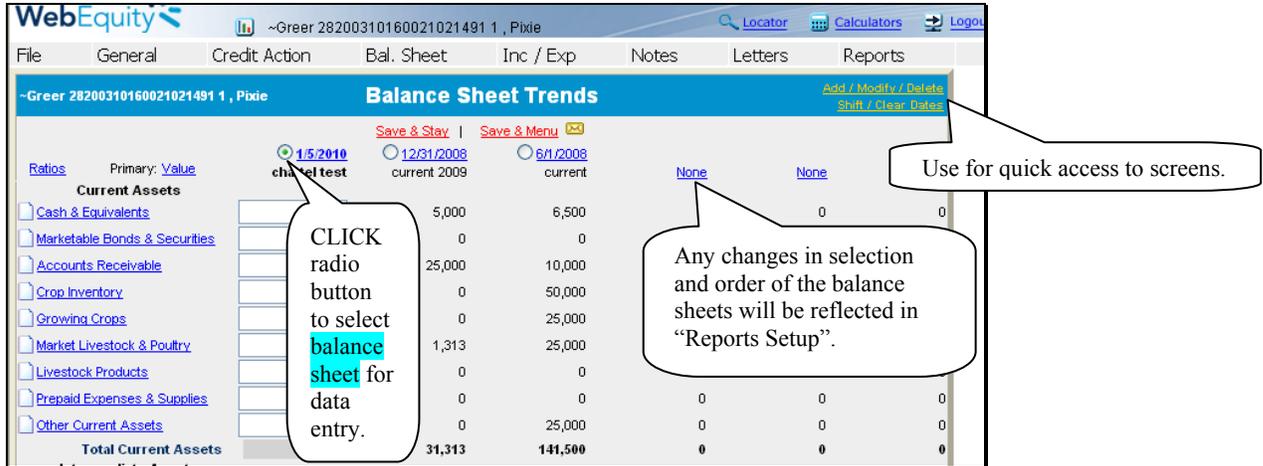


Figure 16 c

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

6 When Customer and FSA Balance Sheet Values/Amounts Differ

Balance Sheets are sometimes submitted with values that FSA may disagree with. This situation can be handled different ways in FBP.

Method	Additional Details
Revised Balance Sheet	Revise the balance sheet the customer submitted, using FSA values.
Dual Value Balance Sheet	This option will allow dual values to be entered on one Balance Sheet summary; the customers' values and FSA adjusted values. FSA adjusted values will be entered into the primary column and the customers values into the secondary column. The value and adjusted values can be entered as a summary value or on schedules.

--*

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

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

*--Create a Dual Value Balance Sheet, as follows:

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

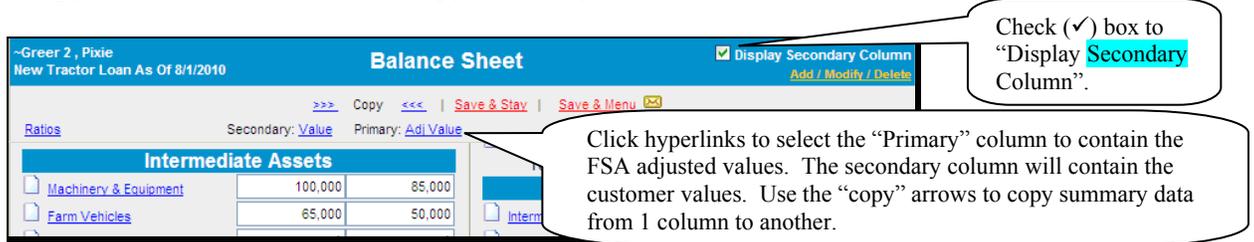


Figure 16 d, Dual Value Balance Sheet Summary

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

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

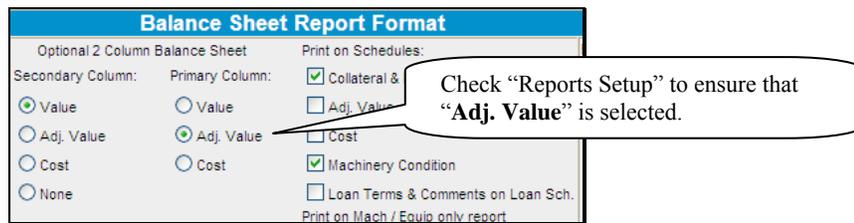


Figure 16 e, “Report Setup” for Dual Value Balance Sheet--*

7 Locking Balance Sheets

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

8 Assets

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

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

*--

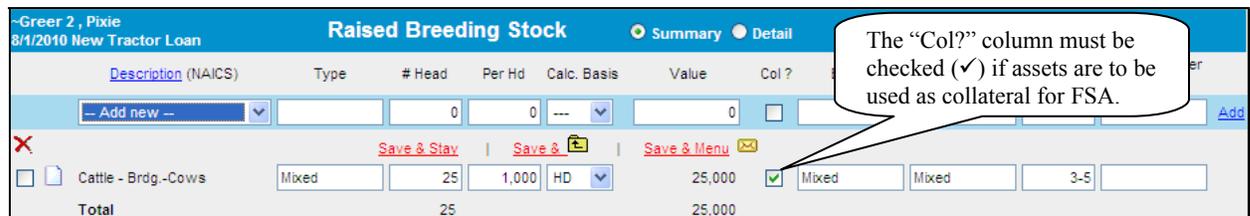


Figure 16 f

--*

All assets used to secure FSA loans should be entered on detailed schedules and the “Col?” box must be checked (✓) to ensure that the asset descriptions and values are available for use in the collateral analysis, chattel appraisal, and security agreement.

Note: Breeding livestock must be categorized as either “Raised” or “Purchased”. FBP makes this distinction for accrual analysis; changes in raised breeding livestock will affect accrual-adjusted income, while purchased livestock will not.

a Relationship of Asset Values for Chattel Appraisals/Collateral Analysis

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

9 Liabilities

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

a Unpaid and/or Accrued Expenses

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

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

9 Liabilities (Continued)

b Farm Liabilities

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

c Personal Liabilities

Personal loans and debts should always be entered on the balance sheet in the “Personal” Section, however, payments are considered to be included in “Owner Withdrawals”.

Caution: Do **not** include:

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

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

10 Additional Information about Liabilities

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

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

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

Type of Liability	Includes	Additional Details
Farm Business or Ag Liabilities (Continued)		
FSA Direct Loans (Continued)	RCI not already rolled into FSA loan balances.	<ul style="list-style-type: none"> • Using the loan schedule detail input option is recommended. • “Loan Type” should be “Cur”. • “Interest Rate” drop-down menu: <ul style="list-style-type: none"> • “Limited Resource” loans should be designated as “Variable” • “Regular Rate” and all other loans should be designated as “Fixed.” • Enter either LR, REG, or similar identifier in the text box to the right of the “Interest Rate” drop-down menu. • “Pmt. Method” should be “Non Rev”. • The payment amount should include the entire principal and interest balance, as RCI is immediately due. • “Purpose of Loan” may be used to indicate that it is RCI, i.e. “41-99 RCI”. • “To Credit Relationship” is checked by default for FSA loans. • Enter as much other additional information as necessary.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

Type of Liability	Includes	Additional Details
Farm Business or Ag Liabilities (Continued)		
FSA Direct Loans (Continued)	FSA deferred interest, noncap interest, deferred noncap interest, interest on ISA.	<ul style="list-style-type: none"> Using the loan schedule detail input option is recommended. Add all of these types of interest for each loan, and list the resulting total as a principal balance on a separate FSA loan. The interest rate is zero percent. Interest Rate designation is “Fixed”. “Purpose of Loan” may be left blank. Enter in the “Loan #” a description of what it includes, i.e. “41-07 ISA”. Do not check the “send to I/E” box. “To Credit Relationship” is checked by default for FSA loans. Enter as much other additional information as necessary.
Other Loans	Other notes, intermediate and long-term financing.	<ul style="list-style-type: none"> Use the loan schedule summary or detail input option. Enter as much information as necessary.
All Loans		Caution: The “Past-Due” box is informational only and is not added to any payment amount. Add past due loan payments to the normal payments for the year, and enter the total as the payment due for the year.
Personal Liabilities		
All personal debts	Credit cards, personal vehicle loans, home loans, student loans, personal loans, etc.	<ul style="list-style-type: none"> Do not use the loan schedule. Enter principal balances under the categories “Personal Current Liabilities” if the debt is short-term, or “Personal Non-Current Liabilities” if it is intermediate or long-term. Do not select the option to have the payments appear on the “Proj I/E;” personal debt payments are considered to be included in total owner withdrawals.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

10 Additional Information about Liabilities (Continued)

a Example of Loan with Disaster Set-Aside

The following is an example of how an FSA loan with Disaster Set-Aside, also called “ISA” in FSA accounting transactions and records, would be entered. The same concept applies to loans with deferred, deferred noncap, and noncap interest.

		<u>Interest</u>	<u>Principal</u>	<u>Scheduled Annual Installment</u>
0101	41 17	219	162,987	12,413
ISA	41 17	15,954	5,059	
	Total	16,173	168,046	

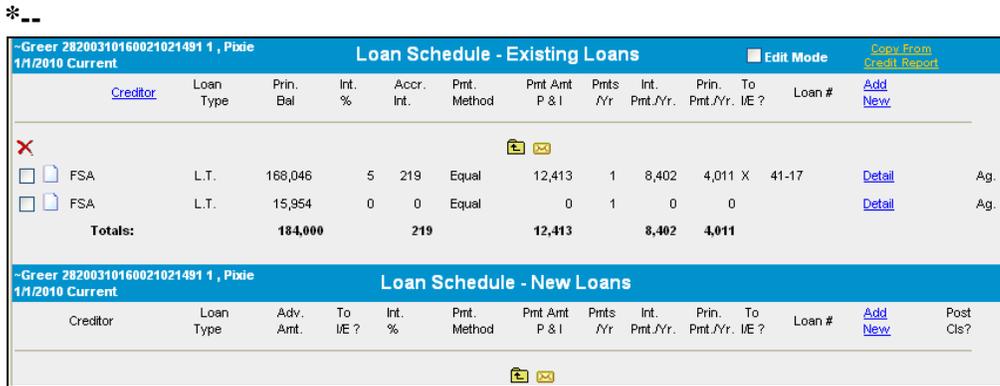


Figure 17, How FSA Loan with DSA Will Appear in FBP

11 Copying Liabilities from the Credit Report (Optional Feature)

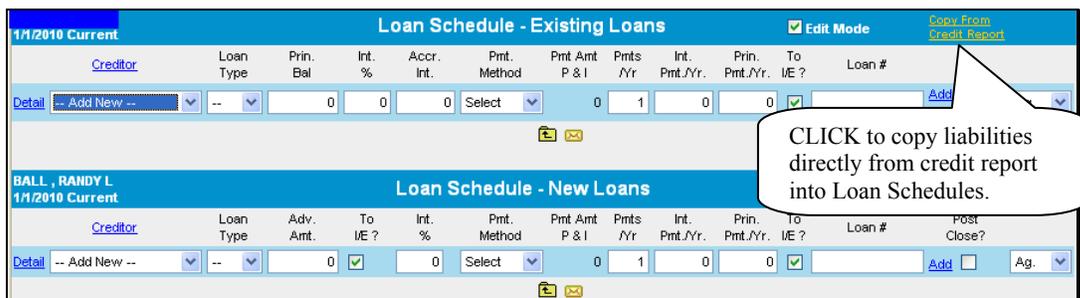


Figure 18

Liabilities from the Credit Report may be copied directly into the loan schedules by clicking “Copy from Credit Report”. This option is only available with new Credit Reports (less than 60 calendar days old).

Caution: All debts including personal will be copied to the loan schedules. Personal debts would then need to be deleted and added to the “Personal” Section of the balance sheet.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

12 Reports

*--The following reports are available for viewing/printing: CLICK “**Reports**” on the toolbar and select a report description from the fly-out window.--*

- Balance Sheet Trends:
 - Trends: Common Size
 - Trends: Comparative
- Balance Sheet Summary:
 - Schedules
 - Machinery & Equipment Only
 - Collateral Only
- Balance Sheet - Value Only:
 - Schedules - Value Only
- Collateral Analysis
- Chattel Appraisal
- Earned Equipment Statement:
 - Earned Equity Reconciliation
- Analysis reports about capital:
 - Ratios & Indicators
 - Statement of Owner Equity.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring

Refinancing and restructuring requires the special handling of debts within the balance sheet loan schedule.

1 Refinancing

Cash flow plans and balance sheets sometimes must reflect proposed refinance scenarios. The following are 2 options of showing a refinance within FBP:

- the current balance sheet method
- the balance sheet accounting method.

The choice of either option depends upon the needs of the plan.

In both of the following examples, assume the following debts are going to be refinanced by a term FSA loan of \$143,000:

- Imperial Bank crop loan of \$18,000 with \$1,000 of accrued interest
- Ford Credit term loan of \$41,000 with \$600 of accrued interest
- JD Credit term loan of \$80,000 with \$1,400 of accrued interest
- Repair Bill of \$1,000.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method

The current balance sheet method:

- does not show the refinancing sources and uses of funds in the cash flow
- requires the user to document the sources and uses of funds in the Credit Presentation
- requires an “as is” and “post-close” balance sheet
- cannot be used if using an accrual-adjusted projected income/expense statement
- is the least complicated.

Step 1. Create the existing “as is” balance sheet loan schedule without the new loan. It is helpful when creating the balance sheet to include a meaningful description such as *--“1/1/2010 – Before”. Do **not** attach this “as is” balance sheet as the beginning balance sheet for the projection. This balance sheet is for informational purposes only and will be the balance sheet that the customer signs.

-Greer 28200310160021021491 1, Pixie 1/1/2010 Before Refinancing													
Loan Schedule - Existing Loans											Edit Mode	Copy From Credit Report	
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE?	Loan #	Add New	
<input type="checkbox"/>	Imperial Bank	Cur.	18,000	9	1,000	Non Rev	19,000	1	1,000	18,000	X	Detail	Ag.
<input type="checkbox"/>	Ford Motor Credit	Int.	41,000	5	600	Equal	11,400	1	2,050	9,350	X	Detail	Ag.
<input type="checkbox"/>	John Deere Credit	Int.	80,000	6	1,400	Equal	26,900	1	4,800	22,100	X	Detail	Ag.
Totals:			139,000		3,000		57,300		7,850	49,450			

-Greer 28200310160021021491 1, Pixie 1/1/2010 Before Refinancing													
Loan Schedule - New Loans													
Creditor	Loan Type	Adv. Amt.	To IE?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE?	Loan #	Add New	Post Cls?
[Empty Row]													

Figure 19, “As Is” Balance Sheet Loan Schedule

CLICK “Bal. Sheet”, “Other Liabilities”, and “Accounts Payable” and ENTER “Repair Bill” and “1,000” and leave the drop-down menu set to “None”.

-Greer 28200310160021021491 1, Pixie 1/1/2010 Before Refinancing		
Description	Amount	Proj. IE ?
<input type="checkbox"/>	0	None
<input type="checkbox"/>	Repair Bill	1,000
Total		1,000

Figure 20, Accounts Payable Schedule

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method (Continued)

Step 2. Duplicate the balance sheet and create a “post close” balance sheet. Attach this balance sheet to the projection. On this duplicated balance sheet, make the following changes to make it appear as if the refinance transaction has taken place.

On the loan schedule:

- for existing loans being refinanced:
 - change “Pmt. Method” to “Refi.”

Note: The “Refi” payment method removes the loan from the balance sheet.
- **uncheck** “To I/E” so that the P&I payments do **not** appear on the projection.
- for new loans:
 - **uncheck** the advance amount “To I/E” so that the advance does **not** appear on the projection

Note: However, keep the second payment “To I/E” checked so that the new loan payment will appear on the projection.
- **check** (✓) “Post Close?” so that the loan now appears on this balance sheet.
- **CLICK “Bal. Sheet”, “Other Liabilities”, and “Accounts Payable”** to delete the repair bill.

*--

-Greer 28200310160021021491 1 , Pixie 1/1/2010 After Refinancing													
Loan Schedule - Existing Loans												Edit Mode	Save From Credit Report
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	
<input type="checkbox"/> Imperial Bank	Cur.	18,000	9	1,000	Refi.	19,000	1	1,000	18,000			Detail	Ag.
<input type="checkbox"/> Ford Motor Credit	Int.	41,000	5	600	Refi.	41,600	1	600	41,000			Detail	Ag.
<input type="checkbox"/> John Deere Credit	Int.	80,000	6	1,400	Refi.	81,400	1	1,400	80,000			Detail	Ag.
Totals:		139,000		3,000		142,000		3,000	139,000				

-Greer 28200310160021021491 1 , Pixie 1/1/2010 After Refinancing													
Loan Schedule - New Loans													
Creditor	Loan Type	Adv. Amt.	To I/E ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To I/E ?	Loan #	Add New	Post Cls?
<input type="checkbox"/> FSA	Int.	143,000		4	Equal	23,825	1	5,720	18,105	X		Detail	X Ag.
Totals:		143,000				23,825		5,720	18,105				

Figure 21, “Post Close” Balance Sheet Loan Schedule

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

a Example 1, Current Balance Sheet Method (Continued)

Step 3. Verify that the new FSA term loan payment is included in the cash flow. Note; however, that the sources and uses of funds of the refinancing are **not** included in the cash flow.

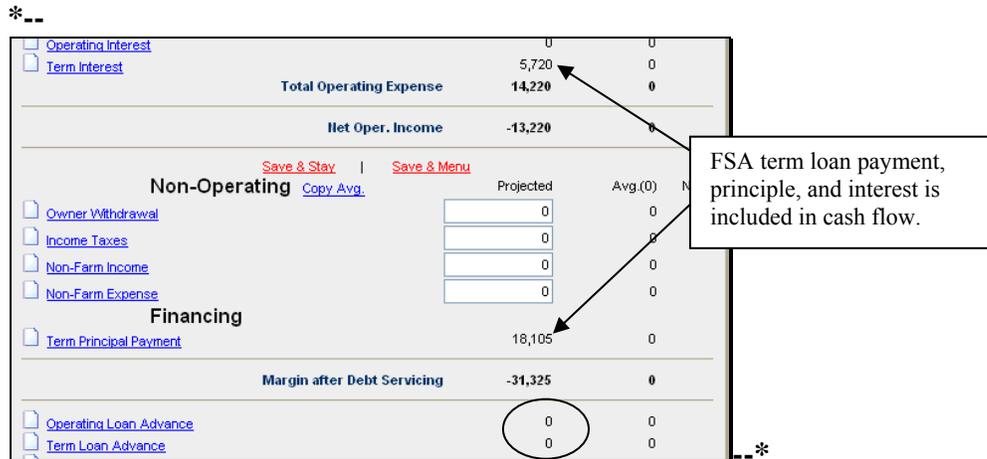


Figure 22, Verify Projection

Step 4. CLICK “Credit Action”, [name], and “Credit Presentation” to complete the “Credit Relationship” Section with the sources and uses of funds. Note that when the loan was added to the loan schedules using the “Detail” mode, the loan purposes could also be entered.

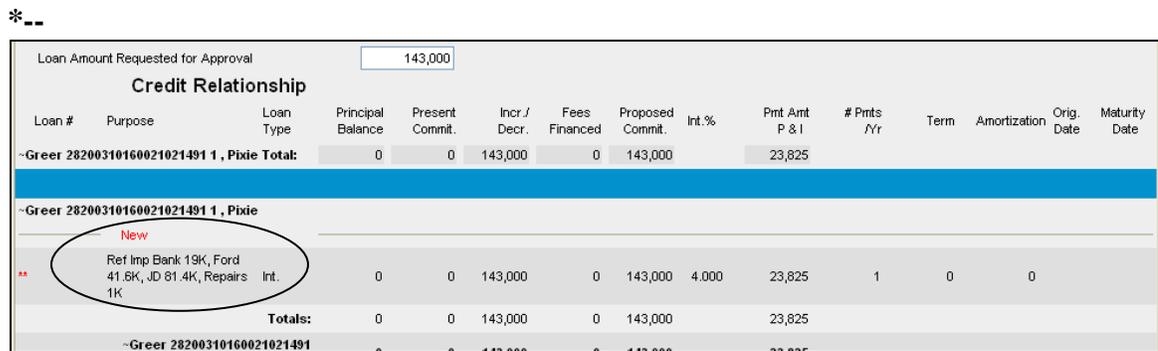


Figure 23a, Complete Credit Relationship Section

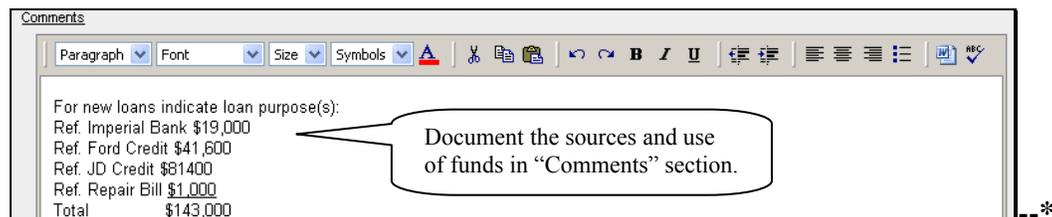


Figure 23b

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method

The balance sheet accounting method has the following features:

- shows all refinancing sources and uses of funds in the cash flow

Note: All cash flow transactions are included in the projection in the appropriate categories for proper accounting when using accrual analysis and when comparing projections to actual income tax records.

- requires that the user document the sources and uses of funds in the Credit Presentation
- an “as is” and a quasi “post-close” balance sheet must be prepared
- creates a “current” projection, and also requires a “typical” year projection if accrual adjustments aren’t being made to the current year projection to substantiate feasibility
- is required to complete an accrual-adjusted projected income/expense statement
- the “old money” and “new money” portions of the new loan must be treated differently.

Note: The balance sheet accounting method is more complicated.

Step 1. Create the existing “as is” balance sheet loan schedule, before any new loans. It is helpful, when creating the balance sheet, to include a meaningful description such as *--“1/1/2010 – Before Refi.” Note that the existing loans will appear on the balance sheet. At this point, do **not** enter the new FSA loan in the loan schedule. This balance sheet is for informational purposes only and will be the balance sheet that the customer signs.

-Greer 28200310160021021491 1 , Pixie												
1/1/2010 Before Refinancing												
Loan Schedule - Existing Loans												
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New
<input type="checkbox"/> Imperial Bank	Cur.	18,000	9	1,000	Non Rev	19,000	1	1,000	18,000	X		Detail
<input type="checkbox"/> Ford Motor Credit	Int.	41,000	5	600	Equal	11,400	1	2,050	9,350	X		Detail
<input type="checkbox"/> John Deere Credit	Int.	80,000	6	1,400	Equal	26,900	1	4,800	22,100	X		Detail
Totals:		139,000		3,000		57,300		7,850	49,450			

-Greer 28200310160021021491 1 , Pixie												
1/1/2010 Before Refinancing												
Loan Schedule - New Loans												
Creditor	Loan Type	Adv. Amt.	To IE ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New

Figure 24, Entering “As Is” Loan Schedules

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

Also, ENTER “1,000” for “Repair Bill” by clicking “Bal. Sheet”, “Other Liabilities”, and “Accounts Payable” and use the drop-down menu to send the payable to projected I/E as “Repairs & Maintenance”.



Figure 25, Entering “As Is” Accounts Payable

Step 2. Duplicate the balance sheet and create a quasi “post close” balance sheet by clicking “Bal. Sheet”, “As of [date]”, and “Add/Modify/Delete”, then CLICK “Duplicate”. It is helpful, when duplicating the balance sheet, to rename with a meaningful description such as *--“1/1/2010 – After Refi”.--*

Step 3. Create the refinance scenario in the quasi post close balance sheet loan schedules. For loans that are going to be refinanced, change “Pmt. Method” to “Refi.” The “Refi” function removes these loans from the balance sheet.

Also, include the new term loan advance. To correctly indicate the sources and uses of funds, the new \$143,000 term loan must be divided into 2 loans, even though it will be closed as 1 loan.

Note: Add the 2 parts of the loan together when completing the note.

- A term loan of \$142,000, which includes refinancing all of the “old money,” or refinancing of old loans. Check (✓) “Post Close”. The loan will now appear on the balance sheet.
- A term loan of \$1,000, which includes “new money” to payoff the accounts payable repair bill. Do **not** check “Post Close” to ensure that the loan does **not** appear on the balance sheet. The accounts payable must continue to appear on the balance sheet so that the accrual adjustments can be calculated. Note that the \$1,000 portion of the loan being used to refinance the payable should **not** appear on the balance sheet because it would double-count the liability.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

*--

Loan Schedule - Existing Loans												Edit Mode	View From Credit Report
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #		
<input type="checkbox"/> Imperial Bank	Cur.	18,000	9	1,000	Refi.	19,000	1	1,000	18,000	X		Detail	Ag.
<input type="checkbox"/> Ford Motor Credit	Int.	41,000	5	600	Refi.	41,600	1	600	41,000	X		Detail	Ag.
<input type="checkbox"/> John Deere Credit	Int.	80,000	6	1,400	Refi.	81,400	1	1,400	80,000	X		Detail	Ag.
Totals:		139,000		3,000		142,000		3,000	139,000				

Loan Schedule - New Loans												
Creditor	Loan Type	Adv. Amt.	To IE ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Post Cls?
<input type="checkbox"/> FSA	Int.	142,000	X	4	Equal	23,659	1	5,680	17,979	X		X Ag.
<input type="checkbox"/> FSA	Int.	1,000	X	4	Equal	166	1	40	126			Ag.
Totals:		143,000				23,825		5,720	18,105			

--*

Figure 26, Creating Refi Scenario with Quasi-Post Close Balance Sheet

Step 4. Create the income/expense projection, ensuring that the beginning balance sheet is the after refi or quasi-post close balance sheet.

*--

Income / Expense								View Trends
Projected Actual	Beg. Date	End. Date	Description	Beg. Bal. Sht.	End. Bal. Sht.	Monthly CF Setup # Mths	Use	
Select								Add
<input type="checkbox"/> Proj.	1/1/2010	12/31/2010	current			None		View * Accrual PF Dupl. Move Lock Track

--*

Figure 27, Creating Income/Expense Projection

Step 5. Complete the projected cash flow plan. When the repairs expense schedule is accessed, the accounts payable is listed as available to be paid in the projection. ENTER "\$1,000" for "Pmt." as the amount of the repair bill to be paid. In addition, be sure to include the "typical year" amount of expenses as another line item in the expense schedule.

*--

Repairs & Maintenance			
Description	Amount	Pro Forma?	P.F.
	0	None	
Begin Inventory as of 1/5/2010			
Accounts Payable			
Description	Beg BS	Pmt.	P.F.
Repair Bill	1,000	1,000	1,000
Total Beg. Inv.	1,000		
Total to Inc. Exp Summary		0	

Enter \$1,000 in PMT field. Be sure to include any additional expenses for the year as additional line items.

--*

Figure 28, Completing the Cash Flow Projection

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

Step 6. Verify that the refinance transactions are included in the cash flow projection properly. Note the following in the projected cash flow summary.

A. The \$1,000 repair bill being refinanced is included in the expenses to be paid.

*--

Rent - Mach / Equip / Vehicle	0	0
Rent - Land / Animals	0	0
Repairs & Maintenance	1,000	0
Seeds & Plants	0	0
Supplies	0	0

Figure 29, Verifying Expense and Payable Are Properly Included

B. The operating interest being paid represents the sum of the interest on the loans being refinanced. The term interest and term principal payment amounts represent the interest and principal on the new FSA term loan.

*--

Operating Interest	3,000	0
Term Interest	5,720	0
Total Operating Expense	9,720	0
<hr/>		
Net Oper. Income	-8,720	0
<hr/>		
Save & Stay Save & Menu Copy Avg.		
Non-Operating		
Owner Withdrawal	0	0
Income Taxes	0	0
Non-Farm Income	0	0
Non-Farm Expense	0	0
<hr/>		
Financing		
Term Principal Payment	18,105	0

Figure 30, Verify Operating and Term Interest, and Term Principal Payments are Properly Shown

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

C. The sum of the new FSA term loan advance of \$143,000 is included in the cash flow as a source of funds, and the sum of the principal being refinanced is shown as a use of funds.

*--

Operating Loan Advance	0	0
Term Loan Advance	143,000	0
Operating Loan Pmt. & Refi.	139,000	0
Capital Copy Avg.		--*

Figure 31, Verify Term Loan Advance and Principal Amount Being Refinanced is Properly Shown

Step 7. For a loanmaking action involving term loans, create a typical year income/expense projection if accrual adjustments are not being made to the current year projection to substantiate feasibility.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

1 Refinancing (Continued)

b Example 2, Balance Sheet Accounting Method (Continued)

Summary. In the balance sheet accounting method, the sources and uses of funds were as follows.

Loan Type	Shown on "As Is" Balance Sheet	Shown on Quasi "Post Close" Balance Sheet	Appears on Projection As	
			Principal	Interest
Source of Funds				
FSA Term Loan	Not shown	Advances of \$142K + 1K = \$143,000	Advance \$143,000	
		\$142,000 loan – "Old money" will show on post close bal sheet; pmts appear on inc/exp	Payments: Term \$17,979	Term 5,680
		\$1,000 loan – "New money" not shown on post close balance sheet; pmts appears on inc/exp	Term 126	Term 40
		Total	18,105	5,720
Use of Funds			Principal Pmt	Interest Pmt
Imperial Bank crop loan	18,000 + 1,000 Pmt Method is Non Rev	P: 18,000 + I: 1,000 Pmt Method is "Refi" Does not appear on balance sheet	Oper Loan Pmt & Refi: \$18,000	Op \$1,000
Ford Credit term loan of \$41,000 with \$600 of accrued interest	\$41,000 + 600 Pmt Method is Equal	P: \$41,000 + I: \$600 Pmt Method is "Refi" Does not appear on balance sheet	Oper Loan Pmt & Refi: \$41,000	Op 600
JD Credit term loan of \$80,000 with \$1,400 of accrued interest	\$80,000 + 1,400 Pmt Method is Equal	P: \$80,000 + I: \$1,400 Pmt Method is "Refi" Does not appear on balance sheet	Oper Loan Pmt & Refi: \$80,000	Op 1,400
		Subtotal "Old Money" Being Refinanced	139,000	3,000
			Expenses	
Repair Bill of \$1,000	Accounts payable: \$1,000	Accounts payable: \$1,000	Repairs & Maint. expense: 1,000	
		Subtotal of "New Money" Being Refinanced	1,000	

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing

In connection with any direct loan servicing action, an “as is” balance sheet will need to be prepared and attached to an income/expense summary for the customer. It is helpful when creating the documents to include a meaningful description such as “1/1/2010 Before DALR\$”. The “1/1/2010 Before DALR\$” balance sheet will be used to update the “**DALR\$ Input--* Report**”. Input this information into DALR\$.

The DALR\$ report, according to 5-FLP, subparagraph 103 A, determines the servicing options that may be available to the customer and will be used to create a “post close” balance sheet with the DALR\$ results. Duplicate the “1/1/2010 Before DALR\$” balance sheet and attach this balance sheet to a duplicated income/expense summary, and give both documents a meaningful description, such as “1/1/2010 After DALR\$”. The “1/1/2010 After DALR\$” will be used for the Credit Presentation and should be entered in the first column of the Reports Setup Menu.

Note: Before a deferral can be approved, a “Post-deferral” plan would also need to be prepared according to 5-FLP, paragraph 159.

The following example can be applied to all loan servicing authorities or combination of authorities.

Example: Make the following assumptions and also assume that the customer cannot make the existing debt payments and that FSA will use DALR\$ to restructure the debt.

- FSA 44-01 loan was for annual operating purposes, and has a balance of \$20,000 with \$2,000 of accrued interest. DALR\$ indicated rescheduling the loan over 15 years with equal payments, which turns the loan into an intermediate loan.
- FSA 44-02 loan was for term loan purposes, and has a principal balance of \$100,000 with \$1,000 of accrued interest. DALR\$ indicated rescheduling the loan with a 15 year term and equal payments.
- FSA 41-03 loan was for a real estate purchase, and has a principal balance of \$150,000 and no accrued interest. DALR\$ indicated reamortizing the loan with a 30 year amortization and equal payments.

***--Step 1.** Create the “as is” balance sheet and income/expense summary named “1/1/2010--* Before DALR\$” for use in the DALR\$ Input Report. The loan schedule should reflect the “Before DALR\$” balances and payments due.

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing (Continued)

*--

-Greer 28200310160021021491 1 , Pixie 1/1/2010 Before DALR\$													
Loan Schedule - Existing Loans												Edit Mode	Copy From Credit Report
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New	
<input type="checkbox"/>	FSA	Cur.	20,000	5	2,000	Non Rev	22,000	1	2,000	20,000 X	44-01	Detail	Ag.
<input type="checkbox"/>	FSA	Int.	100,000	5	1,000	Equal	19,702	1	5,000	14,702 X	44-02	Detail	Ag.
<input type="checkbox"/>	FSA	L.T.	150,000	5	0	Equal	12,036	1	7,500	4,536 X	41-03	Detail	Ag.
Totals:			270,000		3,000		53,738		14,500	39,238			

-Greer 28200310160021021491 1 , Pixie 1/1/2010 Before DALR\$													
Loan Schedule - New Loans												Add New	Post Cls?
Creditor	Loan Type	Adv. Amt.	To IE ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New	Post Cls?

Figure 32, “Before DALR\$” Loan Schedule

Step 2: Create the “D-Loan/Special Serv.” credit action. Access and CLICK “Save & Update” the DALR\$ Input Report. Use the results to run DALR\$.

Step 3. Duplicate the “1/1/2010 Before DALR\$” balance sheet and income/expense summary and rename both documents “1/1/2010 After DALR\$”. Update the loan schedule with the--* DALR\$ results.

- “Loan Type” of the current loan to intermediate, to reflect that the account has been rescheduled and it now has a term of greater than 1 year. Change the “Pmt. Method” to “Equal”.
- Principal balance will reflect any capitalized interest, if any.
- “Pmt. Amount” will reflect the new restructured payment according to DALR\$.
- “Loan #” will be a description that reflects the restructure action.

*--

-Greer 28200310160021021491 1 , Pixie 1/1/2010 After DALR\$													
Loan Schedule - Existing Loans												Edit Mode	Copy From Credit Report
Creditor	Loan Type	Prin. Bal	Int. %	Accr. Int.	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New	
<input type="checkbox"/>	FSA	Int.	22,000	3.75	0	Equal	1,944	1	825	1,119 X	Old 44-01 Resc	Detail	Ag.
<input type="checkbox"/>	FSA	Int.	101,000	3.75	0	Equal	8,926	1	3,788	5,139 X	Old 44-02 Resc	Detail	Ag.
<input type="checkbox"/>	FSA	L.T.	150,000	5	0	Equal	9,758	1	7,500	2,258 X	Old 41-03 Rear	Detail	Ag.
Totals:			273,000		0		20,629		12,113	8,516			

-Greer 28200310160021021491 1 , Pixie 1/1/2010 After DALR\$													
Loan Schedule - New Loans												Add New	Post Cls?
Creditor	Loan Type	Adv. Amt.	To IE ?	Int. %	Pmt. Method	Pmt Amt P & I	Pmts /Yr	Int. Pmt./Yr.	Prin. Pmt./Yr.	To IE ?	Loan #	Add New	Post Cls?

Figure 33, “After DALR\$” Loan Schedule

Farm Business Plan - FSA User Guide (Continued)

E Refinancing and Restructuring (Continued)

2 Direct Loan Servicing (Continued)

*--**Step 4.** Use “1/1/2010 After DALR\$” to “Save & Update” the Credit Presentation in the--*
“D-Loan/Special Serv.” credit action. See **Income/Expenses – Projected – Feasibility**
(Section H 1) for information on feasibility of restructured plans.

F Income/Expense

This section allows the user to add new actual or projected income/expense (cash flow) information for a customer or access income/expense records currently residing in FBP. There is no limit to the number of projected or actual income/expenses records that can be created or maintained for each customer.

Note: Income/expense (cash flow) information is **not** required for Streamlined CL’s according to 3-FLP.

1 Income/Expense Record Description

A meaningful description should be entered in “Description”, such as, “FYE-Act 12/31/08” or “FYE-Proj 12/31/08”, when a projected or actual income/expense record is created. This description will appear on reports.

2 Add/Modify/Delete Income Expense

To “Add/Modify/Delete” an actual or projected income/expense record the customer must first have been added to FBP, see **Adding a New Customer** (Section A 5). “Add/Modify/Delete” is available by accessing the Inc/Exp Summary (projected and actual) or the Income/Expense Trends. The “Add/Modify/Delete” option also gives users the ability to “Duplicate”, “Lock”, “Move”, select “#Mth” for monthly cash flows, and/or “Adjust Accruals”.

3 Income/Expense Summary

This option allows the user to select and display a single projected or actual income/expense on the screen. Financial information may be entered or modified on the income/expense summary or in the detailed schedules. A user may select an existing report or “Add/Modify/Delete” using either of the following methods:

- CLICK “**Inc/Exp**” on the toolbar, then select “**PROJECTED Inc/Exp Sum**” from the drop-down menu

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary (Continued)

- CLICK “Dashboard”, “Navigation” tab, and “PROJECTED Inc/Exp Sum” under “Income/Expense”.

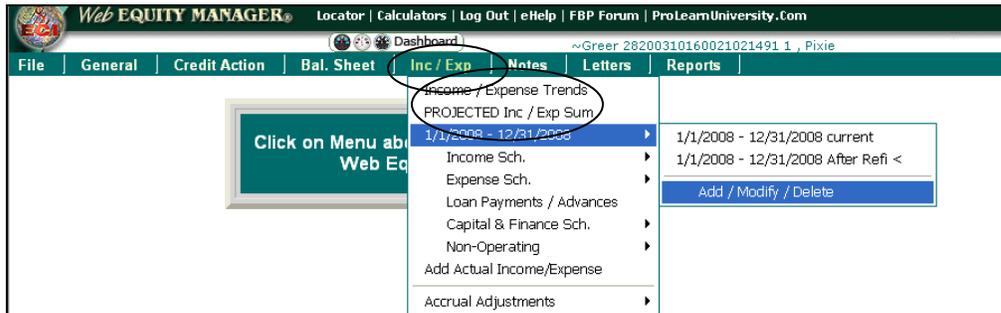


Figure 34, Inc/Exp Summary or Trends Using the Toolbar

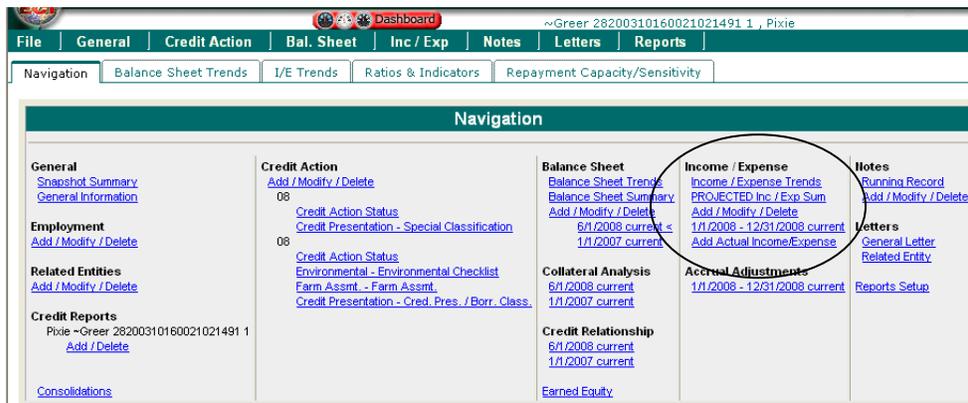


Figure 35, Income/Expense Summary or Trends Using the “Dashboard” Tab

4 Income/Expense Trends

The “Income/Expense Trends” option allows multiple income/expense trends to be displayed and gives the user another option to access an existing report or choose “Add/Modify/Delete” for a new report. Any changes in the selection and order of reports in Income/Expense Trends will be reflected in “Reports Setup” (Section B 4 d). Trends are available by using either of the following methods:

- CLICK “Inc/Exp” on the toolbar, then select “Income/Expense Trends” from the drop-down menu
- CLICK “Dashboard”, “Navigation” tab; and “Income/Expense Trends” under “Income/Expense”.