

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

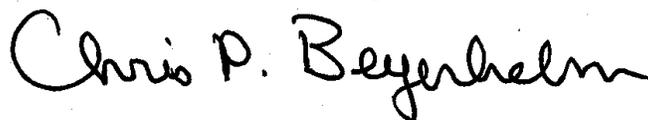
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**General Program Administration  
1-FLP (Revision 1)**

**Amendment 82**

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



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**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraphs 4 D and E have been amended to update PDEED and LSPMD contacts.

Subparagraphs 41 C, D, and E have been amended to update USDA's nondiscrimination statement.

Subparagraph 41 I has been amended to remove DLS transaction titles.

Subparagraph 44 B has been amended to add FSA-2330.

Subparagraph 48 J has been amended to add FSA-2314 and FSA-2330.

Subparagraph 52 I has been amended to provide TC's that are now processed in DLS.

Subparagraph 122:

- A has been amended to clarify when the construction and development plan must be submitted
- C has been amended to provide the requirement for the applicant to inform FSA of authorities that will perform inspections
- E has been amended to provide sources of certifications.

Subparagraph 124 A has been amended to update construction and development requirements.

Exhibit 15 has been amended to clarify instructions.

Exhibit 17 has been amended to provide interest rates for FLP's.

**Amendment Transmittal (Continued)**

<b>Page Control Chart</b>		
<b>TC</b>	<b>Text</b>	<b>Exhibit</b>
	1-9, 1-10 3-1, 3-2 3-2.5, 3-2.6 (add) 3-3 through 3-6 3-11, 3-12 3-25, 3-26 3-35 through 3-40 5-1 through 5-4 5-9, 5-10	1, pages 3, 4 15, pages 19, 20 pages 25-28 17, pages 1, 2

4 FLP Organizational Structure (Continued)

D PDEED Contacts

The following provides names, address, and telephone and FAX numbers for PDEED.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP PDEED STOP 0521 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521	USDA FSA DAFLP PDEED ROOM 3622 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

PDEED FAX Number 202-690-3573		
Name	Title	Phone Number
Courtney Dixon	Director	202-720-1360
William Cobb	Deputy Director	202-720-1059
Thomas Dobbin	Chief Appraiser	208-378-5671
Linda Baldwin	Document Control Technician	202-720-5489
Lorraine Campbell	Senior Writer/Editor	202-690-2850
Niki Chavez	Senior Loan Officer	202-690-6129
Gene Christie	Senior Loan Officer	202-690-2517
Pixie Greer	Senior Loan Officer	202-720-1652
Jennifer Haley	Program Analyst	202-720-9898
Teresa Martin	Program Analyst	202-690-0431
*--Dirk Nysveen	Senior Loan Officer	701-893-2239--*
Sheila Oelrich	Program Analyst	202-720-2990
Marquita Peoples	Program Analyst	202-720-8320
Bruce Peters	Senior Loan Officer	202-720-7003

4 FLP Organizational Structure (Continued)

E LSPMD Contacts

The following provides names, address, and telephone and FAX numbers for LSPMD.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP LSPMD STOP 0523 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523	USDA FSA DAFLP LSPMD ROOM 3627 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

<b>Office of the Director FAX Number 202-720-5804</b>		
Name	Title	Phone Number
Michael R. Hinton	Director	202-720-1984
Craig Nehls	Deputy Director	202-720-1984
Michael Cumpton	Assistant to the Director	202-690-4014
*--Vera Harris	Division Secretary	202-720-1984--*
Brenda McNeill	Program and Management Assistant	202-720-4572
<b>Direct Loan Servicing Branch FAX Number 202-720-5804</b>		
Bruce Mair	Branch Chief	202-720-1645
Jacqueline King	Program Analyst	202-720-2820
Jenny Breece	Senior Loan Officer	202-690-4011
*--Rebecca Deaton	Senior Loan Officer	202-690-2854--*
Richard Cardona-Diaz	Senior Loan Officer	202-720-0078
Mary Durkin	Senior Loan Officer	202-720-1658
Sharilyn Hashimoto	Senior Loan Officer	202-720-2743
Jonathan (Lee) Nault	Senior Loan Officer	202-720-6834
Rick Stewart	Loan Officer	202-720-1654
Gary Wheeler	Senior Loan Officer	202-690-4021
Tamara Wilson	Senior Loan Officer	202-690-4012

**Part 3 Miscellaneous Procedures and Systems****41 Nondiscrimination in FLP****A Federal ECOA**

FLP must comply with the provisions of ECOA and the implementing regulations of the \*--Federal Reserve System published in 12 CFR Part 202, which requires in part, the following notice be included on all adverse decisions.--\*

**[12 CFR 202.9(b)(1)] The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.**

**B USDA Nondiscrimination Policy**

**[7 CFR 15d.2(a)] No Agency, officer, or employee of the United States Department of Agriculture shall, on the ground of race, color, religion, sex, age, national origin, marital status, familial status, sexual orientation, or disability, or because all or part of an individual's income is derived from any public assistance program, exclude from participation in, deny the benefits of, or subject to discrimination any person in the United States under any program or activity conducted by the United States Department of Agriculture.**

**[7 CFR 15d.2(b)] No person shall be subjected to reprisal for opposing any practice prohibited by this part or for filing a complaint or participating in any manner in a proceeding under this part.**

## 41 Nondiscrimination in FLP (Continued)

**C ECOA Notice and USDA Nondiscrimination Statement on Adverse Decisions**

Include the following combined ECOA notice and USDA nondiscrimination statement on all adverse decision letters.

*The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.*

*\*--The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)*

*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or e-mail at [program.intake@usda.gov](mailto:program.intake@usda.gov).*

*Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).--\**

## 41 Nondiscrimination in FLP (Continued)

**D Nondiscrimination Statement on Advertisement of Sale for Inventory Property**

Include the following nondiscrimination statement on advertisements announcing the sale of inventory property.

*\*--The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)*

*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or e-mail at [program.intake@usda.gov](mailto:program.intake@usda.gov).*

*Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).--\**

If the material is too small to permit the full statement to be included, the material will at a minimum include the statement in print no smaller than the text.

*“The USDA is an equal opportunity provider and employer.”*



## 41 Nondiscrimination in FLP (Continued)

**E Nondiscrimination Statement on Materials for Public Information, Public Education or Distribution**

Departmental Regulation 4300-3, Equal Opportunity Public Notification Policy, requires that the following nondiscrimination statement be included on all materials produced for public information, public education, or public distribution, such as program fact sheets, brochures, and press releases. The statement shall be in English and languages appropriate to the local population.

*\*--The U.S. Department of Agriculture (USDA) prohibits discrimination against its customers, employees, and applicants for employment on the bases of race, color, national origin, age, disability, sex, gender identity, religion, reprisal, and where applicable, political beliefs, marital status, familial or parental status, sexual orientation, or all or part of an individual's income is derived from any public assistance program, or protected genetic information in employment or in any program or activity conducted or funded by the Department. (Not all prohibited bases will apply to all programs and/or employment activities.)*

*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or e-mail at [program.intake@usda.gov](mailto:program.intake@usda.gov).*

*Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). Persons with disabilities, who wish to file a program complaint, please see information above on how to contact us by mail directly or by email. If you require alternative means of communication for program information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).--\**

If the material is too small to permit the full statement to be included, the material will at a minimum include the statement in print no smaller than the text.

*“The USDA is an equal opportunity provider and employer.”*

## 41 Nondiscrimination in FLP (Continued)

**F Discrimination Complaints**

**[7 CFR 15d.4(a)] Any person who believes that he or she (or any specific class of individuals) has been, or is being, subjected to practices prohibited by this part may file on his or her own, or through an authorized representative, a written complaint alleging such discrimination. No particular form of complaint is required. The written complaint must be filed within 180 days from the date the person knew or reasonably should have known of the alleged discrimination, unless the time is extended for good cause by the Director of the Office of Civil Rights or his or her designee. Any person who complains of discrimination under this part in any fashion shall be advised of his or her right to file a complaint as herein provided.**

**[7 CFR 15d. 4(b)] All complaints under this part should be filed with the Director of the Office of Civil Rights, United States Department of Agriculture, Washington, D.C. 20250, who will investigate the complaints. The Director of the Office of Civil Rights will make final determinations as to the merits of the complaints under this part and as to the corrective actions required to resolve program complaints. The complainant will be notified of the final determination on his or her complaint.**

**Note:** If the borrower files a civil rights complaint with FLP personnel, FLP personnel will immediately submit it to CR.

**[7 CFR 15d.4(c)] Any complaint filed under this part alleging discrimination on the basis of disability will be processed under 7 CFR Part 15e.**

**G Processing Loan and Servicing Applications When an Applicant Files a Discrimination Complaint**

Under no circumstances will FSA:

- delay the processing of a loan or servicing application pending the outcome of a filed discrimination complaint
- deny a loan or servicing request because a discrimination complaint has been filed
- accelerate or foreclose a loan before a discrimination complaint is closed.

**Note:** See subparagraph H for guidance on determining if a discrimination complaint has been filed.

## 41 Nondiscrimination in FLP (Continued)

**G Processing Loan and Servicing Applications When an Applicant Files a Discrimination Complaint (Continued)**

If an applicant or borrower files, or has filed, a discrimination complaint against the agency official responsible for processing the loan or servicing application, DD or SED will assign a different official to process the request. Processing responsibility may be reassigned to:

- an authorized agency official from either of the following:
  - same district, but a different county
  - another district
- DD.

**Note:** Reassignment of processing loan or servicing applications is temporary. When the investigation is closed, and if it is determined that discrimination did not occur, the loan or servicing application will be returned to the appropriate office.

**H Determining if a Discrimination Complaint Has Been Filed at CR**

FLC or designee will contact the National Office by e-mail to ensure that a discrimination complaint has not been filed before borrower account acceleration, again before borrower account foreclosure, and if needed, just before reclassifying debt as CNC. Before:

- acceleration, State Office must contact the National Office for civil rights filing clearance after conclusion of all primary and preservation loan servicing and related appeal rights
- foreclosure, States with:
  - judicial foreclosure, FLC must contact the National Office after account acceleration and before referring the account to OGC for liquidation action

**Note:** If a discrimination complaint is filed after referral to DOJ, then DOJ will decide if the foreclosure shall proceed.

- nonjudicial foreclosure, FLC must contact the National Office after the account has been accelerated and before the collateral is advertised for foreclosure sale
- reclassifying an account as CNC, State Offices must contact the National Office for civil rights filing clearance.

**Notes:** See Exhibit 12 for flow charts of the process used to determine if a discrimination complaint has been filed and is open at CR.

\*--The process established in Exhibit 12, subparagraph B is suspended because of the Settlement Agreement entered into by USDA in the Keepseagle Class Action Lawsuit. See applicable FLP notices for further guidance.--\*

## 41 Nondiscrimination in FLP (Continued)

**H Determining if a Discrimination Complaint Has Been Filed at CR (Continued)**

See Exhibit:

- 13 for information to be included in e-mail to the National Office for civil rights clearance
- 13.5 for instructions on servicing settlement claimants and National Office FLP programmatic reviews.

Discrimination complaints will be processed according to 18-AO, Part 7.

**I 2008 Farm Bill Acceleration and Foreclosure Moratorium**

**[7 CFR 766.358(a)] Notwithstanding any other provisions of this subpart, borrowers who file or have filed a program discrimination complaint that is accepted by USDA Office of Adjudication or successor office (USDA), and have been serviced to the point of acceleration or foreclosure on or after May 22, 2008, will not have their account accelerated or liquidated until such complaint has been resolved by USDA or closed by a court of competent jurisdiction. This moratorium applies only to program loans made under subtitle A, B, or C of the Act (for example, CL, FO, OL, EM, SW, or RL). Interest will not accrue and no offsets will be taken on these loans during the moratorium. Interest accrual and offsets will continue on all other loans, including, but not limited to, non-program loans.**

Under the 2008 Farm Bill, there is a moratorium on the acceleration or foreclosure for certain borrowers who have a pending program discrimination complaint, or file a program discrimination complaint that is accepted as valid by OA.

When the State Office is notified by OCR or LSPMD that the borrower has an accepted complaint, it will process DLS Transaction "5G", \* \* \* using Descriptive Code "7" to establish the indicator for accounts that may be eligible for a moratorium. The effective date of the "5G" transaction will be the date the complaint was accepted by OA.

**Note:** State Offices will monitor all accounts flagged "OAC1". The State Office will process DLS Transaction "5H", \* \* \* using Descriptive Code "7" at the conclusion of the moratorium.

If the borrower has an accepted complaint at OA and the account is at the point of acceleration or in foreclosure, interest will not accrue and no offsets will be taken on any CL's, FO's, SW's, RL's, OL's, and EM's and any recoverable costs associated with these loans.

The moratorium will end on the date the claim is resolved.

If any requests for debt settlement or payoff during the moratorium are received, contact LSPMD.

**43 Debarment and Suspension (Continued)****C Guaranteed Loanmaking**

SED shall review CLP and PLP lenders and their officers and agents for debarment or suspension as follows:

- before submitting to DAFLP for approval to obtain status
- during the annual review of lender's status according to 2-FLP, paragraph 267.

Loan approval officials shall review SEL's and their officers and agents before issuing FSA-2232.

**D Causes for Debarment or Suspension**

The causes for initiating and the actions required to initiate:

- \*--debarment are in 2 CFR Part 180, Subparts F and H, and 2 CFR Part 417, Subpart H
- suspension are in 2 CFR Part 180, Subparts F and G, and 2 CFR Part 417, Subpart G.--\*

**E Exceptions**

The Secretary of Agriculture or designee may grant a written exception permitting a debarred or suspended person or entity to participate in a covered transaction according to \*--2 CFR 180.135.--\*

**44 Collecting and Coding Ethnicity, Race, and Gender Information**

**A Purpose**

FSA collects ethnicity, race, and gender information for reporting purposes and to ensure that targeted funds are made available to SDA's and monitor SDA participation rates in FLP.

**B Procedure for Collecting and Coding Ethnicity, Race, and Gender Information**

\*--FSA-2001, FSA-2211, FSA-2212, FSA-2301, FSA-2330, and FSA-2683 are used to--\* request ethnicity, race, and gender information of the applicant. This information may be requested only on an FSA approved form. An applicant's response to this request is optional. However, the authorized agency official must inform all applicants that for an applicant to be eligible for socially disadvantaged funds, FSA will need his or her ethnicity, race, and gender information.

When FSA receives a loan application, FSA will enter the ethnicity, race, and gender information into SCIMS so that the information can be downloaded to DLS and GLS.

48 Credit Reports (Continued)

**E Ordering Mortgage Credit Report**

Authorized agency officials who have access to FBP will access Equifax, Experian, and Trans Union data through the FBP “General” menu screen.

See Exhibit 15 for ordering credit reports through FBP.

**F Ordering Credit Reports for Nonapplicants**

There may be instances when FSA must order a joint credit report in which the spouse is required to sign the promissory note for repayment purposes, but the spouse may not have to sign the application as a co-applicant. The credit report will be ordered in the same manner that all other joint credit reports are ordered. The County Office must however, have the nonapplicant spouse sign FSA-2007 before the credit report is ordered.

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

If a County Office has problems with a credit report or credit reporting agency (e.g. data on the report is incomplete or the contractor is not complying with contract terms), then the County Office will contact the State Office for assistance.

**Note:** Agency officials will not intervene on behalf of the applicant/borrower in matters about disputed information, balances, or credit scores or ratings. These disputes will be handled according to subparagraph H.

If the issue is significant and the State Office needs assistance in resolving, the State Office \*--shall contact DAFLP according to subparagraph 4 D.--\*

\* \* \*

48 Credit Reports (Continued)

**H When the Applicant Disputes Information on the Credit Report**

If the applicant/borrower disagrees with or disputes information reflected on the credit report, refer the applicant/borrower to the company or companies issuing the credit report at the following phone numbers:

- Trans Union at 312-258-1717 to obtain a copy of their credit report or 800-916-8800 for customer service
- Experian at 888-397-3742 to obtain a copy of their credit report or 800-831-5614, extension 3 for customer service
- Equifax at 800-685-1111 to obtain a copy of their credit report or 800-685-5000, extension 2 for customer service.

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

**I Credit Report Fees - Cost to the Applicant**

Applicants will be charged for reports according to the following.

Applicant	Cost
Individual	\$13.50
Joint	\$20.25
Entity	\$75.00

**Notes:** A husband and wife, who are members of an entity, **will** be charged a joint credit report fee. Individual credit reports will then be obtained for each.

No fee will be collected for servicing only applications according to 4-FLP, subparagraph 116 A or 5-FLP, subparagraph 81 C.

**J Recording Fees**

The appropriate fee for credit reports collected will be recorded on FSA-2001, FSA-2301, \*-FSA-2314, FSA-2330, and FSA-2683.--\*

**K Processing Credit Report Fees**

See 3-FI to process credit report fees.

**L Payment of Invoices for Credit Reports**

The National Office will:

- receive monthly invoices showing State usage
- submit payment to the vendor for credit reports generated through FBP.

52 ADPS (Continued)

**H State Office Action**

SED shall ensure timely automation processing and that a County Office is at an acceptable level by:

- training at least 2 employees to process transactions
- processing ADPS transactions as of the effective date or the next workday thereafter
- using “Action Pending Codes” from Online Help when necessary to delay initial processing or make discrepancy corrections.

**\*--I ADPS and DLS TC’s and Titles**

The following provides ADPS TC’s and titles.

TC	Title
1A <u>2/</u>	Direct or Guaranteed Loan - Obligation Only
1C <u>2/</u>	Check Request
1D <u>2/</u>	Cancellation of Loan/Grant - Obligation Only
1E <u>1/</u>	Check Cancellation - Obligation Retained

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

## 52 ADPS (Continued)

## \*--I ADPS and DLS TC's and Titles (Continued)

TC	Title
1F <u>2/</u>	Loan Closing
1G	Credit Sale
1H	Cash Sale/Transfer - Acquired Property
1I	Judgment Cost
1J <u>1/</u>	Cancellation of Loan and/or Check
1K <u>1/</u>	Nonrecoverable Cost
1L/L1	Recoverable Loan Cost
1M <u>2/</u>	Assumption
1M <u>2/</u>	Consolidation
1M <u>2/</u>	Reamortization
1M <u>2/</u>	Reschedule
1O <u>1/</u>	Natural Resource Conservation Service Advance
1P <u>1/</u>	Insurance Charge
1R <u>1/</u>	Default Charge
1S	Lease of Real Property
1T	Correction of Statistical Information
1W <u>1/</u>	Loan Charge Adjustment
1X	Acquired Property Cost
1Y <u>1/</u>	Loan/Grant Cancellation - Obligation and Check
2A <u>1/</u>	Field Office Cash Collection - Initial Update
2B <u>1/</u>	Field Office Cash Collection - Subsequent Update
2C <u>1/</u>	Cash Uncollectible - Field Office Payment
2E <u>1/</u>	Cash Collection - Acquired Property or Lease Payment
2F <u>1/</u>	Reversal and Reapplication of Payment - Same Borrower
2R <u>1/</u>	Cash Collection Refund
2U <u>1/</u>	Reversal and Reapplication of Payment - Different Borrower
2W <u>1/</u>	Cash Uncollectible - Direct Payment
2X <u>1/</u>	Direct Payment Cash Collection - Initial Update
2Y <u>1/</u>	Direct Payment Cash Collection - Subsequent Update
2Z <u>1/</u>	Reapplication - Correct Payment Type
3B	Notice of Judgment
3C <u>1/</u>	Default Credit

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

## 52 ADPS (Continued)

## \*--I ADPS and DLS TC's and Titles (Continued)

TC	Title
3E	Acquisition - Property
3F <u>1/</u>	Employee Defalcation
3G <u>1/</u>	Noncash Credit - Administrative Adjustment
3H <u>2/</u>	Conservation Contract
3K	Debt Settlement
3L	Writeoff Lease Account
3N <u>1/</u>	Noncash Application - Assumption Agreement
3O <u>1/</u>	Equity Receivable Amortization - Shared Appreciation Loan
3P <u>1/</u>	Noncash Credit - 3 <sup>rd</sup> Party Judgment
3Q	Net Recovery Buyout/SFH Equity Recapture
3Q <u>2/</u>	Market Value Buyout
3R	Shared Appreciation Writedown
3T	Notice of 3 <sup>rd</sup> Party Judgment
3V <u>2/</u>	Equity Receivable - Full Sale
3V <u>2/</u>	Equity Receivable - Maturity
3V <u>2/</u>	Equity Receivable - Maturity With Partial Sale
3V <u>2/</u>	Equity Receivable - Partial Sale
3Y	Acquired Property - Conservation Easement
4A <u>2/</u>	Loan Transfer
4A <u>2/</u>	Manage Case Number - Loan
4C <u>1/</u>	Change in Name and Address
4D <u>2/</u>	Customer Transfer
4D <u>2/</u>	Manage Case Number - Customer
4E <u>1/</u>	Replacement of Interim Instruments - Amortized/Bond Accounts
4F <u>1/</u>	Change in Loan Number
4G <u>1/</u>	Assumption Agreement - Same Rates and Terms
4J <u>1/</u>	Focal Interest Adjustment
4K <u>1/</u>	Reopen Closed Property/Lease Account
4K/K4	Reopen Closed Borrower/Holder/Equity Account - Establish Settlement Code
4L <u>1/</u>	Correction of Annual Installments
4M <u>1/</u>	Maturing of Account
4N <u>1/</u>	Acceleration of a Borrower Account
4O <u>1/</u>	Deceleration of a Borrower Account

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

52 ADPS (Continued)

\*-I ADPS and DLS TC's and Titles (Continued)

TC	Title
4P <u>1/</u>	Schedule Status Adjustment
4Q <u>1/</u>	Loan Bond Installments
4R <u>1/</u>	Adjustment of Bond Installments
4S <u>1/</u>	Miscellaneous Adjustments
4U <u>1/</u>	Reestablish Loan Account - Name and Address
5A	Case Reclassification - Collection Only to Active
5B	Case Reclassification - Active to Collection Only
5C <u>1/</u>	Change in Kind Code
5D	Change in Veteran Status - to Veteran
5E <u>1/</u>	Establish Suspend Code
5F <u>2/</u>	Remove Suspend Code
5G <u>2/</u>	Add Customer Flag
5H <u>2/</u>	Remove Customer Flag
5J <u>1/</u>	Change Purchase Code
5K	Change in Veteran Status - to Nonveteran
5L	Acquired Property Maintenance
5M	Change in Race/Type of Applicant/Collateral/Acceleration Date/Training Code and Dates
5N	Change in Statistical Codes
5Q <u>1/</u>	Correction of Association/Bond/Document/Payment Code
5R <u>1/</u>	File Adjustment

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

52 ADPS (Continued)

\*-I ADPS and DLS TC's and Titles (Continued)

TC	Title
5S <u>1/</u>	Record Debt Set-Aside
5S <u>2/</u>	Record Disaster Set-Aside
5T <u>1/</u>	Reverse Debt Set-Aside
5T <u>2/</u>	Cancel Disaster Set-Aside
5W <u>2/</u>	Record Loan Deferral
5X <u>1/</u>	Reverse Loan Deferral Expiration/Cancellation
5Y <u>2/</u>	Cancel Loan Deferral
8H <u>1/</u>	Split/Combine Loans - Account Status
8M	Limited Resource Loan Review
8N	Record Borrower/Loan Classification Data
8P	Acquired Property - Subdivision
8R <u>2/</u>	Interest Rate Adjustment
9E	Suspend Code - Acquired Property
9G <u>2/</u>	Change in Borrower/Property Mail Code
GA(4030)	Guaranteed Loan Closing Report
GB(4031)	Request Interest Assistance Payment
HA(4930) <u>1/</u>	Reverse a Guaranteed Loan Closing Report
HB(4931) <u>1/</u>	Reverse/Adjust a Subsidy Payment

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

## 52 ADPS (Continued)

**\*--J Important Calendar 2012 Year-End Dates**

Various transactions are suspended or disabled as needed to perform calendar year-end activities. The following dates are applicable to the availability of ADPS.

<b>Action</b>	<b>Date</b>	
<b>Loan Activity Cutoff</b> – the last day that loan activity dated in calendar year 2012 can be processed to be reflected on FSA-2065 for 2012 and related IRS forms	Tuesday, January 8, 2013	
<b>Availability of ADPS Terminals</b>		
<b>Holiday Schedule:</b> Terminals available until 3 p.m. c.t. because of the holiday	Monday, December 24, 2012 (no update) Monday, December 31, 2012	
<b>Transaction Processing:</b> Terminals will be available to provide additional time for initial transaction entry and discrepancy correction before preparing the Annual Statements.	Saturday, January 5, 2012 Terminals available from 6 a.m. to 3 p.m. c.t.	
<b>Loan Activity Cutoff:</b> Transactions recorded through the terminals after the Loan Activity Cutoff, will be scheduled for update on the evening of January 8, 2013.	Tuesday, January 8, 2013 Terminals available from 6 a.m. to 7 p.m. c.t.	
<b>Transaction suspension/Enabled Dates</b>		
<b>Transactions</b>	<b>Suspension Date</b>	<b>Enabled Date</b>
TC 4A TC 4C TC 4D	December 21, 2012	January 11, 2013
TC 4F TC 4G TC K4	December 27, 2012	January 11, 2013

--\*

**Part 5 Planning and Performing Construction and Other Development**

**121 Overview**

**A Purpose**

**[7 CFR 761.10(a)] This section describes Agency policies regarding the planning and performing of construction and other development work performed with:**

- (1) Direct FLP loan funds; or**
- (2) Insurance or other proceeds resulting from damage or loss to direct loan security.**

**122 Borrower Requirements for Preparing a Construction and Development Plan****A Applicability**

An applicant for an FLP loan for construction or repair of farm dwellings, service buildings, \*--or land development must submit a construction and development plan to FSA before loan approval.--\*

A borrower using insurance or other proceeds resulting from the damage or loss of loan security for construction, repair, or land development must submit a construction and development plan to FSA before the release of any proceeds.

**B Funds for Development Work**

[7 CFR 761.10(b)] **The applicant or borrower:**

**(1) Must provide the Agency with an estimate of the total cash cost of all planned development prior to loan approval.**

**Note:** Estimates must be provided from the supplier or contractor who will provide services or perform the repair.

**(2) Must show proof of sufficient funds to pay for the total cash cost of all planned development at or before loan closing.**

**(3) Must not incur any debts for materials or labor or make any expenditures for development purposes prior to loan closing with the expectation of being reimbursed from Agency funds.**

Acceptable sources of funds to pay for the planned development include loan proceeds, any cash furnished by the borrower, proceeds from cost sharing programs, or proceeds from the sale of property.

## 122 Borrower Requirements for Preparing a Construction and Development Plan (Continued)

**C Scheduling, Planning, and Completing Development Work**

[7 CFR 761.10(c)] The applicant or borrower:

- (1) Is responsible for scheduling and planning development work in a manner acceptable to the Agency and must furnish the Agency information fully describing the planned development, the proposed schedule and the manner in which it will be accomplished.**

Construction and development work may be performed either by the contract method or the borrower method.

Under the contract method, construction and development contractors perform work according to a written contract with the applicant or borrower. Under the borrower method, the applicant or borrower will perform the construction and development work.

The borrower method may only be used when the authorized agency official determines, based on information from the applicant, that both of the following conditions apply.

- The applicant possesses or arranges to obtain the necessary skill and managerial ability to complete the work satisfactorily
- Such work will not interfere with the applicant's farming operation or work schedule.

An applicant or borrower must submit FSA-2150 along with the following information:

- cost estimates that fully describe the materials to be used and the work to be performed according to subparagraph B
- certified drawings, specifications, or contract documents that completely describe the work, including all landscaping, repairs, and site development
- technical data, tests, or engineering evaluations, if requested by FSA.

\*--The applicant or borrower must identify and inform FSA of the authorities or professionals who will perform inspections before initiating conservation or development projects.--\*

**D Qualified Technical Services**

The applicant or borrower:

**[7 CFR 761.10(c)(5)] Is responsible for obtaining any required technical services from qualified technicians, trades-people, and contractors.**

The applicant should be advised to review copies of license, liability insurance, and bond coverage; however, copies are not required for the borrower's file.

## 122 Borrower Requirements for Preparing a Construction and Development Plan (Continued)

**E Construction and Repair Standards**

**[7 CFR 761.10(d)] (1) The construction of a new building and the alteration or repair of an existing building must conform with industry-acceptable construction practices and standards.**

- (2) All improvements to a property must conform to applicable laws, ordinances, codes, and regulations.**
- (3) The applicant or borrower is responsible for selecting a design standard that meets all applicable local and state laws, ordinances, codes, and regulations, including building, plumbing, mechanical, electrical, water, and waste management.**
- (4) The Agency will require drawings, specifications, and estimates to fully describe the work as necessary to protect the Agency's financial interests. The drawings and specifications must identify any specific development standards being used. Such information must be sufficiently complete to avoid any misunderstanding as to the extent, kind, and quality of work to be performed.**
- (5) The Agency will require technical data, tests, or engineering evaluations to support the design of the development as necessary to protect its financial interests.**
- (6) The Agency will require the applicant or borrower to provide written certification that final drawings and specifications conform with the applicable development standard as necessary to protect its financial interests. Certification must be obtained from individuals or organizations trained and experienced in the compliance, interpretation, or enforcement of the applicable development standards, such as licensed architects, professional engineers, persons certified by a relevant national model code organization, authorized local building officials, and national code organizations.**

\*--Certification required may vary based on type of construction and amount needed and may include, but not be limited to:

- permits issued by local building authorities, based on review of detailed plans and specifications
- licensed general contractor
- local building company.--\*

## 124 Inspections

## A Applicant/Borrower Inspections

**[7 CFR 761.10(e)(1)] The applicant or borrower is responsible for inspecting development work as necessary to protect their interest.**

The borrower's inspection ascertains that the actual construction and development work conforms with all plans, applicable design standards, and local, State, and Federal laws and regulations. In addition, an inspection helps to ensure that contractors and subcontractors comply with the contract terms and that structures are in livable and operable condition before final payment.

The authorized agency official will evaluate the following in determining if FSA inspections are needed:

- total cost of construction
- complexity of project
- whether State or local Government inspections address the full scope of design or performance issues of concern to FSA
- cost of obtaining inspections and availability of professional inspection services.

**\*--[7 CFR 761.10(e)(2)] The applicant or borrower must provide the Agency written--\* certification that the development conforms to the plans and good construction practices, and complies with applicable laws, ordinances, codes and regulations.**

Where required by applicable State or local laws, ordinances, codes, and regulations, the borrower must have inspections performed by responsible State or other Government authorities. The borrower must provide a copy of the written certification obtained from the State or local authorities as appropriate.

\* \* \*

Complex projects may require several inspections. For example, inspections may be appropriate for major building components (e.g., wiring) that would not be visible when construction is complete. At a minimum, inspections of most new construction should include mechanical, plumbing, electrical, and all applicable requirements about water and sewage disposal. Inspections for repairs and some types of new construction (e.g., service buildings without utilities) are more limited in scope.

**124 Inspections (Continued)****B Other Inspections**

**[7 CFR 761.10(e)(3)] The Agency will require the applicant or borrower to obtain professional inspection services during construction as necessary to protect its financial interests.**

**(4) Agency inspections do not create or imply any duty or obligation of the Government to the applicant or borrower.**

When performed, FSA inspections are for FSA's benefit, not to assure the borrower that the construction is according to plans and specifications. The purpose of an inspection is to determine that FSA has adequate security for its loan and loan funds or security proceeds are used as planned.

Inspections by FSA staff are not mandatory. However, to protect the interest of the Government, an authorized agency official should participate in final inspections, accompanied by the borrower if practicable. FSA inspections will be to certify that funds were used for authorized purposes and not to guarantee workmanship or construction soundness.

Inspections will be documented in the borrower case file.

**C Correction of Deficiencies**

The borrower is responsible for following up on the correction of deficiencies noted in any inspection and must provide FSA with documentation of follow-up and correction of deficiencies.

If the borrower or the contractor refuses to correct the deficiencies, the authorized agency official will contact the State Office for guidance.

**D Reviewing Incomplete Developments**

If the borrower has not completed development work within a reasonable time after the date of loan closing or receipt of security proceeds and the authorized agency official has determined that the borrower cannot or will not complete the development, the authorized agency official must contact the State Office for guidance.

**Note:** Any funds remaining in the supervised bank account should be handled according to subparagraph 103 D.

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

## Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2212	Preferred Lender Application For Guarantee		44, 47
FSA-2232	Conditional Commitment		43, Ex. 7
FSA-2233	Lender Certification		43
FSA-2235	Loan Guarantee		Ex. 7
FSA-2242	Assignment of Guarantee		Ex. 7
FSA-2254	Guaranteed Loan Report of Loss		Ex. 35
FSA-2292	Guaranteed Loan Processing Checklist		Ex. 35
FSA-2301	Request For Youth Loan		Ex. 15
FSA-2304	Notice of Incomplete Application		Ex. 35
FSA-2305	Second Notice of Incomplete Application		Ex. 35
FSA-2306	Notice of Application Withdrawal/Pending Withdrawal		Ex. 35
FSA-2307	Notice of Complete Application		Ex. 35
FSA-2308	Notice of Eligibility for FSA Assistance		Ex. 35
FSA-2311A	Emergency Loan Calculations		Ex. 15
FSA-2313	Notification of Loan Approval and Borrower Responsibilities		202
FSA-2314	Streamlined Request for Direct OL Assistance		48
FSA-2318	Agreement for Disposition of Jointly-Owned Property		Ex. 35
FSA-2330	Request for Microloan Assistance		44, 48
FSA-2341	Certification of Attorney		43
FSA-2342	Certification of Title Insurance Company		43
FSA-2510	Notice of Availability of Loan Servicing to Borrowers Who Are 90 Days Past Due		3
FSA-2512	Notice of Availability of Loan Servicing to Borrowers Who Are Current, Financially Distressed, or Less Than 90 Days Past Due		3
FSA-2514	Notice of Availability of Loan Servicing to Borrowers Who Are in Non-Monetary Default		3
FSA-2535	Conservation Contract		3
FSA-2543	Shared Appreciation Agreement		3
OF-347	Order for Supplies and Services		165
RD 1922-15	Administrative Appraisal Review for Single Family Housing		143
RD 1940-22	Environmental Checklist for Categorical Exclusions		Ex. 15, 35
SF-1449	Solicitation/Contract/Order for Commercial Items		165

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

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

## Abbreviations Not Listed in 1-CM

The following abbreviations are not listed in 1-CM.

<b>Approved Abbreviation</b>	<b>Term</b>	<b>Reference</b>
ACIF	Agricultural Credit Insurance Fund	163
ADR	alternative dispute resolution	42
AO	Administrative Officer	25, 27
AOB	Administrative Operations Branch	162
ARRA	American Recovery and Reinvestment Act of 2009	28, 163
BIR	Business Information Report	48
BPA	Blanket Purchase Agreement	161, 162, 165
BOPR	Borrower Property Table	162, 166
CCR	Central Contractor Registration	162, 165
CDAT	Consent Decree Action Team	Ex. 12, 15
CIP	critical information protection	Ex. 15
CL	conservation loan	29, 45, 201, 222, 223, 251, 263, Ex. 2, 15, 16
CMT	Constant Maturity Treasury	Ex. 17
CNC	currently not collectible	251, Ex. 12, 15
CONACT	Consolidated Farm and Rural Development Act	1, 21, 29, 251
DDORS	District Director Oversight Reporting System	442, 443
eDALR\$	electronic Debt and Loan Restructuring System	Ex. 13.5, 15, 17
DUNS	Data Universal Numbering System	43
EIN	employer identification number	162, Ex. 15
ERSR	Electronic Repository of Security Requests	53
FAR	Federal Acquisitions Regulation	162, 165
FCAO	Farm Credit Applications Office	49
FCG	financial control group	162
FHP	Farm Home Plan	Ex. 15
FISMA	Federal Information Security Management Act	Ex. 15
FLPRA	Farm Loan Programs Risk Assessment	Part 9
FmHA	Farmers Home Administration	2
FMMI	Financial Management Modernization Initiative	162, 163, 164, 165, 166, 168, 169
ISA	installment set-aside	Ex. 15
ITLAP	Indian Tribal Land Acquisition Program	2, Ex. 16



## Farm Business Plan - FSA User Guide (Continued)

### A Overview (Continued)

#### 11 Credit Reports (Continued)

##### d Ordering Credit Reports for Entities (Continued)

\*--If similars are found, a “List of Similars” will be displayed. Review the information carefully before choosing a similar. If there is no match in the “List of Similars”, exit the screen and there will be no charge to the customer.

If a match is available CLICK “**Select**” next to the entity name.--\*

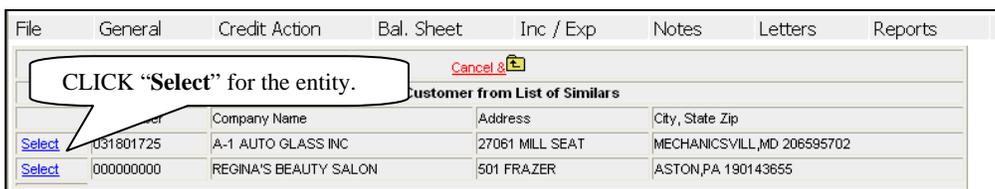


Figure 9d

The Credit Report Information Screen will be redisplayed. Click the date to view a copy of the Business Report.

To order Credit Reports for each entity member, they must first be added to the “Related Entities” Section on the General Information Screen. Credit Reports can then be ordered on each individual entity member according to **Ordering Credit Reports for Individuals** (Section A 11 c).

**Note:** A husband and wife, who are members of an entity, **will** be charged a joint Credit Report fee even though individual Credit Reports will be obtained for each.

##### e To Print a Report

With the report displayed, **right-click** and CLICK “**Print**”.

##### f 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 be displayed with a cryptic error message. When this happens, it is important to navigate back to the Credit Report Information Screen to investigate the cause of the error.

As displayed on the following screen print, the attempted pull event will display the word “Error” after the pull date. CLICK “**Error**” 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 the address that was populated here from the General Information Screen.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

k Reading the Credit Report (Continued)

The “Application Data” Section will display all available applicant personal data from the selected bureaus.

Example of Public Records Section

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

The “Public Records” Section will include the name of the reporting court, plaintiff, type of record, court reference number, amount associated with the record, date filed (MM/YY), 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.

Example of Credit Section

CREDIT									
TYPE	CREDITOR ACCOUNT NUMBER	REPORTED OPENED	HIGH CREDIT	BALANCE PAST DUE	MO PAYM TERMS	MONS RATED	30   60   90+ PAYMENT PATTERN	T	P
OPEN ACCOUNTS									
⊖	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 ***									
⊖	C WACH BKCRD 43272	03/06 03/00	\$3000	\$1886	\$10 MIN	19	0x30 0x60 0x90 1111X1111X1X 111		R01
⊖	C GMAC 5555555555	06/02 06/97	\$68000	CLOSED	- 360 Mth	20	8x30 1x60 3x90 ---222-2222 21-554311		I3
02/02 - 12, 01/02 - 12, 12/01 - 12, 10/01 - 12, 09/01 - 12									
*** TRANS UNION ***									
⊖	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, and other derogatory and closed accounts. Each section type is comprised of several fields described in the following.

**Note:** Optional fields are chosen in the “Access Code” setup.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

k Reading the Credit Report (Continued)

\*--

Field	Description
ECOA – Account Designator Code	<p>Applicable codes are the following:</p> <ul style="list-style-type: none"> <li>• “A”, Authorized User (does not have financial responsibility)</li> <li>• “B”, On behalf of another (has financial responsibility)</li> <li>• “C”, CoMaker (contractual liability)</li> <li>• “I”, Individual (sole use of customer)</li> <li>• “J”, Joint (joint contractual liability)</li> <li>• “M”, Maker (subject liable, co-signer liable in case of default)</li> <li>• “O”, Undesignated</li> <li>• “P”, Participant (participant in shared account)</li> <li>• “S”, Shared (subject is co-signer, liable in case of default)</li> <li>• “T”, Terminated (relationship with account terminated)</li> <li>• “U”, Undesignated (undesignated or unknown)</li> <li>• “X”, Consumer Deceased</li> <li>• “Z”, Creditor reports as included in a bankruptcy.</li> </ul>
Creditor	Name of the tradeline reporting.
Account Number	Account number as reported by creditor.
Reported	Date this tradeline last reported to the bureau.
Opened	Date this tradeline opened.
High Credit	Amount of high credit on account.
Balance	Balance on account as reported by tradeline.
Past Due	Amount of payments past due.
Mo Paym	Amount of monthly payment for tradeline.
Terms	Terms of the account.
Mons Rated	Number of months this tradeline has been rated.
30   60   90+	Number of 30, 60, and 90 or more calendar days late for tradeline.
Payment Pattern	<p>Consumer payment history for the past 24 months, beginning with Reported Date:</p> <ul style="list-style-type: none"> <li>• “-”, no rating</li> <li>• “1”, current</li> <li>• “2”, 30 calendar days late</li> <li>• “3”, 60 calendar days late</li> <li>• “4”, 90 calendar days late</li> <li>• “5”, 120+ calendar days late</li> <li>• “7”, making payments in Wage Earner Plan</li> <li>• “8”, repossession/foreclosure</li> <li>• “9”, charge off.</li> </ul>

--\*

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

k Reading the Credit Report (Continued)

\*--

Field	Description
Type	<p>The following are types of accounts:</p> <ul style="list-style-type: none"> <li>• “C”, Check Credit (line of credit)</li> <li>• “I”, Installment (fixed number of payments)</li> <li>• “M”, Mortgage Installments</li> <li>• “O”, Open Account (30, 60, or 90 calendar day account)</li> <li>• “R”, Revolving or Option (open-end account)</li> <li>• “Z”, Reported as included in bankruptcy.</li> </ul> <p>The following are types of status:</p> <ul style="list-style-type: none"> <li>• “0”, Too new to rate.</li> <li>• “1”, pays account as agreed</li> <li>• “2”, 30 calendar days past due</li> <li>• “3”, 60 calendar days past due</li> <li>• “4”, 90 calendar days past due</li> <li>• “5”, 120 calendar days past due</li> <li>• “6”, Wage Earner or similar plan</li> <li>• “7”, Repossession</li> <li>• “8”, Collection/Bad Debt/Charge Off</li> <li>• “9”, Bad Debt, Place for Collection.</li> </ul>
Codes	<ul style="list-style-type: none"> <li>• “OD”, Show Ownership Description</li> <li>• “AT”, Show Account Type Description</li> <li>• “SD”, Show Account Status Description</li> <li>• “TT”, Show Trade Type Description</li> <li>• “KB”, Show Kind of Business Description</li> <li>• “N1”, Show Narrative Description 1</li> <li>• “N2”, Show Narrative Description 2.</li> </ul>
Late Dates	Format = MM/YY – Type & Status, multiples are delimited with a comma, options include from “None” to 5 dates.

--\*

Example of Credit Summary Section

CREDIT SUMMARY									
	COUNT	W/BAL	BALANCE	PAYMENTS	PASTDUE	30	60	90	LAST LATE
MORTGAGE	0	0	0	0	0	0	0	0	0
INSTALLMENT	2	2	27,860	796	0	0	0	0	0
REVOLVING	7	3	2,594	40	0	0	0	0	0
COLLECTION	1	0	0	0	0	0	0	0	0
OTHER	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>10</b>	<b>5</b>	<b>\$30,454</b>	<b>\$836</b>	<b>\$0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
PAID AS AGREED	9			0					
CURR DELINQUENT	1			0					
TOTAL DELINQUENT	1			0					
INQUIRES	1			0					
PUBLIC RECORDS	1			0					
				LIENS	0				
				JUDGEMENTS	1				
				FORECLOSURES	0				
				BANKRUPTCIES	0				
				GARNISHMENTS	0				
									<b>64% Available</b>

The “Credit Summary” Section summarizes all of the tradelines in the “Credit Summary” Section by trade type.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

k Reading the Credit Report (Continued)

Field	Description
Type of Tradeline	<ul style="list-style-type: none"> <li>• Mortgage</li> <li>• Installment</li> <li>• Revolving</li> <li>• Collection</li> <li>• Other</li> </ul>
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 calendar days past due.
90	Count of trades by type that are 90 calendar 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.
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 <b>minus</b> Balance) <b>divided by</b> High Credit)

**FLP Rates**

**A Interest Rates for FLP's**

\*--The following provides interest rates for FLP's as of April 1, 2013.--\*

<b>Loan Type</b>	<b>Current Rate (%)</b>	<b>Date Set</b>
Rural Housing - Farm Loan Purposes		
<b>Note:</b> For the current interest rate, contact the National Office.		
Operating	*--1.375	4/1/13
Operating - Limited Resource	5.000	12/1/90
Farm Ownership and Conservation Loans	3.500	4/1/13
Farm Ownership - Limited Resource	5.000	4/1/86
Farm Ownership - Down Payment	1.500	5/22/08
Farm Ownership - Joint Financing	5.000	3/24/97
Soil and Water	3.500	4/1/13--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--3.500	4/1/13
Farmer Program - Homestead Protection	3.500	4/1/13
Shared Appreciation Amortization	2.500	4/1/13
Softwood Timber Loans	3.500	4/1/13
Economic Emergency - Operating	1.375	4/1/13
Economic Emergency - Real Estate	3.500	4/1/13
Emergency - Amount of Actual Loss	2.375	4/1/13
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	5.500	4/1/13--*
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.625	1/1/13
Emergency - Annual Production	4.625	1/1/13
Nonprogram - Chattel Property	4.625	1/1/13
Nonprogram - Real Property	*--5.500	4/1/13
Apple Loans	0.375	7/1/12
Association - Grazing	3.500	4/1/13
Association - Irrigation and Drainage	3.500	4/1/13--*
Indian Land Acquisition	5.000	2/1/91

Publication 622, which provides amortization tables and financial basic payment tables, is available from MSD Warehouse. To request Publication 622, complete FSA-159, available at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>, and submit it by 1 of the following methods:

- FAX to 816-823-4740 or 816-823-4741
- e-mail to [ra.mokansasc2.kcasbwhse](mailto:ra.mokansasc2.kcasbwhse)
- mail to:

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

**FLP Rates (Continued)**

**B Treasury Rates**

The following table provides the applicable Treasury rates.

Treasury Rates	Current Rate (%)	Date Set
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	*--0.170	4/1/13--*

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

The treasury judgment rate is the interest rate applicable to deficiency judgments for all loan types (pursuant to 28 U.S.C. Section 1961). The rate is based on the weekly average 1-year CMT yield published by the Federal Reserve System, Board of Governors. The rate shown is the most current rate posted to the Federal Reserve web site and is dated the \*--week ending March 1, 2013. The actual judgment rate is the rate for the calendar--\* week preceding the date the defendant becomes liable for interest. Access the Federal Reserve web site [www.federalreserve.gov/releases/H15/current](http://www.federalreserve.gov/releases/H15/current) for the weekly average 1-year CMT yield.

**C Historical 90-Day Treasury Bill Rates**

The following table provides the historical 90-day Treasury bill rates.

Effective Date	Rate (%)	Effective Date	Rate (%)
December 1, 1988	7.500	December 1, 1990	7.500
January 1, 1989	7.875	January 1, 1991	7.375
February 1, 1989	8.250	February 1, 1991	7.125
March 1, 1989	8.500	March 1, 1991	6.500
April 1, 1989	8.750	April 1, 1991	6.250
May 1, 1989	9.000	May 1, 1991	6.125
June 1, 1989	9.150	June 1, 1991	5.875
July 1, 1989	8.750	July 1, 1991	5.750
August 1, 1989	8.625	October 1, 1991	5.625
September 1, 1989	8.250	November 1, 1991	5.375
October 1, 1989	8.125	December 1, 1991	5.250
December 1, 1989	8.000	January 1, 1992	4.875
February 1, 1990	7.875	February 1, 1992	4.375
April 1, 1990	8.000	March 1, 1992	3.875
May 1, 1990	8.125	May 1, 1992	4.125
July 1, 1990	8.000	June 1, 1992	4.000
October 1, 1990	7.750	July 1, 1992	3.750
November 1, 1990	7.625	September 1, 1992	3.500