

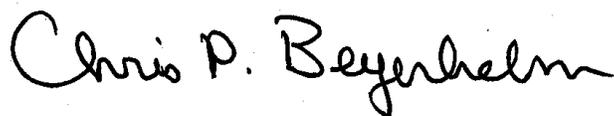
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

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

Amendment 95

Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraph 4 D has been amended to update PDEED contacts.

Subparagraph 28 A has been amended to provide that FSA-2129 may be used to conduct credit quality reviews for Microloans.

Subparagraph 28 B has been amended to provide that employees must have completed appropriate continuing education courses at the time credit quality reviews are conducted.

Subparagraph 144 C has been amended to provide that FSA will determine the appraisal report to be used in real estate appraisal reconsideration cases.

Exhibit 15 has been amended to clarify existing instructions and add new instructions for V9.1 as follows:

- subparagraph A 2 a has been amended to update ISO's FAX number
- subparagraph B 4 a has been amended to add new instructions for printing reports
- subparagraph C 6 has been amended to clarify instructions for changing the General Information model
- subparagraph J 1 has been amended to add new instructions for adding additional forms to an existing credit action
- subparagraph J 3 b a has been amended to add new instructions for copying information into WordPads.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

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

Note: The Farm Ownership – Joint Financing interest rate was set on March 24, 1997, at 5 percent. Effective February 7, 2014, the interest rate was changed to 2.50 percent.

Page Control Chart		
TC	Text	Exhibit
	1-9, 1-10 2-13 through 2-16 6-13, 6-14	1, pages 1, 2 5, pages 19, 20 15, pages 7, 8 pages 34.7-34.10 pages 43, 44 pages 98.11, 98.12 pages 98.15-98.18 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
* * *	* * *	* * *

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.

Office of the Director FAX Number 202-720-5804		
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
Direct Loan Servicing Branch FAX Number 202-720-5804		
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	*--Senior Loan Officer--*	202-720-1654
Gary Wheeler	Senior Loan Officer	202-690-4021
Tamara Wilson	Senior Loan Officer	202-690-4012

27 Maintaining Approval Authority (Continued)

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

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

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

D CED's Maintaining Responsibility for FLP Activities

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

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

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

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

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

*--DD will be responsible for tracking the number of case files on which CED completed loan servicing actions.

E Failure to Maintain Loan Approval Authority

Follow appropriate PM directives for guidance if an employee, whose position description requires the employee to maintain loan approval authority, does not successfully meet the criteria in subparagraphs C and D.--*

28 Establishing Credit Quality Standards

A Credit Quality Reviews

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

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

In developing credit quality standards and completing reviews, States may use FSA-2103, *--FSA-2104, FSA-2119, FSA-2129, or any other alternative evaluation guide provided, and,--* at a minimum, must include the critical items from each of the following:

- FSA-2103, items 2M, 2Q, 2S, and 2U
- FSA-2104, items 2A, 2H, and 2I
- FSA-2119, items 2A, 2B, 2H, 2J, and 2M.
- *--FSA-2129, items 2M, 2Q, and 2S.--*

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

*--**Notes:** All completed FSA-2103's, FSA-2104's, FSA-2119's, FSA-2129's, and/or--* alternative evaluations must be filed in operational file FLP 1-4. No original or copy will be filed in the borrower case file.

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

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

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

28 Establishing Credit Quality Standards (Continued)

B Continuing Education Requirements

Beginning in FY 2014, FLP continuing education shall become mandatory annual training for all employees with loan approval authority. SED shall:

- add the requirement for completing continuing education to the State supplement that addresses the State's credit quality standards
- *--monitor AgLearn to ensure that required continuing education released the previous FY was completed by employees with loan approval or servicing authority at the time credit quality reviews are conducted.--*

Note: Failure to complete the required continuing education courses will result in a failed credit quality review.

29 Maximum Loan Authorities

A OL, FO, CL, and EM Program Loan Limitations

Limitations on maximum loan amounts for OL, FO, and EM are established in CONACT. The Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act of 1999 (Pub. L. 105-277), amended the limitations applicable to guaranteed OL and FO by providing for an annual adjustment based on the rate of inflation applicable to FY.

[7 CFR 761.8 (a)] The outstanding principal balances for a farm loan applicant or anyone who will sign the promissory note cannot exceed any of the following at the time of loan closing or assumption of indebtedness. If the outstanding principal balance exceeds any of the limits at the time of approval, the farm operating plan must reflect that funds will be available to reduce the indebtedness prior to loan closing or assumption of indebtedness.

(1) Farm Ownership, Down payment loans, Conservation loans, and Soil and Water loans:

(i) Direct--\$300,000;

(ii) Guaranteed--\$700,000 (for fiscal year 2000 and increased at the beginning of each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);

Notes: FY 2014 loan limit is \$1,355,000.

This limit includes land contract guarantees.

29 Maximum Loan Authorities (Continued)

A OL, FO, CL, and EM Program Loan Limitations (Continued)

- (iii) Any combination of a direct Farm Ownership loan, direct Conservation loan, direct Soil and Water loan, guaranteed Farm Ownership loan, guaranteed Conservation loan, and guaranteed Soil and Water loan--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);

Notes: FY 2014 loan limit is \$1,355,000.

This limit includes land contract guarantees.

(2) Operating loans:

- (i) Direct--\$300,000;

- (ii) Guaranteed--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);

Note: FY 2014 loan limit is \$1,355,000.

- (iii) Any combination of a direct Operating loan and guaranteed Operating loan--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);

Note: FY 2014 loan limit is \$1,355,000.

- (3) Any combination of guaranteed Farm Ownership loan, guaranteed Conservation loan, guaranteed Soil and Water loan, and guaranteed Operating loan--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);

Notes: FY 2014 loan limit is \$1,355,000.

This limit includes land contract guarantees.

- (4) Any combination of direct Farm Ownership loan, direct Conservation loan, direct Soil and Water loan, direct Operating loan, guaranteed Farm Ownership loan, guaranteed Conservation loan, guaranteed Soil and Water loan, and guaranteed Operating loan--the amount in paragraph (a)(1)(ii) of this section plus \$300,000;

Notes: FY 2014 loan limit is \$1,655,000.

This limit includes land contract guarantees.

- (5) Emergency loans--\$500,000;

144 Appeals of Decisions Based on Appraisals

A Scope

This paragraph provides general information on appealing a direct loan making or loan servicing decision based on an appraisal. See 1-APP and paragraph 42 for additional information on appeals.

B When a Decision Based on an Appraisal May Be Challenged

An applicant or borrower may request reconsideration or appeal of any adverse decision based on an FSA appraisal. However, when the appraisal was obtained in connection with a request for PLS and negotiation of the appraisal has been completed according to 5-FLP, paragraph 230, the negotiated value is not appealable.

C Reconsideration of Real Estate Appraisals

An applicant or borrower may request reconsideration of an adverse decision based on a real estate appraisal and provide an independent technical appraisal review, completed by a State-certified general appraiser.

The independent technical appraisal review:

- is performed to determine whether the analysis, opinions, and conclusions in the appraisal report obtained by FSA are appropriate and reasonable
- may include either a desk review and/or a field review.

Note: The appraiser conducting the technical appraisal review must certify as to the type and extent of the review process.

At the applicant's or borrower's request, the agency official shall provide a list of State-certified general appraisers. The applicant or borrower may select an appraiser from the list or retain any other State-certified general appraiser to conduct the independent technical appraisal review according to USPAP Standard 3. The applicant or borrower must pay the cost of the independent technical appraisal review.

FSA will review the independent technical appraisal review, as well as the appraisal used to *--make the decision, and determine the final appraisal report to be used. The authorized--* agency official will notify the applicant or borrower of the outcome of reconsideration according to 1-APP.

144 Appeals of Decisions Based on Appraisals (Continued)***--D Reconsideration of Chattel Appraisals**

An independent appraisal review is performed to determine whether the analysis, opinions, and conclusions in the appraisal report obtained by FSA are appropriate and reasonable.

FSA will review the chattel independent appraisal received from the applicant or borrower, along with a copy of the appraisal, and decide the chattel's final appraised value. The authorized agency official will notify the applicant or borrower of the outcome of reconsideration according to 1-APP.

E Real Estate and Chattel Appraisal Appeals

[7 CFR 761.7(e)] Challenges to an appraisal used by the Agency are limited as follows:

- (1) When an applicant or borrower challenges a real estate appraisal used by the Agency for any loan making or loan servicing decision, except primary loan servicing decisions as specified in § 766.115 of this chapter (5-FLP, paragraph 230), the issue for review is limited to whether the appraisal used by the Agency complies with USPAP. The applicant or borrower must submit a technical appraisal review prepared by a State Certified General Appraiser that will be used to determine whether the Agency's appraisal complies with USPAP. The applicant or borrower is responsible for obtaining and paying for the technical appraisal review.**

Note: The applicant or borrower does **not** have the right to provide a second independent appraisal for consideration.

- (2) When an applicant or borrower challenges a chattel appraisal used by the Agency for any loan making or loan servicing decision, except for primary loan servicing decisions as specified in § 766.115 of this chapter (5-FLP, paragraph 230), the issue for review is limited to whether the appraisal used by the Agency is consistent with present market values of similar items in the area. The applicant or borrower must submit an independent appraisal that will be used to determine whether the appraisal is consistent with present market values of similar items in the area. The applicant or borrower is responsible for obtaining and paying for the independent appraisal.--***

Reports, Forms, Abbreviations, and Redelegations of Authority

Reports

This table lists the required reports of this handbook.

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

Forms

This table lists all forms referenced in this handbook.

Number	Title	Display Reference	Reference
CCC-10	Representations for Commodity Credit Corporation or Farm Service Agency Loans and Authorization to File a Financing Statement and Related Documents		Ex. 36
CCC-257	Schedule of Deposit		Ex. 36
FmHA 2006-21	Information Systems Management (ISM) Request for Changes to User Documentation		52
FSA-13-A	Data Security Access Authorization Form		53, 54, 166, Ex. 15, 36
FSA-137	Address Information Request		46
FSA-159	Request for Supplies, Forms, and/or Publications		Ex. 17
FSA-470	Tractor Feed Post Card for Metered Postage		46
FSA-603	Collection Register for State and County Offices		Ex. 36
FSA-851	Environmental Risk Survey Form		Ex. 36
FSA-2001	Request for Direct Loan Assistance		44, 47, 48, Ex. 36
FSA-2007	Statement Required by the Privacy Act for Non-Applicants		48
FSA-2028	Security Agreement		Ex. 36
FSA-2037	Farm Business Plan Worksheet Balance Sheet		Ex. 15
FSA-2038	Farm Business Plan Worksheet Projected/Actual Income and Expense		Ex. 15
FSA-2040	Agreement and Record of the Disposition of FSA Security/Release of Proceeds		262, 263, Ex. 7, 36
FSA-2065	Annual Statement Loan Account		49, 52
FSA-2072	Cancellation of U.S. Treasury Check and/or Obligation		169
FSA-2101	DD FLP Oversight Report Guide		Ex. 36
FSA-2103	Direct Loan Making File Review Questionnaire		28
FSA-2104	Guaranteed Loan Making File Review Questionnaire		28

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

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-2119	Delinquent Borrower Servicing File Review Questionnaire		28
FSA-2120	Moratorium Notice		41
FSA-2121	Termination of Moratorium		41
FSA-2125	Farm Loan Program County Information File Changes		46, 444
FSA-2126	Program Loan Cost Expense (PLCE) Request (Non-Contractuals only)		162, 166-169
FSA-2127	Request for CED FLP Loan Approval Authority		25
FSA-2129	Microloan Making File Review Questionnaire		28
FSA-2139	Notification of Exemption From Requirement to Provide Social Security Number		102
FSA-2140	Deposit Agreement		101, 102, Ex. 15, 36
FSA-2141	Interest-Bearing Deposit Agreement		102
FSA-2142	Statement of Deposits and Withdrawals		103, Ex. 36
FSA-2144	Designated Financial Institution Pledge of Collateral		102
FSA-2145	Demand for Withdrawal of Supervised Bank Account Funds		103
FSA-2150	Development Plan		122, 125
FSA-2153	Release by Claimants		122
FSA-2154	Release by Contractor		122
FSA-2160	Appraisal of Chattel Property		142
FSA-2161	Appraisal Report - Agricultural Tract		142
FSA-2162	Real Estate Sales Data		142
FSA-2163	Supplemental Forms-Agricultural Appraisal		142
FSA-2164	Appraisal for Mineral Rights		142
FSA-2165	Administrative Appraisal Review		143
FSA-2166	Technical Appraisal Review and Certification		143
FSA-2167	Administrative Appraisal Review for Chattel Appraisals		143
FSA-2171	Substitute Invoice		167, 169
FSA-2172	Request for Emergency Payment		169
FSA-2173	Foundation Financial Information System (FFIS) Vendor Code Request		166, 167
FSA-2198	Claimants With Closed Settlement Claims With No Appeal Hearing in Suspension		Ex. 13.5
FSA-2199	Claimants With Closed Settlement Claims With Appeal Hearing in Suspension		Ex. 13.5
FSA-2201	Lender's Agreement		47
FSA-2211	Application for Guarantee		44, 47

1/ Contact Jenny Breece at 202-720-4572 to obtain FSA-2198 and FSA-2199.

Forms List (Continued)

B Forms (Continued)

Old Form Number	New Form Number	Title	Date Made Obsolete
FSA-2110		State Office FLP Management File Review Questionnaire	3-6-06
FSA-2111		State Office Civil Rights FLP File Review Questionnaire	3-6-06
FSA-2112		Service Center FLP Management Review Questionnaire Direct Loans	3-6-06
FSA-2113		Service Center FLP Management Review Questionnaire Guaranteed Loans	3-6-06
FSA-2114		Service Center FLP Civil Rights File Review Questionnaire	3-6-06
FSA-2115		Service Center FLP Civil Rights File Review Worksheet	6-6-06
FSA-2116		Financial Data Input Form for Direct Loans	12-6-04
FSA-2117		Financial Data Input Form for Guaranteed Loans	12-6-04
FSA-2118		Lo-Doc Direct Loanmaking File Review Questionnaire	3-24-04
FSA-2119	(*)	Delinquent Borrower Servicing File Review Questionnaire	
FSA-2120		Disaster Set-Aside (1951-T) File Review Questionnaire	1-9-04
FSA-2121		Guaranteed Loan Restructuring File Review Questionnaire	3-6-06
FSA-2122		Seriously Delinquent Borrower Servicing File Review Questionnaire	3-6-06
	FSA-2123	Farm Loan Programs Testing Certification	
	FSA-2126	Program Loan Cost Expense (PLCE) Request	
	--FSA-2129	Microloan Making File Review Questionnaire--	
FSA-2130		Farm Loan Programs Training Report	3-24-04
FSA-2131		Registration for Farm Loan Programs (FLP) Orientation and/or CFAT	3-24-04

Forms List (Continued)

B Forms (Continued)

Old Form Number	New Form Number	Title	Date Made Obsolete
FSA-2300	FSA-2303	Notice of Farm Loan Programs Application Received	
FSA-2301	(*)	Youth Loan Application	
	FSA-2425	Request to Cancel Undisbursed Loan Funds	
FSA-2620	(*)	Indian Tribal Land Acquisition Program Loan Application	
FSA-2621	(*)	Indian Tribal Land Acquisition Program Tribal Council Resolution and Certification	
FSA-2622	(*)	Indian Land Acquisition Program Assignment of Tribal Income and Funds	
FSA-2623	(*)	Indian Tribal Land Acquisition Program Subordination Agreement	
FSA-2648	(*)	Civil Rights Compliance Review	
FSA-2651	(*)	Request for Special Apple Loan Program Assistance	
FSA-2652	(*)	Special Apple Program Promissory Note and Security Agreement	
FSA-2661	(*)	Request for Emergency Loan for Seed Producers Program Assistance	
FSA-2662	(*)	Emergency Loans for Speed Producers Promissory Note and Security	
FSA-2663	(*)	Subordination Agreement in Favor of the Government Emergency Loans for Seed Producers	
FSA-2664	(*)	Emergency Loans for Seed Producers Program Notice of Claim Assignment	
FSA-2670	(*)	Horse Breeder Loan Program Promissory Note	
FSA-2680	(*)	Letter of Interest	
FSA-2681	(*)	Loan Payment Guarantee Agreement and Contract Modification	
--FSA-2683		Request for Land Contract Guarantee Assistance--	

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security (Continued)

a User Access to the FBP System (Continued)

- FLC or FBP Coordinator will:
 - ensure that a completed/signed FSA-13-A has been received before FBP user access request is processed
 - process FSA-13-A according to FBP - State FBP Coordinator User Guide, Section C1 or C2
 - sign and date FSA-13-A, in the “Other/Comments” section when the request has been processed

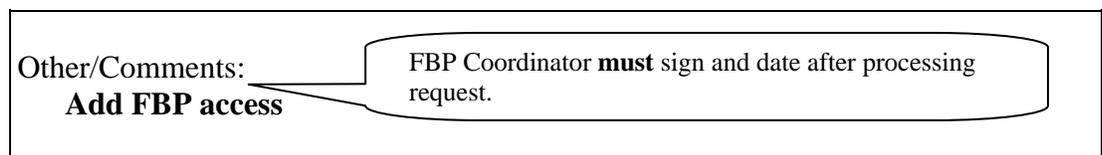


Figure 0, FBP Coordinator Signature

- send the processed FSA-13-A to the SLR, with a request that the form be e-mailed or *--FAXed to ISO at 877-828-2051--*
- notify the immediate supervisor and employee when FSA-13-A has been processed
- monitor emails received from ISO when an employee has left FSA. If FSA-13-A has not already been received, then notify the employee’s supervisor that FSA-13-A needs to be completed

Note: The ERSR online system cannot be used for FBP access requests.

- ISO will send a confirmation email when FSA-13-A is received.

FSA National Office and Other Employees

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

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

2 System Access and Security (Continued)

b Exiting the FBP System

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

c Customers Obtaining Access to the FBP System

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

3 Privacy of Information

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

Farm Business Plan - FSA User Guide (Continued)

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

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

a General – Generating and Printing Reports (Continued)

*--Some reports listed on the Available Reports Screen are only available in PDF format.
To open a report available in PDF, CLICK “PDF” icon.

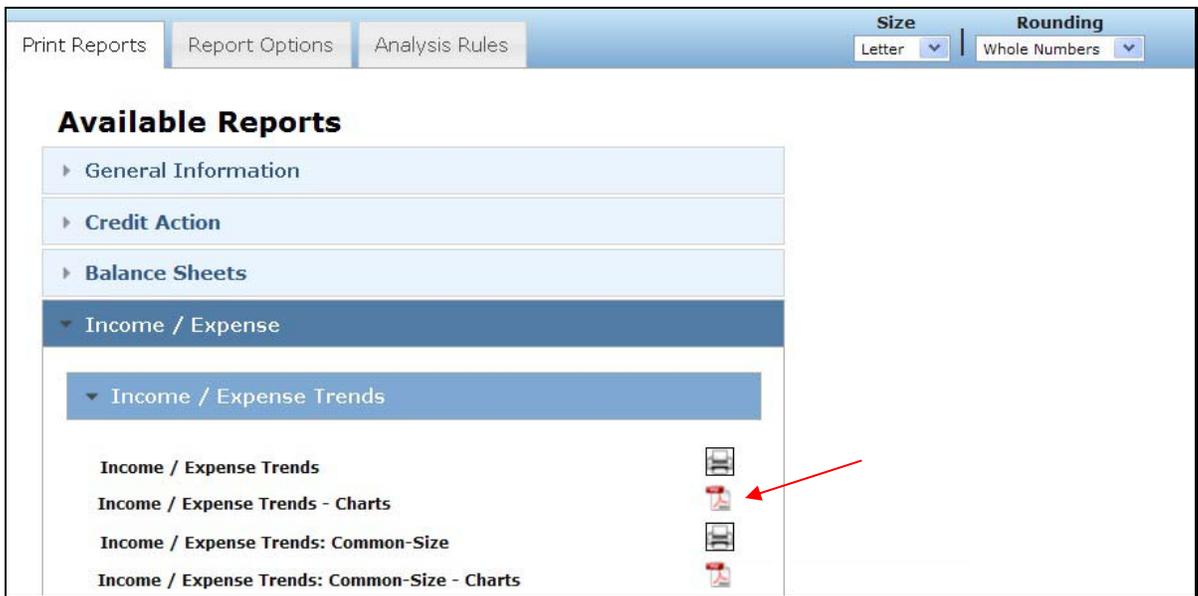


Figure 11f, Select PDF

A “File Download” dialog box will be displayed that allows users to open, save, or cancel the download. CLICK “Open” to view/print the report or “Save” to rename the report and save to another location.

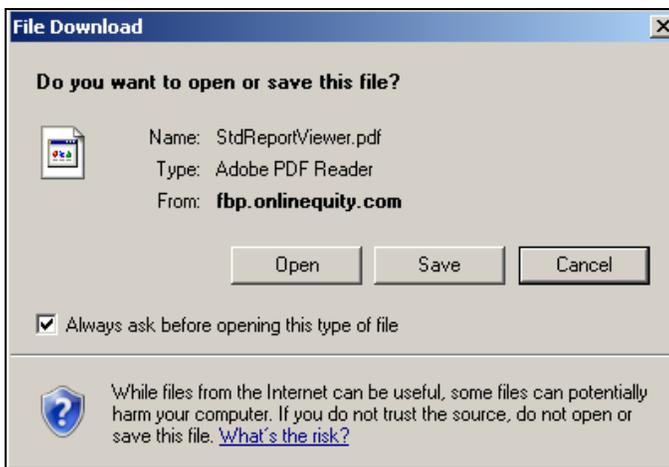


Figure 11g, Open/Print or Save Report--*

Farm Business Plan - FSA User Guide (Continued)

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

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

a General – Generating and Printing Reports (Continued)

If users click “Open”, the report will be displayed. CLICK “Printer” icon to print the report.

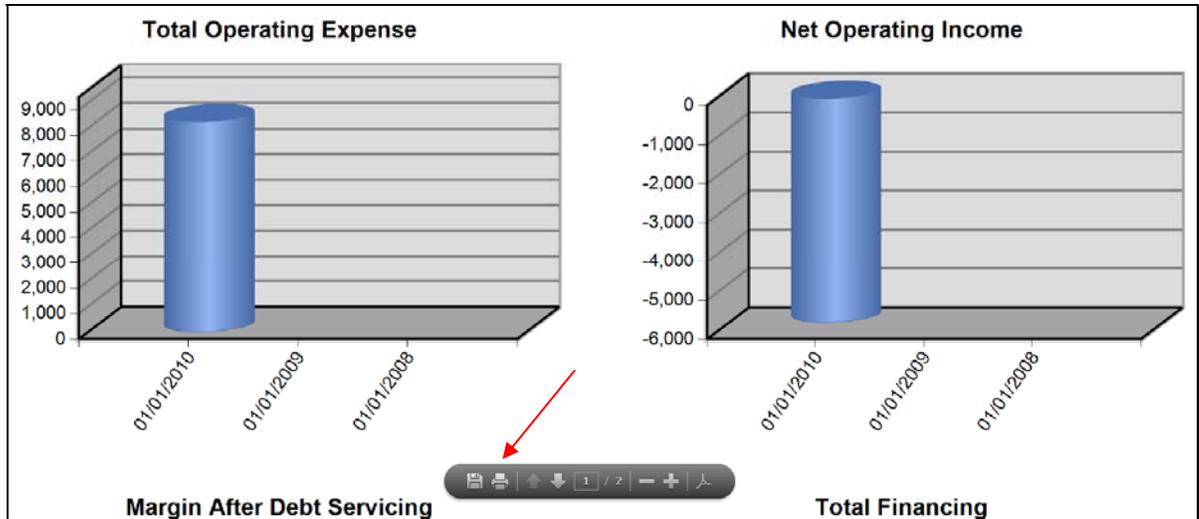


Figure 11h, Print a Report From PDF

*--Some reports listed on the Available Reports Screen are available in multiple formats on the ReportViewer. To open a report in the ReportViewer, CLICK “Printer” icon.

Note: Do not click multiple times because this may open multiple windows and slow performance.

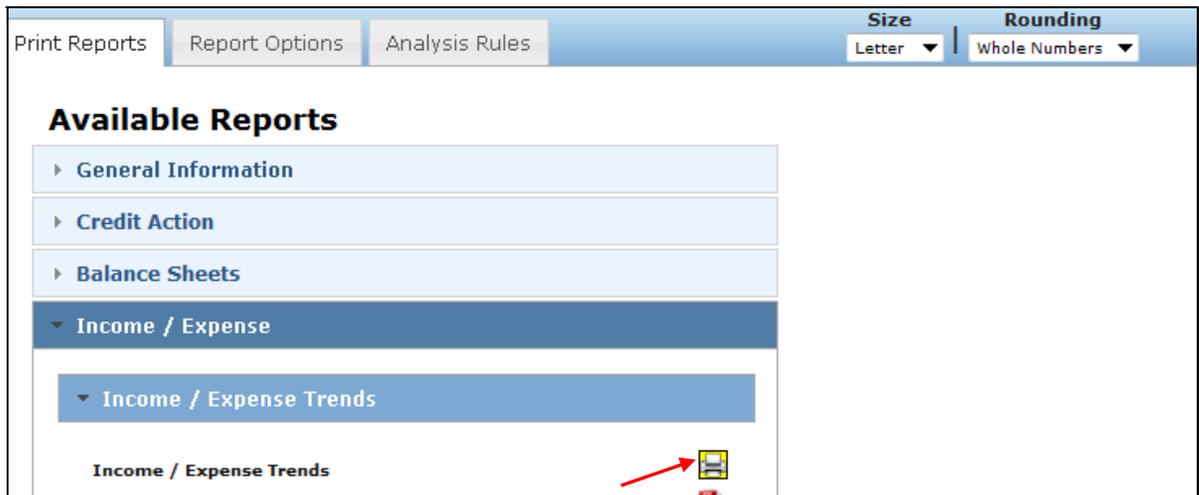


Figure 11i, Select the printer icon--*

Farm Business Plan - FSA User Guide (Continued)

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

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

a General – Generating and Printing Reports (Continued)

*--In the following ReportViewer that will be displayed, navigation and printing options are available from the Menu Bar.

To:

- **export** in a different format, from the “**Export to the selected format**” drop-down list, select a format for the report. To export the report in the displayed format, **CLICK** “**Export**” icon. After a format is selected, that format will remain as the system default until a different format is selected
- update information on a report, **CLICK** “**Refresh**” icon. A report can be kept open, changes made to information on a document, and when users click “**Refresh**” icon, the report and the new changes will be displayed.
- print the report in PDF format, **CLICK** “**Printer**” icon.

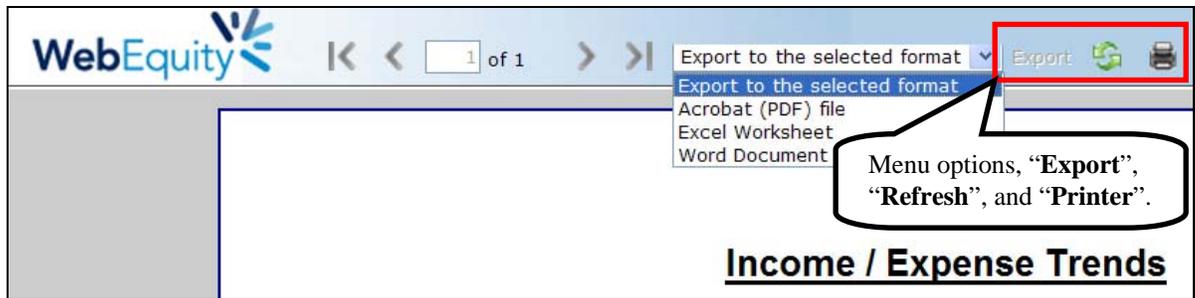


Figure 11j, Select the report format--*

Farm Business Plan - FSA User Guide (Continued)

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

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

a General – Generating and Printing Reports (Continued)

*--Depending on the version of user’s browser, a “File Download” dialog box will be displayed that allows users to open, save, or cancel the download. **CLICK “Open”** to view/print the report, or **CLICK “Save”** to rename the report and save to a preferred location.

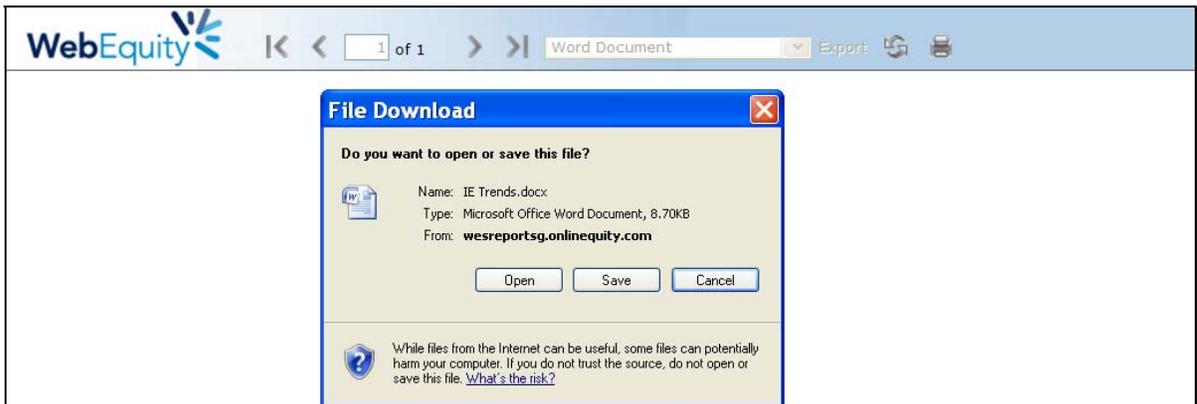


Figure 11k, Open or Save the Report--*

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

5 Farm Assessment Information (Continued)

c Copying Data Into WordPad

See **Copying Data Into WordPad** (Section J 3 b) for instructions on copying Word or Excel information into the Assessment WordPad.

6 Change General Information Model

*--On the General Information Screen, when updating the assessment information, always ensure that the most current General Information model is displayed.

New customers added to FBP will automatically have the most current General Information model displayed. Existing customers will need to have the General Information model changed, if a red alert is displayed in the upper-left corner of the General Information Screen stating, **“Default Model changed”**.

The screenshot shows a software interface titled "General Information". In the top-left corner, there is a red alert message that reads "Default Model changed". A callout box with a white background and a black border points to this alert, containing the text: "If alert is displayed, customer does not have the most current General Information model." Below the alert, the interface displays several data fields: "Entity Type", "Case #", "Type of Operation - Primary" (with a blue "Select" button next to it), "Description: Beef Cattle Ranching and", "SIC: 0212, 02", and "NAICS: 112111".

Figure 12a, Alert Message “Default Model changed”--*

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

6 Change 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”**

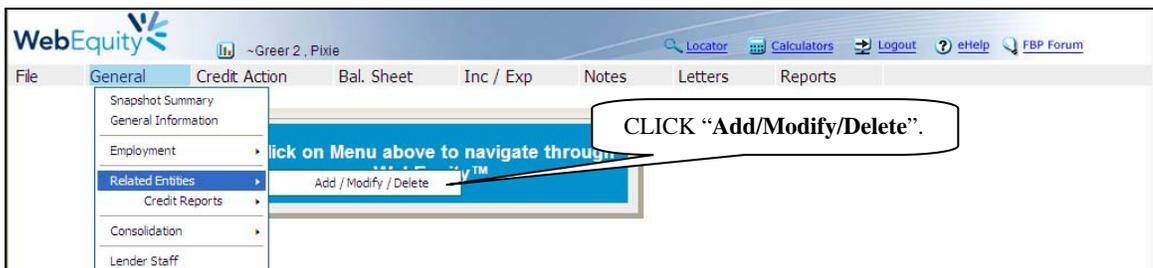


Figure 13a

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

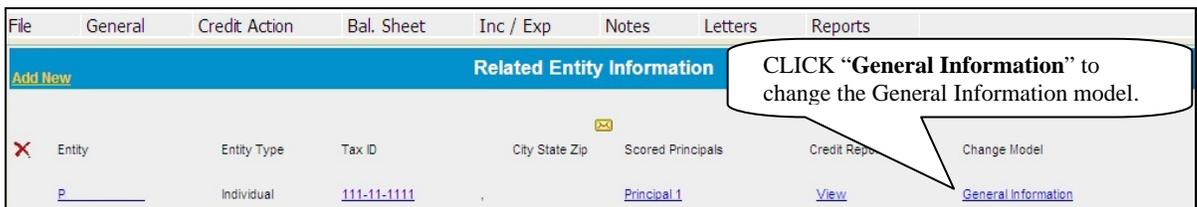


Figure 13b

- 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)

J Credit Actions (Continued)

*--1 Credit Action Menu

The Credit Action Menu allows a user to quickly generate a new credit action or to access an existing credit action. It is recommended that only **1** credit action be added per loan or servicing application.

Note: When an “Emergency Loan Calculations” credit action is used, an additional credit action must be added to support the loanmaking or loan servicing decision.

To add a new credit action, CLICK “**Credit Action**”, “**Add/Modify/Delete**”, to access the Credit Action Screen. The “Add/Modify/Delete” option may also be accessed through the Dashboard.

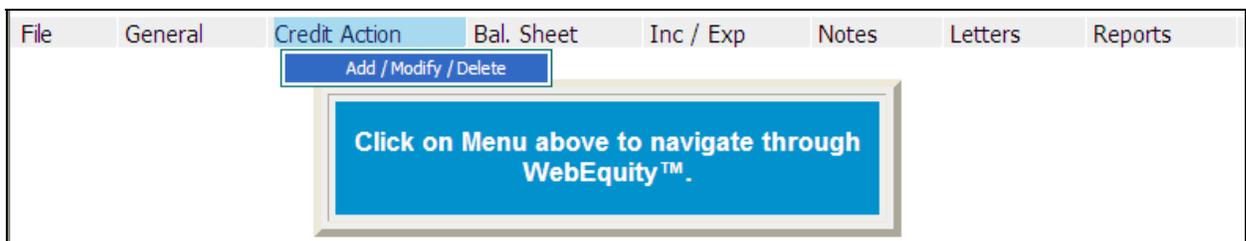


Figure 61f, Credit Action Menu

Complete the following fields on the Credit Action Screen:

- “Description”, enter a meaningful description for the specific credit action
- “Credit Action Model”, CLICK “**arrow**” drop-down menu to choose a credit action model
- CLICK “**Add**”.

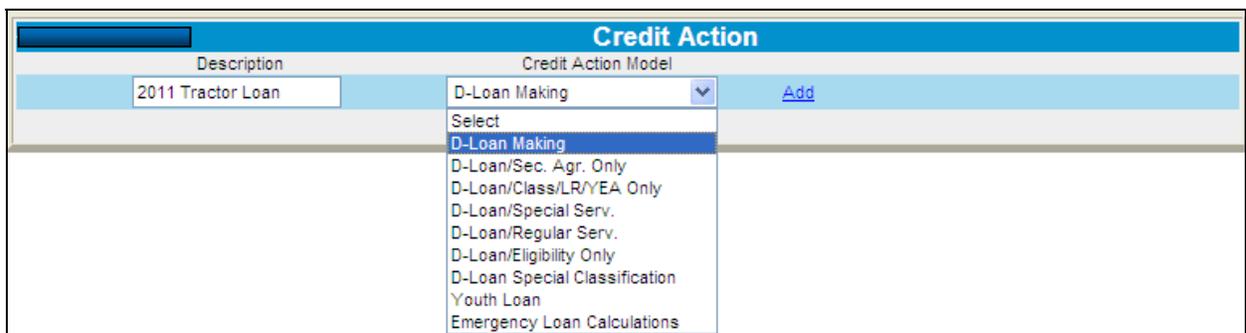


Figure 61g, Add Credit Action Model--*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

1 Credit Action Menu (Continued)

The new credit action will be added and contain all the forms necessary for a particular loan or servicing request. Click each individual form to access and complete.

Credit Action							
Description	Status	Environmental	Farm Assmt.	Other	Credit Presentation	Security Agreement	Track
2009 Restructuring	Select	Environmental Checklist	Farm Assmt.	DALRS Input Rpt.	Cred. Pres. / Borr. Class.	Select	Track
2011 Tractor Loan	Select	Environmental Checklist	Farm Assmt.	None	Cred. Pres. / Borr. Class.	Select	Track

Figure 61h, Credit Action Screen

To quickly access an existing credit action, CLICK “Credit Action” [*Credit Action Name*], from the drop-down menu. All forms needed for that particular credit action will be displayed in the fly-out menu. Click the form link to access.

Figure 61i, Existing Credit Actions

***--Note:** FBP coordinators have the ability to add additional forms to an existing Credit Action when needed.

Example: Loan official creates a “D-Loan Making” credit action and completes most of the form and then realizes that the “DALRS Input Report” is needed for a restructuring action. The form can be added to the existing credit action in place of creating a new “D-Loan/Special Serv.” credit action.--*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad

*--The WordPad on a Credit Action form has additional features that are not available on WordPad's located in other parts of FBP. This allows tables and spreadsheets to retain the Microsoft formatting.

When copying text only from Microsoft Word to a WordPad in FBP, the text must be stripped of the formatting for the text to print correctly using the Microsoft Reporting Service (MRS) feature. To copy text, do the following:

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

Note: Any formatting, bolding, bullets, etc. will be removed during the “cleaning” process. Formatting can be re-added by using the WordPad toolbar.



Figure 61a

Microsoft Word and Excel **tables and spreadsheets** can be copied and pasted in the WordPad and the data will retain the Microsoft formatting if, under the WordPad, users CHECK (✓) “Includes imported images and/or pasted data” box.

Caution: Only use when copying Microsoft Word and Excel tables and spreadsheets. Using this feature will decrease performance speed.--*

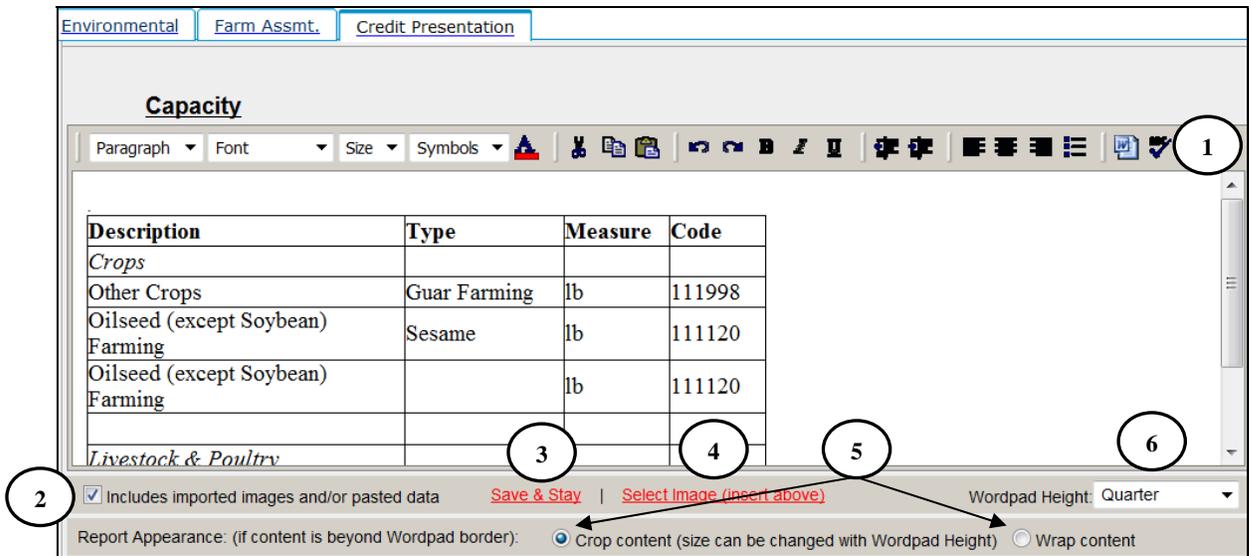
Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

b Copying Data Into WordPad (Continued)

--Additional features available on the WordPad include the following.--



--Figure 61b, Credit Action WordPad--

Item	Feature
1	Word processing options are available to customize entries, including a “Spell Check” feature.
2	*--CHECK (✓) the box when including tables or spreadsheets copied from Microsoft Word or Excel and the WordPad will retain the Microsoft formatting.--*
3	CLICK “ Save & Stay ” link to refresh the screen after each step.
4	Do not use. FCAO and International Technology Services have requested that pictures and images not be uploaded because of performance, storage space, and bandwidth concerns.
5	<p>“Report Appearance” radio buttons can be used to determine how information on the report will be printed. If users click:</p> <ul style="list-style-type: none"> • “Crop content”, WordPad will only print what is visible on the screen; however, size can be changed with WordPad Height (item 6) • “Wrap content”, WordPad will print the entire WordPad content. <p>Note: Ensure that horizontal information can be seen without scrolling to prevent report from displaying excess information on second page.</p>
6	Use “Wordpad Height” drop-down menu to select the height for the WordPad.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

4 Farm Assessment

Initial farm assessments and updates must always be entered on the General Information Screen. However, because the farm assessment is a living document that will change over time, it is important that changes and updates get “frozen” in time on the Farm Assessment form when a credit action is completed. This serves the following 2 important purposes:

- a snap-shot of the farm assessment is taken, recorded, and cannot be changed when locked
- farm assessment will be associated with the credit action that was completed at that point in time.

Notes: Any changes to the assessment **must** be entered on the General Information Screen and then updated to the credit action Assessment form. Do **not** make changes directly to the credit action Assessment form.

ENTER “N/A” in the text box of those assessment elements not completed according to paragraph 222.

CLICK “**Credit Action**” [*Credit Action Name*], to be completed. To update the form with the most current assessment information from the General Information Screen, CLICK “**Save & Update**” link in the top-left corner of the screen.

The “**Update Farm Assmt.**” dialog box will be displayed. CHECK (✓) **only** the “General Information” box, and CLICK “**Update &**”.

Copy From	Last Updated
Forms	
<input type="checkbox"/> Environmental - Environmental Checklist	-
<input type="checkbox"/> Other - DALRS Input Rpt.	-
<input checked="" type="checkbox"/> General Information - General Information	7/22/2011-8:48:31 AM

Figure 61m, Update Farm Assmt.

Notes: If assessment information is changed on the General Information Screen before plan approval of the credit action, the credit action Farm Assmt. form must be updated.

Signature requirement: The Farm Assessment form **must** be printed and signed by the loan official and the customer’s signature **must be** obtained acknowledging participation in completing the document.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

5 RD 1940-22, Environmental Checklist for Categorical Exclusions

RD 1940-22 is prepared to document the environmental review. CLICK “**Credit Action**” [*Credit Action Name*], “Environmental Checklist”. The first time RD 1940-22 is accessed the “Individual and Company Name” fields are automatically updated with the most current information from the General Information Screen.

- Use the “**Save & Update**” link in the top-left of the screen, if needed, to update customer name information from the General Information Screen.
- Fill-in the text field questions and CLICK “**radio buttons**” to complete RD 1940-22. CLICK “**Save**” to save all changes to RD 1940-22.
- CLICK “**Signature of Preparer**” to eSign RD 1940-22.
- If RD 1940-22 requires concurrence, CLICK “**Signature of Concurring Official**” to eSign.

Note: Signature requirement: eSignature for preparer and concurring official, if required.

6 DALR\$ Input Report

A DALR\$ Input Report is prepared to calculate the financial categories needed for input into the eDALR\$ program. It also includes the relevant collateral description from the collateral analysis completed in conjunction with a balance sheet. The DALR\$ Input Report is 1 of the forms in the “D-Loan/Special Serv.” credit action model.

All financial information flows from selected balance sheets and income/expense projections to the DALR\$ Input Report. CLICK “**Reports**” and “**Reports Setup**” to control which balance sheets and income/expense projections will appear in the DALR\$ Input Report.

CLICK “**Credit Action**” [*Credit Action Name*], and “**DALR\$ Input Rpt.**” to be completed. To update the DALR\$ Input Report Screen with selected financial information, CLICK “**Save & Update**” link in the top-left corner of the screen.

FLP Rates

A Interest Rates for FLP's

--The following provides interest rates for FLP's as of March 1, 2014.--

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes		
Note: For the current interest rate, contact the National Office.		
Operating	*--2.250	3/1/14--*
Operating - Limited Resource	5.000	12/1/90
Farm Ownership and Conservation Loans	4.250	2/1/14
Farm Ownership - Limited Resource	5.000	4/1/86
Farm Ownership - Down Payment	1.500	5/22/08
Farm Ownership - Joint Financing	*--2.500	2/7/14--*
Soil and Water	4.250	2/1/14
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	4.250	2/1/14
Farmer Program - Homestead Protection	4.250	2/1/14
Shared Appreciation Amortization	3.250	2/1/14
Softwood Timber Loans	4.250	2/1/14
Economic Emergency - Operating	*--2.250	3/1/14
Economic Emergency - Real Estate	4.250	2/1/14
Emergency - Amount of Actual Loss	3.250	3/1/14
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.500	3/1/14--*
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.375	10/1/13
Emergency - Annual Production	4.375	10/1/13
Nonprogram - Chattel Property	4.375	10/1/13
Nonprogram - Real Property	*--6.500	3/1/14
Apple Loans	0.750	3/1/14--*
Association - Grazing	4.250	2/1/14
Association - Irrigation and Drainage	4.250	2/1/14
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
- 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)	*--0.110	3/1/14--*

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 January 31, 2014. The actual judgment rate is the rate for the calendar--* week preceding the date the defendant becomes liable for interest. Access the Federal Reserve web site www.federalreserve.gov/releases/H15/current for the weekly average 1-year CMT yield.

C Historical 90-Day Treasury Bill Rates

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

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