

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

**Loans and Loan Deficiency
Payments for Honey
2-LP Honey (Revision 11)**

Amendment 17

Approved by: Deputy Administrator, Farm Programs

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Amendment Transmittal

A Reasons for Amendment

Throughout the handbook, CLPS has replaced APSS, where applicable.

Subparagraph 1 B has been amended to add the Consolidated Appropriations Act, 2016, as a source of authority for CCE.

Subparagraph 4 A has been amended to update the list of FSA handbooks.

Subparagraph 16:

- A has been amended to instruct County Offices to use SORS reports to obtain a list of maturing loans
- C has been amended to add CCE to the options for a producer with a maturing honey loan.

Subparagraphs 102 A and B have been amended to add that commodity loan gains realized from a CCE are not subject to a producers payment limitation or AGI rules.

Subparagraph 120 D has been amended to clarify that CLPS will assign loan numbers each crop year.

Subparagraph 124 B been amended to add that honey previously redeemed using a CCE is not eligible to be repledged.

Subparagraph 200 A has been amended to add that LDP's are applicable only when the 30-day repayment rate for honey is less than the loan rate.

Subparagraphs 401 B, 402 A, and 404 A have been amended to update the web site address for the National Compliance Review Database.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Paragraph 601:

- C has been amended to remove the note that payment limitations were not applicable for the 2009 through 2013 crop years
- D has been amended to remove reference to 12-PS
- E has been amended to define commodity loan gain and add that both market loan gain and commodity loan gain are reported to IRS.

Paragraph 602 has been withdrawn because it is no longer applicable.

Paragraph 610:

- A has been amended to clarify the days interest is assessed
- B has been amended to clarify the applicable interest on receivables, overpayments and overdisbursements.

Paragraph 611:

- A has been amended to clarify applicable interest rates in CLPS
- B has been amended to clarify the days interest is computed on loans with an aggregate principal of \$500,000 or more
- C has been amended to add the statement that settlements are not currently available in CLPS and if County Offices have settlements to process, their applicable State Office shall contact PSD policy and MAL automation for instructions on how to proceed.

Subparagraph 631 A has been amended to add a note that locked-in rates are not applicable to CCE's.

Subparagraph 650 D has been amended provide the address of an additional web site where the monthly CCC honey survey prices can be obtained.

Paragraph 661 has been added to provide CCE policy.

Subparagraph 800 A has been amended to update the exhibit reference.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Subparagraph 820 A has been amended to:

- clarify the procedure for authorizing a local sale
- add a note that settlements currently are not available in CLPS and State Offices shall contact PSD policy and MAL automation for the current process they are to follow if they have honey settlements.

Subparagraph 823 D has been amended to:

- update step 5 and clarify how settlements of honey will be processed
- instruct State Offices to contact PSD policy and MAL automation for instructions on processing settlements until that process is available in CLPS.

Subparagraph 861 A has been amended to update 2016 crop year honey premiums and discounts.

Subparagraph 904 B has been amended to add that heirs must comply with all eligibility requirements for loans and LDP's found in 8-LP paragraphs 200 and 201.

Paragraph 951:

- A has been amended to provide instructions for loanmaking and loan repayments in CLPS
- B has been amended to add that all commodity loan rates will be updated each crop year at the National level and no action is required by the County Office.

Paragraphs 952, 956, 957, 966, and 970 have been withdrawn because they are no longer applicable.

Subparagraph 976 A has been amended to replace APSS with LDP.

Paragraph 987 has been withdrawn.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Exhibit 2 has been amended to:

- add definitions for the following:
 - commodity loan gain
 - exchange rate
 - market loan gain
 - turn-around loan
- update the example for crop year.

Exhibit 16:

- A has been amended to add an additional web site for obtaining the monthly CCC honey prices
- B has been amended to delete crop year 2014 and add crop year 2016 honey premiums and discounts for settlements.

Exhibit 45 has been amended to update AMS grading laboratories addresses.

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Part 1 Basic Program Provisions

Section 1 Handbook Provisions

1 Handbook Purpose and Authority

A Purpose

[7 CFR Part 1434] This handbook provides general instructions for administering loans and LDP's for honey.

Use this handbook with 8-LP, as applicable.

B Sources of Authority

Authority for the policies prescribed in this handbook is in:

- 7 CFR Part 1434
- Agricultural Act of 2014
- *--Consolidated Appropriations Act, 2016.--*

2 Administrative Responsibilities

A Responsibilities

The responsibilities of the administrative levels for loan and LDP programs are provided in the following table.

IF the administrative level is...	THEN...
National Office	<ul style="list-style-type: none"> • the CCC Board and Executive Vice President shall determine policy and program provisions • the Executive Vice President, CCC, or designee, shall: <ul style="list-style-type: none"> • make a determination on any question arising under this program • revise or rescind an incorrect determination made by COC, STC, KCCO, KCAO, or KCFO • PSD shall administer loan and LDP programs under the general supervision and direction of DAFP.
State Office	<p>STC shall:</p> <ul style="list-style-type: none"> • determine State-wide policy according to this handbook, *--8-LP, and guidance received from the National Office--* • administer all phases of the program in the State through SED. <p>Note: STC may:</p> <ul style="list-style-type: none"> • correct, or require COC to correct, any action taken that contradicts this handbook and other current policy • require COC to withhold taking any action that is not consistent with this handbook and other current policy.

3 Signatures, Authorizations, and Approvals (Continued)

B Redlegation of Authority by COC or CED

The authority to approve all loan and LDP forms and documents prepared according to this handbook may be redelegated, in writing, according to 16-AO by the following:--*

- COC to CED, except those in which CED has a monetary interest
- CED to Federal and non-Federal County Office employees, except those in which the person approving has a monetary interest.

Reminder: Cross training in all applicable program areas shall be completed before redelegation of signing authority is made.

Follow this table for exceptions to redelegate authority for approval of loans and LDP's.

IF the producer is...	THEN the approval authority shall be...
a State, Federal, or County Office employee	CED.
COC member	
DD	
STC member	
SED	
CED	COC.

Note: Questionable cases may be referred to the next higher authority for determination.

4 **Related Handbooks**A **FSA Handbooks**

FSA handbooks related to honey loan and LDP programs are listed in the following.

Handbook	Purpose
9-AO	Audits and investigations
1-APP	Program appeals
25-AS	Records operations at State and County Offices
1-CM	Common management and operating provisions
2-CM	Common farm and program provisions
3-CM	Alternative County Office (remote access) provisions
2-CP	Acreage and compliance determinations
4-CP	Failure to fully comply
6-CP	HELC and WC provisions
7-CP	Collections under the finality rule and misaction and misinformation provisions
1-FI	Processing payments initiated through NPS
3-FI	CCC deposits and refunds
50-FI	Interest rates
58-FI	Managing FSA and CCC claims
61-FI	Prompt payments
62-FI	Reporting to IRS
63-FI	Assignments and joint payment system
64-FI	Establishing and reporting receipts and receivables on the National Receipts and Receivable System
8-LP	Additional provisions for loans and LDP's
1-PL	Payment limitations
3-PL	Web-based subsidiary files for 2009 and subsequent years
4-PL	Payment eligibility, payment limitation, and average AGI
5-PL	Payment eligibility, payment limitation, and AGI according to the Agricultural Act of 2014
***	***
15-PS	Web-based eLDP system
--16-PS	Price Support Commodity Loan Processing System Automation for 2015 and Subsequent Years--

5-14 (Reserved)

Section 2 General Provisions

15 Loan and LDP Common Provisions

A 8-LP General Provisions Reference

8-LP provisions for general loans and LDP requirements are as follows.

8-LP	Provisions
--Part 1, Section 3--	Actions for: <ul style="list-style-type: none"> • overdisbursements, overpayments, and receivables • appeals • bankruptcy cases • CCC-770 LDP/eLDP and CCC-770 MAL policy finality • rule and IRS reporting • lobbying activities • misaction/misinformation • prompt payment.
*--Part 5, Sections 1 and 2	CCC-10's/filing UCC-1's.
Part 3, Section 3	Failure to provide production evidence.
Part 4	Violations.
Part 7--*	<ul style="list-style-type: none"> • Administrative actions • CCC-681-1's • CCC-697's * * * • general repayment.

16 Maturity Notification to Producers

A Preparing Loan Maturity Report

*--County Offices shall use the SORS Loan Maturity Reports to identify and prepare letters to producers with maturing loans.

Note: If County Office employees have problems accessing SORS, then contact the State Office specialist for assistance.--*

B Loan Maturity Notification

Send the notification letter to producers according to subparagraph D:

- with maturing honey crop loans
- at least 45 calendar days, but not more than 60 calendar days, before the loan maturity date.

C Producer Options

*--Producers with maturing honey crop loans may select from the following options:

- redeem the loan collateral by repaying the loan with cash
- purchase a commodity certificate and exchange for loan collateral before maturity

Note: Only available during periods when the exchange rate is below the loan rate. See paragraph 661 for more details.

- settle the honey loan with CCC at maturity.--*

102 Marketing Loan Gain, LDP, and AGI Limitation for 2014 Through 2018 Crop Years**A Payment Limitation for 2014 Through 2018**

For the 2014 through 2018 crop years, there are payment limitations on LDP's, and marketing loan gains associated with the MAL program.

The total amount of payments received, directly or indirectly, by a person or legal entity (except joint ventures or general partnerships), for all commodities other than peanuts, is limited to no more than \$125,000 annually, for a combination of the following programs:

- price loss coverage
- agricultural risk coverage
- marketing loan gains
- LDP's.

A person or legal entity that receives, directly or indirectly, payments for peanuts has a separate \$125,000 payment limit annually for the same programs.

Payment limitations do **not**:

•*--apply to:

- MAL disbursements
- commodity loan gains realized from a CCE
- loan forfeitures because indirect benefits realized by producers are not applicable
- prohibit individuals or entities from receiving an MAL, but the MAL must be repaid at principal plus interest after the individual or entity has reached the limitation.

Note: See paragraph 661 for information on CCE's.--*

B AGI Limitation Rules

A person or legal entity shall not be eligible to receive marketing loan gains or LDP benefits during the 2014 through 2018 crop years if the average AGI exceeds \$900,000.

***--Exception:** If the AGI limit is exceeded, the person or entity is eligible for MAL, but the loan **must** be repaid at principal plus interest, or with a CCE, if applicable, before loan maturity.--*

103 (Withdrawn--Amend. 11)

104-109 (Reserved)

Part 3 Loanmaking Provisions

120 Basic Loan Provisions

A Basic Loanmaking Provisions

A marketing assistance loan is available for honey stored on the farm and will be:

- considered farm-stored loans
- made on CCC-677.

For honey stored on the farm, use CCC-633 (Honey) for producers to:

- request honey loans
- certify the following:
 - quantity
 - single predominant floral source
 - color.

Complete CCC-633 (Honey) according to paragraph 125.

Use the applicable crop year loan rate in Exhibit 16 to calculate the loan amount.

* * *

Note: Additional containers of honey shall not be added to lots of honey pledged as collateral at any time after the loan is disbursed.

Distribute the following to the contact producer:

- CCC-601
- *--copy of the approved CCC-677 with producer signatures
- copy of the approved computer-generated CCC-677.

B 2014 Through 2018 Crop Honey Loan Rate

The national average loan rate for the 2014 through 2018 crop year honey is \$0.69 per--* pound.

County Offices shall use \$0.69 per pound to calculate initial disbursements and transfers for 2014 through 2018 crop year honey.

120 Basic Loan Provisions (Continued)

C Initial Loan Requests

Eligible producers may obtain a honey loan up to 100 percent of certified quantity stored in eligible containers and stored in approved farm storage.

D Loan Number Register

--CLPS will assign a loan number for each crop year.--

* * *

E Joint Loans and LDP's

Loans and LDP's must be disbursed jointly if the honey is jointly owned or stored in the same eligible container.

F Maturity Date

The loan will mature 9 months after the month in which CCC-677 is approved by CCC.

The following table shows applicable maturity months. Loans **cannot** be extended.

Month Disbursed/Approved	Maturity Month (Last Day)
April	January
May	February
June	March
July	April
August	May
September	June
October	July
November	August
December	September
January	October
February	November
March	December

123 Filing or Recording Financing Statements**A Provisions for Financing Statements**

Complete CCC-10's and file UCC's according to 8-LP, Part 5, Sections 1 and 2.

124 Repledging Provisions**A Repledging Eligible Honey Provisions**

Eligible producers may, before the final loan availability date, repledge a quantity of eligible honey that has previously been mortgaged to CCC as collateral.

The maturity date of repledged loans shall be the same as the original note and security agreement maturity date.

B Honey Not Eligible to be Repledged

A quantity of honey having any of the following conditions is **not** eligible to be repledged for loan:

- *--honey loans repaid at an announced repayment rate with cash
- honey loans redeemed using a CCE--*
- honey loans called because of:
 - incorrect certification
 - unauthorized disposition
 - unauthorized removal
- honey for which LDP was received.

125 Recording Data on CCC-633 (Honey)

A Preparing and Distributing CCC-633 (Honey)

County Offices shall:

- prepare an original CCC-633 (Honey) and 1 copy for each loan request for honey stored on the farm or in an approved warehouse
- distribute copies of CCC-633 (Honey) as follows:
 - file the original in the producer’s loan folder
 - provide the copy to the contact producer.

B Completing CCC-633 (Honey)

County Offices shall complete CCC-633 (Honey) according to the following table.

Item	Action
1	Enter name, address, and telephone number of the FSA County Office where farm records are maintained.
2	Enter name and address of the individual producer, entity, partnership, joint venture, trust, estate, or corporation that is requesting the loan.
3	Enter the location where the honey is stored by entering a check mark in the box for “Farm”. Warehouse storage is not applicable.
4	Enter the crop year of the honey.
5	Enter State and county code, and loan number.
6	Entering a check mark in the box for “Table” or “Nontable”.
7	Enter the number of bee colonies that produced the honey for this loan.
8	Enter lien holder’s name and address if there are any liens on the commodity. If there are no liens against the commodity: <ul style="list-style-type: none"> • ENTER “None” • initial.

Part 4 Loan Deficiency Payments

200 Basic LDP Provisions

A Definition of LDP's

LDP's are payments made to producers who, although eligible to obtain a CCC loan, agree to forgo the loan in return for a payment on eligible honey.

--LDP's are applicable only when the 30-day honey repayment rate is less than the loan rate.--

B General Provisions

LDP's:

- will be processed through eLDP web-based software
- will be made in cash subject to assignment according to 63-FI
- will be issued by EFT or check, as applicable
- are subject to administrative offset according to 58-FI
- * * *
- must be approved when all eligibility requirements are met
- cannot be canceled or repledged once a request has been made or disapproved
- cannot be repaid to secure a subsequent loan or LDP on the same quantity
- are not subject to State commodity assessments
- are subject to spot check according to Part 5
- will be paid when approved.

Lien searches and lien waivers are not required.

200 Basic LDP Provisions (Continued)

C Producer Eligibility Requirements

Producers applying for LDP must:

- meet eligibility requirements in Part 2, as applicable
- agree to forgo obtaining a loan for the quantity on which LDP is requested.

D No Storage Requirements

Approved storage requirements are waived for LDP's; however, all other MAL eligibility requirements **must** be met including beneficial interest, to receive LDP's instead of MAL's.

***--E LDP Number**

eLDP will assign an LDP number for each crop year.--*

F Filing LDP's

LDP's shall be maintained in 1 of the following:

- separate LDP file for each request received
- 1 LDP file for each producer
- 1 LDP file for each producer by commodity.

401 On-Farm Visits

A When to Complete On-Farm Visits

Complete on-farm visits if honey is still stored on the farm for:

- outstanding loans
- outstanding loans and a market gain has been earned
- certified LDP's.

B Spot-Check Process

At the storage site, the inspector shall complete the spot check by **visually** inspecting farm-stored quantities for producers selected in the compliance review/spot check selection process.

For selected loans and LDP's, the commodity inspector shall:

- visually inspect containers for signs of fermentation
- visually inspect only those that are located at the same storage site as each random selection
- determine that quantity and quality are being maintained
- when visual inspection indicates a significant quantity shortage or a quality problem, record results in the National Compliance Review Database at
--http://www.nass.usda.gov/Online_Response/Attention/index.php--

If the honey has been sold, request delivery, sales, or other types of production evidence to verify the quantity and delivery dates of:

- certified LDP's
- loan repayments when market gain was earned.

Review the loan for violation according to paragraph 404 if the loan is **not** repaid.

Require the producer to submit evidence on commodities **sold** within 15 calendar days from the date of request.

401 On-Farm Visits (Continued)

C Reducing On-Farm Visits for LDP's

For LDP's only, County Offices, **with State Office concurrence**, may elect to forgo the farm visit by sending the producer a notification letter that includes all of the following:

- identification of LDP selected for spot check, as applicable
- options to the producer for quantities still on the farm to provide production evidence by the earlier of the following:
 - 15 calendar days after the commodity is sold
 - the last day of the ninth month after the month in which LDP was disbursed
- the following statement, "Failure to provide acceptable production evidence may result in repayment of the entire LDP amount plus applicable interest."

County Offices shall:

- consider the spot check complete when the producer:
 - does **not** respond within 7 calendar days, thus agreeing to provide required production evidence by the deadlines
 - agrees to provide required production evidence by the deadline
- ***
- monitor all letters and determine when production evidence is due
- *--collect unearned LDP amounts, plus interest, according to 8-LP, paragraph 31.--*

401 On-Farm Visits (Continued)

***--D Adding Producers for Spot Check**

Additional producers may be added to the list of producers selected during the annual spot check reviews, when it is reported or determined that the:

- quantity of the loan collateral or the applicable LDP quantity is questionable
- storability of the loan collateral is questionable.

MAL and LDP spot check results for the additional producers selected for spot check will **not** be required to be entered in the national database. County Offices shall record the following:

- reasons why the producer was selected for spot check in the COC minutes
- results on CCC-677-1.

If a shortage or violation is determined as a result of the spot check, County Offices shall record the shortage or violation in APSS, as applicable.

E STC-Established Guidelines for Conducting Additional Spot Checks

STC's shall:

- establish guidelines for conducting additional spot checks
- determine how and when County Offices should select additional producers for spot check
- record the established guidelines in the STC minutes for auditing purposes.--*

402 Spot-Checking Storage Facility, Storage Containers, and Honey**A General Information**

Arrange for the producer or a representative to be present at the storage facility during the spot check. The CCC representative may spot-check the honey at any reasonable time.

Note: If the producer refuses to permit entry, contact the State Office for guidance.

Record spot check results in the National Compliance Review Database at ***--http://www.nass.usda.gov/Online_Response/Attention/index.php, and if necessary,--*** provide additional information in the “Remarks” section on CCC-633 (Honey).

Advise the producer that acceptance of honey for loan does not alleviate the responsibility of delivering acceptable honey in eligible containers if the honey under loan is delivered to CCC.

Note: If the honey is **not** in eligible containers when a spot check is performed, see subparagraph C.

B Spot-Checking Storage Facility

Determine whether the facility is eligible. An acceptable storage facility:

- shall provide safe storage and will protect the honey from natural elements
- shall be under the producer’s control if stored on the farm
- may be in leased space
- may be on or off the farm.

404 Spot-Check Review

A Reviewing Spot Check Results

County Offices shall:

- notify the producer of any discrepancies using the applicable notification letter, according to 8-LP:
 - paragraph 322 for:
 - storability problem
 - storage structure damage
 - Exhibit 11, subparagraph A, page 6 for other conditions, as applicable
- record spot check results in the National Compliance Review Database at ***--http://www.nass.usda.gov/Online_Response/Attention/index.php--***

B Reviewing County Office Spot Checks

State Offices shall:

- establish controls to monitor County Office completion of spot checks
- annually review County Office spot-check folders to ensure that:
 - spot checks are being performed in a timely manner
 - appropriate followup action is taken to correct problems detected.

404 Spot-Check Review (Continued)

C Reviewing Loans Open After Maturity

State Offices shall monthly review the List of Loans Open After Maturity to ensure that matured or unsettled loans are being properly handled and, when applicable, transferred to claims on a timely basis.

405-424 (Reserved)

Part 6 Repayments

Section 1 Types of Repayments

600 Principal Plus Interest Repayments

A General Repayment Provisions

--See 8-LP, Part 7, Section 1 for general repayment provisions.--

B Applicability of Repayment at Principal Plus Interest

Producers are required to repay loans at principal plus interest for the following reasons:

- after 15th calendar day after expiration of CCC-681-1 for the quantity delivered
- incorrect certification determination
- loan has been called
- quantity removed or disposed of without prior authorization
- for any quantity delivered on CCC-681-1 after maturity.

* * *

601 Marketing Loan Repayments

A Cash Marketing Loan Repayments

Market loan repayments with cash are at the **lesser** of the following:

- principal plus interest
- CCC-determined value.

The CCC-determined value, in some cases, may be higher than the loan rate, but less than the loan principal plus interest.

B Determining CCC-Determined Value

The CCC-determined value for the day the repayment is received in the County Office that disbursed the loan shall be used in determining the repayment rate.

See paragraph 631 for locking-in repayment rates on CCC-697.

C Payment Limitation and AGI

Payment limitations and AGI apply to marketing loan gains for the 2014 through 2018 crop years.

See paragraph 102 for additional information.

* * *

601 Marketing Loan Repayments (Continued)**D Production Evidence Required**

For loans that are repaid under the marketing loan provisions **and** are selected for spot check, require the producer to submit production evidence to the County Office. See:

- Part 5 for:
 - determining acceptable production evidence
 - submitting production evidence

* * *

E Market Gain Reported to IRS

The market gain is the difference between the loan principal that is liquidated and the amount needed for the marketing loan repayment, when the marketing loan repayment amount is less than the loan principal amount that is liquidated.

*--The commodity loan gain is the difference between the loan principal amount that is liquidated and the amount needed for the CCE, when the CCE repayment amount is less than the loan principal amount that is liquidated.

The amount of both the market loan gain and commodity loan gain are reported to IRS.--*

F Denied Market Gains

Part or all of a producer's calculated market gain shall be denied if **any** of the following apply:

- payment limitation is reached
- percent of cropland factor is less than 1.0000
- permitted entity share is less than 100 percent
- not in compliance with AGI provisions
- other eligibility requirements are not met according to 8-LP, paragraph 200.

602 (Withdrawn)

603-609 (Reserved)

Section 2 Interest

610 Applicable Interest Rates

A Interest Applicable to Loans

The interest rate:

- applicable to CCC loans shall be:
 - equal to the interest rate plus 1 percent announced by CCC for the month in which the loan is disbursed
 - adjusted on January 1 to equal the interest rate announced for the month of January by CCC
 - is assessed at the rate applicable to the loan, subject to January 1 adjustment, from the *--approval date to the **earlier** of the following:
 - second day before date of repayment for loans disbursed by EFT or Treasury Check--*
- * * *
- settlement date.

See 50-FI for applicable interest rates.

610 Applicable Interest Rates (Continued)

B Interest Applicable to Receivable, Overpayment, and Overdisbursement Amounts

*--Currently, receivable, overpayment and overdisbursement amounts do not remain in CLPS but are automatically moved to NRRS when the MAL is cancelled.

NRRS interest rules are applicable to all receivables in NRRS.

For an LDP overpayment, interest is assessed:

- at the rate applicable to CCC loans, excluding the additional 1 percent, for the month in which LDP was made
- from the date LDP was made to the earlier of the following:
 - date of refund
 - 31st calendar day after the date of demand letter.

Note: After an interest rate is established for a receivable, the interest rate will:

- **not** change on January 1
- remain in effect until the receivable in NRRS is repaid.--*

610 Applicable Interest Rates (Continued)

C Interest Applicable to Violations

The interest rate for:

- loan violations is the interest rate applicable to the loan, according to subparagraph A
- LDP violations is the interest rate applicable to CCC loans, excluding the additional 1 percent, for the month in which LDP was made.

611 Manual Interest Calculations**A Manually Calculating Interest**

*--Interest is calculated by CLPS for transactions processed through CLPS.

For regular loan repayments for loans:

- disbursed by EFT or Treasury check, interest is computed on a daily basis from the date of approval to, but not including, the second day before the date of repayment
- when different interest rates apply, interest is computed from:
 - date of approval to, but not including, the effective date interest changed

Example: October 15, 2015 to January 1, 2016

- date of interest change to, but not including, the second day before the date of repayment, or another rate change occurs.

Example: January 1, 2016 to April 13, 2016, for a repayment received on April 15, 2016.--*

Note: If the interest period includes February 29, include February 29 in the number of days computed, **but** divide the total number of days by **365** when computing the interest.

611 Manual Interest Calculations (Continued)

B Total Aggregate Amount of \$500,000 or More

Producers repaying a loan that has a total aggregate principal amount of **\$500,000 or more**, by:

- *--a method other than a wire transfer, shall be assessed interest beginning on the loan approval date **through the day after** the date of repayment
- wire transfer, shall be assessed interest beginning on the loan approval date up to the **second day before** the date of repayment.

C Farm-Stored Nonrecourse Loan Deficiencies

Important: Settlement processing in CLPS is currently not available. If County Offices have settlements to process, State Offices shall contact PSD policy and MAL automation for instructions on proceeding.--*

For farm-stored nonrecourse loan deficiencies on settlements, determine applicable interest rate and time period for interest assessment as follows.

- Interest is assessed on the deficient principal amount:
 - at the interest rate applicable to the loan
 - for the period from the date of disbursement, subject to January 1 adjustment, up to the date the settlement is completed * * *
- The resulting receivable, created through the settlement process:
 - consists of deficient loan principal and applicable loan interest
 - shall be assessed interest, according to subparagraph 610 B, applicable to receivables.

612-619 (Reserved)

Section 4 CCC-681-1 Provisions

630 Requesting Release of Farm-Stored Commodity Before Repayment**A Purpose of CCC-681-1**

CCC-681-1 shall be used to:

- authorize the removal and delivery of the farm-stored loan collateral to a buyer for sale **if** the proceeds of the sale are used to immediately repay the loan
- notify the buyer that CCC:
 - has a perfected security interest in the specified quantity
 - will **not** release CCC's security interest in the collateral sold until repayment is received.

B When to Use CCC-681-1

Producer may request that a commodity pledged as collateral for CCC farm-stored loan be released for delivery to a buyer before repayment because the sales proceeds are needed to repay the loan.

CCC-681-1 shall be issued **only** when a producer needs to deliver and sell the commodity to repay the loan.

--See 8-LP, Part 7, Section 4 for CCC-681-1 provisions.--

631 Locking-In Repayment Rates

A Locking-In on CCC-697

Producers may lock in a repayment rate for 60 calendar days.

Lock-in rates:

- can be requested on disbursed loans **only**
- cannot be requested within 14 calendar days of loan maturity.

Loans that have been requested but not disbursed are not eligible for lock-in repayment requests.

***--Note:** Lock-in rates are not applicable to CCE.--*

B Expiration

CCC-697 will expire on the earlier of the following:

- 60 calendar days from date of approval
- 14 calendar days before loan maturity.

If the expiration date falls on a nonworkday, the expiration date shall be the next workday.

See 8-LP, Part 7, Section 2 for CCC-697 provisions.

632-649 (Reserved)

Section 5 Calculating Alternative Repayment Rate (CCC-Determined Value)**650 General Information****A CCC-Determined Value**

The CCC-determined value (lesser of subparagraph C) is the amount used to determine:

- LDP rates
- market loan repayment rates.

B LDP Rate

The LDP rate is determined by the amount the applicable commodity loan rate exceeds the CCC-determined value where the honey is either stored or marketed. See Part 4 for LDP's.

C Market Loan Repayment Rate

Market loan repayment rates are at the lesser of the following:

- principal plus interest
- 30-calendar-day repayment rate.

Complete market loan repayments according to Section 1.

D Repayment Rate Announcement

The repayment rates announced for honey will be available on the last day of each month at *-3 p.m. EST and can be found on the FSA Internet at 1 of the following web sites:

- <http://www.fsa.usda.gov/programs-and-services/economic-and-policy-analysis/dairy-and-sweeteners-analysis/index>. Scroll down to the middle of the Web page, and CLICK "Monthly CCC Honey 30-Day Repayment Rate"
- <http://www.fsa.usda.gov/programs-and-services/price-support/Index>. Under "Weekly Commodity Rates", CLICK "Monthly CCC Honey Survey Prices".-*

651-659 (Reserved)

Section 6 (Withdrawn--Amend. 11)

660 (Withdrawn--Amend. 11)

***--Section 6.5 Commodity Certificate Exchange for Loan Collateral**

661 General Information

A Availability

Beginning with the 2015 crop year, producers may purchase commodity certificates at their County Office and immediately exchange for outstanding nonrecourse loan collateral.

Commodity Certificate Exchanges (CCE) are only applicable when the loan rate exceeds the exchange rate.

B Process

The following table describes the high level process to exchange commodity certificates for outstanding loan collateral on an already disbursed MAL in a County Office.

Step	Action
1	Producer or producer’s agent requests to exchange outstanding loan collateral using commodity certificates.
2	The County Office identifies loan and loan quantity, and determines exchange value.
3	The producer purchases commodity certificate from the County Office for the exact dollar value needed to exchange the outstanding loan collateral.
4	The producer signs CCC-694-2 and uses it to exchange the outstanding loan collateral.
5	The County Office releases the loan collateral.

C Eligible Producer

Eligible producers must:

- have an outstanding nonrecourse commodity loan, not past maturity, to purchase commodity certificates
- submit a signed CCC-694-2 with the purchase price of the commodity certificate to the County Office on the day of redemption to immediately exchange commodity certificates for loan collateral
- for turn-around loans
 - meet MAL eligibility requirements and retain BI
 - request the loan by the final loan availability date.--*

--661 General Information (Continued)*C Eligible Producer (Continued)**

The following may purchase a commodity certificate and exchange it for commodities on an outstanding loan:

- any producer who signed CCC-677, as applicable
- a person with a valid FSA-211 for a producer who signed CCC-677, as applicable.

Note: Only the signature of the producer purchasing the commodity certificate is required for joint loans.

D General CCE Policy

CCE's:

- apply to processed honey that is farm stored
- must **not** be applied to any quantity for which an outstanding CCC-697 exists
- **cannot** occur unless the honey is first placed under a nonrecourse MAL.

Commodity certificates are **not** issued for any of the following:

- commingled commodities stored at unapproved and/or unlicensed warehouses
- re-pledged commodities
- CCC-owned inventory.

Commodity loan gains from loan collateral exchanged with commodity certificates for loan collateral are:

- not subject to:
 - payment limitation
 - actively engaged, member contribution and cash rent tenant provisions
 - AGI provisions
- tracked using the interim process
- reported to IRS on IRS-1099-G statement.--*

--661 General Information (Continued)*E Exchange Rate**

The CCE rate or the CCC-determined value is based on the date the certificate is purchased and for honey uses, the Monthly CCC Honey 30-day repayment rate for MAL's for that same date.

CCE's are only applicable when the loan rate exceeds the Monthly CCC 30-day repayment rate for MALs.

F CCC-697 – Request to Lock In a Market Loan Repayment Rate

CCE must **not** be applied to any quantity for which an outstanding CCC-697 exists.

G FAX Requests

FAX forms and signatures are not authorized for purchasing commodity certificates or exchanging the certificate for the commodity.

H CCE Option for Honey MAL's

There are 2 options available to request commodity certificates for exchange for honey loan collateral.

- Turn-around loan is requested by a producer at the loan servicing office to purchase a commodity certificate for immediate exchange of the entire loan quantity.
- Commodity certificate purchase by a producer at the loan servicing office for immediate exchange of all or part of the loan collateral provided the loan maturity date has not been reached and/or the loan is not in violation.

I CCE Definitions

The following definitions are unique to CCE transactions.

Commodity loan gain means the difference between the loan principal amount and the CCC-determined value of the commodity certificate used to exchange the loan collateral, and the gain is not subject to either AGI provisions or Payment Limitation.

Turn-around loan is a special designation for a loan that is requested, approved for disbursement, and exchanged with a commodity certificate purchased the same day.--*

***--661 General Information (Continued)**

J Additional Information for Honey CCE's

County Offices shall see 8-LP for detailed instructions on CCE's according to the following table.

IF requiring information and instructions on...	THEN see to 8-LP...
CCC-694-2	Subparagraphs 795 A, B, and C
Assigning Manual Transaction ID numbers	Subparagraph 795 D
Manual CCE Process for outstanding MAL's	Subparagraph 796 A
Manual CCE process for turn-around MAL's	Subparagraph 796 B

662-699 (Reserved)

Part 7 (Reserved)

700-799 (Reserved)

Part 8 Basic Loan Settlements**Section 1 Basic Provisions****800 Final Settlement Procedures****A Basic Provisions**

Because there are no approved CCC warehouses for honey, all nonrecourse marketing assistance loans not repaid by the loan maturity date must be disposed through local sales.

The value of the settlement for eligible honey shall be made on the basis of the color for unprocessed honey. Premiums and discounts will be applied in final settlement.

Calculate the settlement value from the information on CCC-691, FV-237, and the applicable *--crop year loan rate premiums and discounts in paragraph 861 and Exhibit 16.--*

Complete settlements according to Part 9, **after** receiving all of the following:

- CCC-691
- FV-237 from AMS grading laboratory
- moisture test results
- adulteration test results.

800 Final Settlement Procedures (Continued)**B State Office Action**

For all honey loans that will be settled by local sale, State Offices shall:

- instruct County Offices to immediately follow Section 3 for drawing samples, producers fees, etc.
- remind County Offices that producers are responsible for all expenses associated with the local sale, including sampling, weighing, and advertising.

C County Office Action

For all honey loans that will be settled by local sale, County Offices shall:

- immediately sample all honey nonrecourse marketing assistance loans according to Part 8, Section 3
- contact the AMS laboratory according to Exhibit 45, to receive instruction on processing samples
- remind producers that they are responsible for all expenses involved with conducting a local sale
- complete, send, and attach CCC-169 to each sample drawn according to Exhibit 41 and mail to the designated AMS laboratory according to Exhibit 45
- send each sample for color and moisture to the designated AMS laboratory according to Exhibit 45
- *--samples for adulteration only shall be sent to Coastal Science Laboratory

Note: County Offices shall contact PSD through their State Office for the current procedure and lab address.--*

- immediately notify the producer of the AMS laboratory results by sending a copy of FV-237
- inform the producer that he or she has 5 calendar days to appeal the results.

Section 2 Local Sales

820 Local Sales Preparation

A Authorizing Local Sales

*--County Offices shall request authorization of a local sale from the State Office **before** announcing the sale.

Settlement processing in CLPS is currently not available. If County Offices have settlements to process, State Offices shall contact PSD policy and MAL automation for instructions on or before proceeding.--*

B State Office Action

The State Office shall:

- authorize all local sales **before** the County Office announces the sale
- maintain a register of assigned authorization numbers
- notify the County Office of the authorization number.

Note: The County Office shall enter the authorization number on:

- CCC-639
- CCC-638
- CCC-691, item 31.

C Sales to Employees

FSA employees may purchase honey offered for local sale **only** when the sale of this honey is based on competitive bids.

No purchase may be made, either directly or indirectly, by:

- the employee who was formerly accountable for the commodity or who was in any way connected with its condemnation or sale
- State Office employees without prior approval of SED
- County Office employees without prior approval of the State Office representative.

821 Announcement of Sale

A Announcing the Sale

A formal announcement of sale is not required, but an informal announcement should be provided to as many of the known buyers in the area as possible.

See subparagraph B for an example of an informal announcement of sale.

Any other format must contain at least the information contained in the applicable examples.

Paid advertisements to publicize sale may be used, if authorized by SED.

Post a copy of the announcement in a prominent place in the County Office.

823 Completing Delivery (Continued)

D Determining Quality

The FSA representative supervising honey delivery at settlement shall follow this table.

Step	Action
1	Draw honey samples from cans, drums, or IBC containers at the delivery point after producer has designated lots according to Section 3. Note: Do not sample cans, drums, or IBC containers until producer has designated lots. Single containers do not constitute a lot for settlement purposes unless necessitated by color or floral source.
2	Send samples to the applicable AMS laboratory according to Exhibit 45.
3	Verify and approve AMS bills for inspection services for payment.
4	Deduct additional AMS fees from the producer’s settlement transaction.
5	*--The settlement will be processed based on the actual quantity and quality of honey sold through a local sale, and will be based on AMS official grade and settlement values for the applicable crop year.--*

--State Offices shall contact PSD for instructions on processing the settlement until software is available in CLPS.--

824-844 (Reserved)

861 Completing Settlements

A Completing Local Sale Processing

The County Office shall:

- *--process local sale settlements according to PSD guidance until settlement software is available in CLPS
- enter weight, grade, sale information on CCC-691, Part B according to paragraph 860 and other applicable information received from AMS on FV-237
- apply the following 2016 crop honey premiums and/or discounts based on the color--* test received from AMS

Class	Premiums (cents/lbs.)	Discounts (cents/lbs.)
White	*--5.4	0
Extra Light Amber	2.4	0
Light Amber	0	-3.9
Amber and Nontable	0	-13.7--*

- apply the following 2015 crop honey premiums and/or discounts based on the color test received from AMS

Class	Premiums (cents/lbs.)	Discounts (cents/lbs.)
White	7.4	0
Extra Light Amber	3.4	0
Light Amber	0	-6.3
Amber and Nontable	0	-14.6

- **not** do either of the following:
 - reduce the settlement rate to less than zero
 - use the sale proceeds as the settlement value of the commodity.

861 Completing Settlements (Continued)

B Submitting Documents to FCMO

County Offices shall submit local sale and settlement documents to FCMO at the following address:

FSA/FCMO
STOP 8578
PO BOX 419205
KANSAS CITY, MO 64141-6205.

***--Note:** These documents are being sent to a USPS Post Office box. UPS and FedEx must **not** be used to send them.--*

862-900 (Reserved)

902 Abandonment Cases

A Action When Collateral Abandoned

If the commodity securing a farm-stored loan is abandoned, call the loan immediately and begin the local sale process.

B Expenses Incurred

The expenses incurred by the County Office in the settlement of the commodity shall be charged against the local sale.

903 Returning Unnegotiated Treasury Checks

A Returning Unnegotiated Loan Treasury Checks

If unnegotiated Treasury checks for a loan disbursement are returned to the County Office, *--follow the instructions in 8-LP, subparagraph 36 A.--*

* * *

B Returning Unnegotiated LDP Treasury Checks

--If unnegotiated Treasury checks for an LDP are returned to the County Office, follow the instructions in 8-LP, subparagraph 36 A.--

904 Deceased Producers**A Notification to Heirs**

When the County Office learns that a producer is deceased and has outstanding loans, the County Office shall:

- send a certified letter, drafted on the advice of the regional attorney, to the fiduciary representative, heirs, or other persons in charge of settling the estate that notifies them:
 - of the existing outstanding CCC loan
 - that the loan is covered by a security agreement or secured by pledged warehouse receipts
- attach a copy of the letter to the loan papers on file in the County Office.

B Application for Loan or LDP by Heirs

CCC-686 shall be completed for a deceased producer when:

- heirs want to obtain or continue a loan or request LDP
- there will be no administrator
- probate of the estate is closed.

If CCC-686 has **not** been executed by the appropriate party for a deceased producer who has outstanding loans, the:

- County Office shall immediately notify the State Office
- State Office shall forward notification of deceased producers to the regional attorney for appropriate action.

*--Heirs must comply with all eligibility requirements for loans and LDP's in 8-LP, paragraphs 200 and 201.

--Part 9 CLPS--

Section 1 General Provisions

951 Automated Procedures

A Automation Used in This Handbook

*--Follow the instructions in 16-PS, PS directives, and User Guides for the following types of loan activity in CLPS:

- loanmaking
- loan repayments.

B Honey Loan Rates

Commodity loan rates will be updated each crop year at the National level and no action is required in the County Office.

C Automation Procedure

Process honey MAL disbursements and honey loan repayments in CLPS according to 16-PS.

D Honey Loan Settlements

Process honey loan settlements according to the current applicable procedure from PECD Automation until software is available in CLPS.--*

952 (Withdrawn--Amend. 17)

953-955 (Reserved)

Section 2 (Withdrawn--Amend. 17)

956, 957 (Withdrawn--Amend. 17)

958-965 (Reserved)

Section 3 (Withdrawn--Amend. 17)

966 (Withdrawn--Amend. 17)

967-969 (Reserved)

Section 4 (Withdrawn--Amend. 17)

970 (Withdrawn--Amend. 17)

971-975 (Withdrawn)

Section 5 LDP's

976 Honey LDP's

***--A LDP Procedure**

Process honey LDP's in eLDP according to 15-PS.--*

977-979 (Reserved)

Section 6 (Withdrawn--Amend. 11)

980 (Withdrawn--Amend. 11)

981-986 (Reserved)

987 (Withdrawn--Amend. 17)

Reports, Forms, Abbreviations, and Delegations of Authority

Reports

None

Forms

This table lists the 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		15, 123
CCC-169	Honey Sampling Worksheet		800
CCC-500	Loan Repayment Receipt		602, 970
CCC-601	Commodity Credit Corporation Note and Security Agreement Terms and Conditions		120
CCC-633 (Honey)	Honey Nonrecourse Market Assistance Loan Certification and Worksheet	125	Text
CCC-633 EZ	Loan Deficiency Payment Certification and Application	205	Text
CCC-638	Confirmation of Sale	822	820
CCC-639	Competitive Bid Pricing Worksheet	822	820

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

Forms (Continued)

Number	Title	Display Reference	Reference
CCC-676	LDP and Loan Number Register		120, 200
CCC-677	Farm Storage Note and Security Agreement		18, 120, 966, 661
CCC-677-1	Farm Storage Loan Worksheet		401
CCC-679	Lien Waiver		122
CCC-681-1	Authorization for Delivery of Loan Collateral for Sale		15, 425, 600, 620, 630
CCC-686	Application for Loan or Loan Deficiency Payment by Heirs (On a Commodity Produced by a Person Who Has Died)	904	
CCC-691	Commodity Delivery Notice	860	800, 820, 822, 823, 861, 901
CCC-692	Settlement Statement		987
CCC-694-2	Acknowledgment of Commodity Certificate Purchase		661
CCC-697	Request to Lock in a Market Loan Repayment Rate		15, 601, 631, 661
CCC-770 LDP/eLDP	Loan Deficiency Payment (LDP) and eLDP Program Review Checklist		15
CCC-770 MAL	Marketing Assistance Loan (MAL) Processing Checklist		15
CCC-902E	Farm Operating Plan for an Entity		3
FSA-211	Power of Attorney		3, 17
FSA-578	Report of Acreage		101
FV-237	Inspection/Reinspection/Appeal/Audit Request	Ex. 40	800, 860, 861
UCC-1	Financing Statement		15, 122

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

Abbreviations Not Listed in 1-CM

This table lists abbreviations not listed in 1-CM.

Approved Abbreviation	Term	Reference
CCE	Commodity Certificate Exchange	102, 124, 601, 631, 661
CLPS	Commodity Loan Processing System	120, 610, 611, 820, 823, 861, 951
CPDB	Carbon Pee Dee Belemnite	848
FCMO	Fund and Commodity Management Office, FSC	861
F.O.B.	free on board	822, 823
IBC	Intermediate Bulk Container	111, 402
SCIRA	Stable Carbon Isotope Ratio Analysis	848
SORS	State Office Reporting System	16

Delegations of Authority

Delegation authority is provided in 8-LP.

Definitions of Terms Used in This Handbook

Alternative Repayment Rate

The alternative repayment rate is the rate for honey loans that is determined and announced by CCC.

The repayment amount could be greater than the loan rate but less than principal plus interest.

Beneficial Interest

Beneficial interest in the honey must:

- be in the producer tendering the honey as security for a loan
- always have been in the producer before this honey was extracted.

Class

Class is the rating of honey based on quality.

Eligible honey shall be segregated into 2 classes for FSA purposes:

- table
- nontable.

*--Commodity Loan Gain

Commodity Loan Gain is the difference between the loan principal amount and the CCC-determined value of the commodity certificate used to exchange the loan collateral. The gain is **not** subject to either AGI provisions or Payment Limitation.--*

Definitions of Terms Used in This Handbook (Continued)

Crop Year

The crop year is the calendar year in which honey is extracted.

The loan season starts April 1 and continues through March 31 of the following year.

Example: Honey extracted:

- *--in January, February, and March 2016 is **not** eligible for loan **until** April 1, 2016, and is considered 2016 crop honey
- by December 31, 2016, is eligible for loan through March 31, 2017, and is considered 2016 crop honey.

Exchange Rate

Exchange rate is the CCC-determined value on the date CCE is requested and CCC-694-2 is signed in the County Office, and will be based on the effective monthly CCC honey 30-day repayment rate.--*

Extracted Honey

Extracted honey is honey which has been physically removed from the honeycomb.

LDP

LDP's are payments made to producers who, although eligible to obtain a CCC loan, agree to forgo the loan in return for a payment on eligible honey.

Lot

A lot is defined as honey offered 1 time by the applicant, in 1 container size, of 1 declared color, of 1 declared floral source, and stored at 1 location.

Lot Number

The lot number is the number assigned by the County Office that:

- begins with "1" and continues serially for each loan or LDP
- designates specific lots within a loan or LDP.

*--Market Loan Gain

Market Loan gain is the difference between the loan principal amount and the CCC-determined value of the redeemed loan collateral. The gain is subject to both AGI provisions and payment limitation.--*

Definitions of Terms Used in This Handbook (Continued)

Nontable Honey

Nontable honey is honey that:

- has a predominant flavor of limited acceptability for table use
- may be considered suitable for table use in areas in which it is produced.

Producer-Packer

A producer-packer is a producer who packages a quantity of honey for retail sale. The same producer may also sell part of the honey production in eligible loan containers. This producer would still be considered a producer-packer.

Settlement Value

Settlement value is the value of the honey determined by AMS certifications for color, moisture, and adulteration.

Definitions of Terms Used in This Handbook (Continued)

Table Honey

Table honey is honey that:

- has a good flavor of a predominant floral source
- can be readily marketed for table use in all parts of the United States.

Third Party

A third party is a person or firm, other than CCC or the producer, that has control of a facility containing honey pledged as collateral for a price support loan.

*--Turn-Around Loan

Turn-around loan is a special designation for a loan that is requested, approved for disbursement, and exchanged with a commodity certificate purchased the same day.--*

Unauthorized Disposition

Unauthorized disposition is the disposing of collateral under loan without prior written authorization from CCC.

Unauthorized Removal

Unauthorized removal is the movement of honey loan collateral:

- from the storage structure in which the honey was stored when the loan was approved to any other storage structure, whether or not this structure is located on the producer's farm
- without prior written authorization from CCC.

2014 Through 2018 Support Rates for Honey Loans

A 2014 Through 2018 Crop Loan Rate and Survey Price

The national average loan rate for the 2014 through 2018 crop year honey is \$0.69 per pound.

County Offices shall use \$0.69 per pound to calculate initial disbursements and transfers for 2014 through 2018 crop year honey.

*--Monthly CCC honey survey prices for MAL's can be found on the FSA Internet at the following web sites:

- <http://www.fsa.usda.gov/programs-and-services/economic-and-policy-analysis/dairy-and-sweeteners-analysis/index>. Scroll down to the middle of the Web page, and CLICK “Monthly CCC Honey 30-Day repayment Rate”
- Price Support Home Page at <http://www.fsa.usda.gov/programs-and-services/price-support/Index>. Under the heading “Weekly Commodity Rates”, CLICK Monthly CCC Honey Survey Prices”.

B 2015 and 2016 Crop Settlement Values

The following tables list the premiums and discounts that shall be applied to the national average loan rate to calculate settlements of delivered loan collateral to CCC for 2015 and 2016 crop honey.

Class	Premiums/Discounts for 2015 Crop (cents/lbs)
White	7.4
Extra Light Amber	3.4
Light Amber	-6.3
Amber and Nontable	-14.6

Class	Premiums/Discounts for 2016 Crop (cents/lbs.)
White	5.4
Extra Light Amber	2.4
Light Amber	-3.9
Amber and Nontable	-13.7

--*

AMS Grading Laboratories (Continued)

C Western Region

The following is a list of field locations for the western region.

Laboratory	Inspection Points or Suboffice
<p>Covina, California</p> <p>720 E ARROW HWY STE A *--COVINA CA 91722-2144--*</p> <p>Phone: 626-967-9790 FAX: 626-967-6267 Hours: 7:30 to 4 p.t.</p>	<p>83-912 AVE 45 STE 3 INDIO CA 92201-6040</p> <p>Phone: 760-347-2571 FAX: 760-347-2591 Hours: 7 to 3:30 p.t.</p>
<p>Fresno, California</p> <p>2202 MONTEREY ST STE 102A FRESNO CA 93721-3129</p> <p>Phone: 559-487-5210 FAX: 559-485-5914 Hours: 8 to 4:30 p.t.</p>	<p>17850 MORO RD STE C SALINAS CA 93907-8564</p> <p>Phone: 831-663-6221 FAX: 831-663-5764 Hours: 8 to 4:30 p.t.</p>
<p>Stockton, California</p> <p>5635 STRATFORD CIR STE A11 STOCKTON CA 95207-5055</p> <p>Phone: 209-946-6301 FAX: 209-476-8919 Hours: 8 to 4:30 p.t.</p>	

AMS Grading Laboratories (Continued)

C Western Region (Continued)

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Laboratory	Inspection Points or Suboffice
<p>Honolulu, Hawaii</p> <p>State of Hawaii Dept. of Agriculture 1851 AUIKI ST HONOLULU HI 96819-3100</p> <p>Phone: 808-832-0709 FAX: 808-832-0683 Hours: 7:45 to 4:30 h.t.</p>	
<p>Yakima, Washington</p> <p>108 S 6TH AVE YAKIMA WA 98902-3387</p> <p>Phone: 509-575-5869 FAX: 509-575-5881 Hours: 8 to 4:30 p.t.</p>	<p>1250 MILLER AVE STE 1 BURLEY ID 83318-1632</p> <p>Phone: 208-677-2216 FAX: 208-677-2325 Hours: 8 to 4:30 m.t.</p> <hr/> <p>1193 ROYVONNE AVE SE STE 16 SALEM OR 97302-6502</p> <p>Phone: 503-399-5761 FAX: 503-399-5846 Hours: 8 to 4:30 p.t.</p>

--*