

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

**Direct Loan Servicing – Special
and Inventory Property Management
5-FLP**

Amendment 13

Approved by: Deputy Administrator, Farm Loan Programs

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Amendment Transmittal

A Reasons for Amendment

Subparagraph 46 A has been amended to indicate that the authorized agency official must prepare a credit presentation in FBP as part of a DSA application.

Subparagraph 83 C has been amended to clarify when FSA-2516 should be sent.

Subparagraph 300 A has been amended to provide instructions for designation of homestead protection purchase options by socially disadvantaged group members.

Subparagraph 301 A has been amended to include designee citations as part of financing options.

Subparagraphs 401 C and D have been to include the word, “all” before “borrowers” to clarify that all parties who signed the promissory note will be notified of existing loan servicing options.

Subparagraphs 531 C and 551 D have been added to provide guidance on the 2008 Farm Bill acceleration and foreclosure moratorium.

Subparagraph 741 A has been amended to clarify notifying a former owner of the Homestead Protection Program.

Exhibit 11 has been amended to include additional historical flags that may be displayed on borrower accounts.

Exhibit 17 has been amended to correct a reference for developing FBP.

B Obsolete Material

Notice FLP-568 is obsolete.

Amendment Transmittal (Continued)

Page Control Chart		
TC	Text	Exhibit
	2-7, 2-8 3-35, 3-36 7-35 through 7-38 11-1, 11-2 15-1, 15-2 16-1 through 16-30 20-1, 20-2	4, pages 1, 2 11, pages 1, 2 17, pages 3, 4

45 DSA Eligibility and Limitations (Continued)

E Limitations

[7 CFR 766.53(a)] The DSA amount is limited to the lesser of:

(1) The first or second scheduled annual installment on the Agency loans due after the disaster occurred; or

(2) The amount the borrower is unable to pay the Agency due to the disaster. Borrowers are required to pay any portion of an installment they are able to pay.

[7 CFR 766.53(b)] The amount set-aside will be the unpaid balance remaining on the installment at the time the DSA is complete. This amount will include the unpaid interest and any principal that would be credited to the account as if the installment were paid on the due date, taking into consideration any payments applied to principal and interest since the due date.

[7 CFR 766.53(c)] Recoverable cost items may not be set aside.

46 DSA Approval**A Eligibility Determination**

[7 CFR 766.55] Within 30 days of a complete DSA application, the Agency will determine if the borrower meets the eligibility requirements for DSA.

--The authorized agency official must prepare a credit presentation in FBP as part of the eligibility determination and notify the borrower as soon as possible after making the-- determination.

B Borrower Acceptance of DSA

[7 CFR 766.57] The borrower must execute the appropriate Agency documents within 45 days after the borrower receives notification of Agency approval of DSA.

Subject to the 165-calendar-day limitation in subparagraph 45 A, the borrower must sign FSA-2501 within 45 calendar days (48 calendar days if the letter is sent by mail to allow 3 calendar days for delivery) of the date of FSA's approval letter for each loan ISA. Any exception must be requested according to paragraph 4.

C Required Forms

In closing a borrower's approved DSA request, the authorized agency official will:

- prepare an original and 2 copies of FSA-2501
- staple the signed original on top of the original promissory note or assumption agreement filed in the fire-proof safe
- staple 1 of the 2 copies of FSA-2501 to the copy of the promissory note or assumption agreement filed in position 2 of the borrower's case file
- give the second copy of FSA-2501 to the borrower.

D Modifying FSA-2501

FSA-2501 may need to be modified and issued as a State form to comply with individual State laws. If SED, with OGC concurrence, modifies the form, it must still contain the date of the set-aside and the original date of the installment.

83 Borrower Response Timeframes (Continued)**B When Loan Servicing Application Timeframes Begin**

If the loan servicing notification package is accepted by certified mail, the timeframes begin the day the certified mail receipt is signed.

If the loan servicing notification package is sent by first class mail, the timeframes begin 3 calendar days after the mailing date.

If the borrower is an entity or 2 or more individuals not at the same address, the timeframes listed in subparagraph A begin the day the last borrower received the loan servicing notification package according to paragraphs 81 and 82.

C Incomplete Applications

Borrowers who are notified with FSA-2510 or FSA-2514 and do not submit all required *--information will be sent FSA-2516 in approximately 30 calendar days to remind them of--* the final day to submit a complete application and all items still required. No further contact regarding incomplete applications or timeframes is required.

D SED Extension Authority

SED has the authority to extend the deadline only for the submission of a complete application. This must be based only upon extraordinary circumstances that are beyond the borrower's control, such as serious illness. The authorized agency official must recommend this extension in writing to SED and include specific details of the circumstances. Such extensions normally will not exceed 30 calendar days.

84 Releasing Divorced Spouses of Liability**A General**

This paragraph applies only when a borrower requests, with a loan servicing request, a release from liability because of divorce. There is no authority to release individual members of an entity under this part.

FSA will consider releases of liability for borrowers who are current on all payments under 4-FLP.

A divorce does not release an FSA obligor from liability. The authorized agency official will provide a loan servicing notification package to divorced spouses who have not been released of liability according to paragraph 68.

A borrower is responsible for informing FSA of a divorce action and providing FSA with copies of divorce decrees, court sanctioned settlement agreements, and updated contact information, such as a new mailing address and telephone number.

B Release of Liability Requirements

[7 CFR 766.102 (f)] When jointly liable borrowers have been divorced and one has withdrawn from the farming operation, the Agency may release the withdrawing individual from liability, provided:

- (1) The remaining individual submits a complete application in accordance with this section;**
- (2) Both parties have agreed in a divorce decree or property settlement that only the remaining individual will be responsible for all Agency loan payments;**
- (3) The withdrawing individual has conveyed all ownership interest in the security to the remaining individual; and**
- (4) The withdrawing individual does not have repayment ability and does not own any non-essential assets.**

--The borrowers will submit any information required by the authorized agency official to-- address the items in this subparagraph. Common items required include a Divorce Decree, Property Settlement Agreements, Deeds, Bills of Sale, and financial information.

299 Defaults and Ramifications of Lease Defaults

A Terminating Homestead Protection Leases

[7 CFR 766.154(d)] The Agency may terminate the lease if the lessee does not cure any lease defaults within 30 days of Agency notification.

Examples of lease defaults may include nonpayment of monthly lease payments or failure to maintain the property.

If the former borrower is in default on the terms of the lease, the authorized agency official must notify the former borrower in writing. If the former borrower does not cure a lease default within 30 calendar days of the date of the default notice from FSA, the authorized agency official notifies the former borrower in writing that FSA is terminating the lease and purchase option. This notification must include appeal rights.

300 Exercising Option to Purchase Homestead Protection Property**A Timeframe for Exercising Option**

[7 CFR 766.154(c)] (1) The lessee may exercise in writing the purchase option and complete the homestead protection purchase at any time prior to the expiration of the lease provided all lease payments are current.

***--(2) If the lessee is a member of a socially disadvantaged group, the lessee may designate a member of the lessee's immediate family (that is, parent, sibling, or child) (designee) as having the right to exercise the option to purchase. See Exhibit 2 for the definition of socially disadvantaged group.**

Note: The former owner must be eligible for Homestead Protection and successfully lease the property (be the lessee) under Homestead Protection before they can choose an immediate family member to purchase the property.

The lessee or designee may exercise the purchase option by completing the repurchase of the homestead protection property within the term of the lease. The lessee or designee must initiate the purchase option by submitting a signed statement to FSA. The option is not exercised until FSA receives the purchase money. If closing extends beyond the term of the lease, the lessee will continue to make lease payments to FSA until the purchase is closed.--*

Failure to exercise the purchase option within the lease period terminates the lessee's rights under the option.

B Determining Sale Price of Homestead Protection Tract

***--[7 CFR 766.154(c)(3)] The purchase price is the market value of the property when--* the option is exercised as determined by a current appraisal obtained by the Agency.**

FSA determines the current market value of the property through an appraisal that is less than 1 year old. If the appraisal is older than 1 year, the authorized agency official requests a new appraisal according to subparagraph 284 E.

301 Purchasing Homestead Protection Property

A Borrower Financing Options

***--[7 CFR 766.154(c)] (4) The lessee or designee may purchase homestead protection property with cash or other credit source.**

(5) The lessee or designee may receive Agency program or non-program financing provided:

(i) The lessee or designee has not received previous debt forgiveness;

(ii) The Agency has funds available to finance the purchase of homestead protection property;

(iii) The lessee or designee demonstrates an ability to repay such an FLP loan; and

(iv) The lessee or designee is otherwise eligible for the FLP loan.--*

B Lessee Repayment Ability

A lessee wanting to purchase the homestead protection property using credit sale funds must provide all information required for FSA to:

- determine whether the lessee has adequate repayment ability
- grant final homestead protection approval.

FSA requires a feasible payment plan.

C Credit Sale Interest Rate

The interest rate for a credit sale is the interest rate for a homestead protection loan as published in 1-FLP, Exhibit 17.

301 Purchasing Homestead Protection Property (Continued)

D Closing the Credit Sale

The closing procedures for a lessee purchasing homestead protection property are the same as for any NP borrower who obtains FSA financing.

E Defaults on Homestead Protection Loans

FSA homestead protection loans are NP's, and are **not** eligible for loan servicing. If a borrower with a homestead protection loan defaults, FSA accelerates the loan according to Part 15.

302 Conflict With State Law

A Prevalence of State Law

[7 CFR 766.155] If there is a conflict between a borrower's homestead protection rights and any provisions of State law relating to redemption rights, the State law prevails.

SED's should issue a State supplement in States where the State law provides for specific rights that differ.

303-320 (Reserved)

Part 11 Bankruptcies, Civil and Criminal Cases, and Judgments

Section 1 Bankruptcy

401 FSA Actions When Borrower Files for Bankruptcy

A Suspending Loan Servicing

If a borrower files bankruptcy, the authorized agency official will suspend all pending special servicing and collection actions, but will continue to monitor the account and conduct regular servicing to protect the interests of the Government.

B Flagging the Account

Upon notification that the borrower has filed bankruptcy, the authorized agency official will flag the account as “BA” by using FSA-2562 and processing a 5G transaction. The “BAP” flag will remain on the account until the 1 of the following occurs:

- bankruptcy is dismissed
- borrower is discharged, no longer under court jurisdiction, and FSA has no remaining loan collateral from which collection can be made
- the case has been closed.

Note: The “51-S” flag must be removed with a 5H transaction before a “BAP” flag can be established (Exhibit 11).

C Notifying the Borrower’s Attorney of Loan Servicing Options if Borrower Was Not Previously Notified

[7 CFR 766.301] If a borrower files for bankruptcy, the Agency will provide written notification to the borrower’s attorney with a copy to the borrower as follows:

(a) The Agency will provide notice of all loan servicing options available under Subpart C (Part 3) of this part, if the borrower has not been previously notified of these options.

Within 15 calendar days of receiving a notice of bankruptcy, the authorized agency official *--will send all borrowers and the borrowers’ attorney Exhibit 34, the appropriate notice--* according to subparagraph 67 A, and the response form, by certified mail, return receipt requested. If the borrower does **not** have an attorney, the borrower only will receive the FSA forms.

401 FSA Actions When Borrower Files for Bankruptcy (Continued)**D Notifying the Borrower's Attorney of Servicing Options if the Borrower Was Previously Notified**

[7 CFR 766.301(b)] If the borrower received notice of all loan servicing options available under Subpart C (Part 3) of this part prior to the time of bankruptcy filing but all loan servicing was not completed, the Agency will provide notice of any remaining loan servicing options available.

If FSA notified the borrower of primary loan servicing before the borrower filed for bankruptcy and some servicing options are still available, the authorized agency official will send Exhibit 34 and the appropriate servicing forms along with any required application *--forms to all borrowers and the borrowers' attorney (if the borrowers have no attorney, then all notifications and timeframes will apply to the borrowers only) explaining what options--* remain. Servicing and servicing timeframes suspended on the date the borrower files for bankruptcy resume on the date the attorney receives Exhibit 34. If no servicing options remain, send Exhibit 34 to inform the borrower and attorney that no primary loan servicing options remain.

If the borrower or borrower's attorney does not request any remaining servicing options, the authorized agency official will not take any further action to liquidate the account until the stay is lifted and they are notified by the State Office.

E Referring a Bankruptcy to the State Office

The authorized agency official will inform the State Office of any developments in the borrower's bankruptcy case, but will take no action against the security unless directed by SED.

SED should issue a State supplement describing what information is to be forwarded to the State Office in the event of a borrower filing bankruptcy. SED may issue additional State supplements as required to comply with State laws with Regional OGC guidance/advice.

Part 15 Loan Acceleration**531 General Requirements****A Acceleration Differs Among States**

The loans will be accelerated when FSA determines that a borrower cannot or will not meet their FSA loan obligations and all applicable loan servicing options have been offered and concluded. SED, in consultation with OGC, will issue a State supplement to provide detailed guidance on acceleration. The Acceleration Notices in this handbook (Exhibits 49, 50, and 51) will be used unless specifically modified by OGC.

B Recordkeeping

During the acceleration process, the authorized agency official must make entries into the running record on the acceleration process and retain any letters, forms or documentation associated with the acceleration that are required by this handbook and State supplements.

***--C 2008 Farm Bill Acceleration Moratorium**

As provided in 7 CFR 766.358, FSA will not accelerate the program loans of a borrower who has filed a program discrimination complaint that has been accepted by USDA's Office of Adjudication until the complaint has been either:

- resolved by USDA
- closed by a court of competent jurisdiction.

See 1-FLP, subparagraph 41 I for additional guidance on the acceleration moratorium and suspension of interest accrual and offset.--*

532 Ensuring That Servicing Rights Have Elapsed**A Conditions for Acceleration**

[7 CFR 766.355(a)(1)] The Agency accelerates loans in accordance with this section, unless:

(i) State law imposes separate restrictions on accelerations.

(ii) The borrower is American Indian, whose real estate is located on an Indian reservation.

Acceleration of American Indian borrowers whose real estate is located on an Indian reservation is addressed in paragraph 537.

[7 CFR 766.355(a)(3)] All borrowers must receive prior notification in accordance with subpart C (Part 3) of this part, except for borrowers who fail to graduate in accordance with § 766.101(a)(8).

If a borrower meets all of the following conditions, FSA moves to accelerate the borrower's loans.

The borrower is in monetary or nonmonetary default according to Part 3.

The borrower cannot or will not cure the default. A borrower meets this condition when the borrower is not eligible for primary loan servicing, does not accept FSA's servicing offer, or does not apply for primary loan servicing, after receiving all the appropriate notifications according to Parts 3 and 6.

The borrower has completed all appeals and mediation according to Part 6 and 1-APP and is not under court jurisdiction that bars FSA from acceleration.

Part 16 Involuntary Liquidation**Section 1 General Information****551 Introduction****A General Procedures**

[7 CFR 766.351(a)(1)] When a borrower cannot or will not meet a loan obligation, the Agency will consider liquidating the borrower's account in accordance with this subpart.

FSA will move to liquidate security after acceleration.

The involuntary liquidation process differs among States, and in particular between judicial and nonjudicial foreclosure States. SED, in consultation with OGC, will issue a State supplement to provide detailed guidance on involuntary liquidation.

[7 CFR 766.357(b)(4)] After the date of foreclosure, the borrower or former owner retains no statutory, implied, or inherent right of possession to the property beyond those rights granted by state law.

If FSA acquires property as a result of involuntary liquidation, the property becomes inventory property. FSA maintains and disposes of inventory property according to Part 21.

B Recordkeeping

During the involuntary liquidation process, the authorized agency official must make entries into the running record on the liquidation process and retain any letters, forms, or documentation associated with the acceleration that are required by this handbook and State supplements.

C Conditions for Involuntary Liquidation

[7 CFR 766.357] (a) The Agency will liquidate the borrower's security if:

(1) The borrower does not satisfy the account in accordance with §§ 766.355 and 766.356 (Part 15), as appropriate;

(2) The involuntary liquidation is in the Agency's financial interest.

551 Introduction (Continued)

***--D 2008 Farm Bill Foreclosure Moratorium**

As provided in 7 CFR 766.358, FSA will not foreclose on the program loans of a borrower who has filed a program discrimination complaint that has been accepted by USDA's Office of Adjudication until the complaint has been either:

- resolved by USDA
- closed by a court of competent jurisdiction.

See 1-FLP, subparagraph 41:

- H for additional guidance on determining if a discrimination complaint has been filed
- I for additional guidance on the foreclosure moratorium, and suspension of interest accrual and offset.--*

552-565 (Reserved)

Part 20 Leasing Inventory Real Property**741 General Policy for Leasing Inventory Real Property****A When FSA May Lease Inventory Real Property**

[7 CFR 767.101(a)] The Agency may lease inventory real property:

(1) To the former owner under the Homestead Protection Program

--The former owner should be notified according to subparagraph 281 B.--

(2) To a beginning farmer or socially disadvantaged farmer selected to purchase the property but who was unable to purchase it because of a lack of Agency direct or guaranteed loan funds.

(3) When the Agency is unable to sell the property because of lengthy litigation or appeal processes.

B Property Condition

[7 CFR 767.101(b)] The Agency will lease inventory real property in an “as is” condition.

C Advertising Requirements for Leases Because of Lengthy Litigation and Appeals

When FSA cannot sell inventory property because of lengthy litigation and appeals, FSA offers to lease it to the public. The advertisement must state that FSA still intends to sell this property when the litigation has concluded and the property will be sold subject to the lease if it is still in place on the date of closing. Advertising requirements are discussed further in paragraph 781.

D Environmental Considerations

Lessees may not use inventory real property for any purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity as further explained in Part 22. Lease terms will include language to this effect.

FSA will place restrictions about the use of underground storage tanks and storage of hazardous waste substances in the lease according to Part 22, Section 3.

742 Entering Into the Lease Agreement**A Rent Amounts**

[7 CFR 767.101(e)] The Agency leases inventory real property for a market rent amount charged for similar properties in the area.

To set the market rent amount, the authorized agency official must consider the income producing capability of the property during the term of the lease. The authorized agency official surveys lease amounts of farms in the immediate area with similar soils, capabilities, and income potential. The authorized agency official maintains this rental data in an operational file as well as in the running record of case files for leased inventory properties.

If FSA is leasing the property because of lengthy litigation and appeals and advertising the property to the public, SED has the authority to enter into a lease with the highest bidder if it is in FSA's best financial interest.

B Lease Terms

[7 CFR 767.101(c)] The Agency will lease property for:

(1) Homestead protection in accordance with part 766, subpart D (Part 7) of this chapter.

State Supplements

The following table lists required State supplements.

Subparagraph	Required State Supplement
3 C	Guidance on Notary Acknowledgement
3 D	Guidance on Signature Requirements
3 F	Using State-Specific and State-Created Forms
104 A	Obtaining PLS Appraisals
196 B	Filing of Conservation Contracts
229 B	State-Certified Mediation Requirements
247 B	Closing Reamortized Loans
302 A	Homestead Protection According to State Laws
343 B	Real Estate Appraisals for Determination of SAA Recapture
345 C	Satisfying Shared Appreciation Agreements (SAA) According to State Laws
346 E	Maintaining Lien Position When Amortizing SAA Recapture
401 E	State Policies and Procedures for Bankruptcy
402 F	Reaffirmation of Debt
421 D	State Policies and Procedures for Civil and Criminal Actions
443 C	Managing the Liquidation Process
462 B	Title Searches
464 B	Lien Searches
498 A	Convergence of Rights With Real Property
531 A	Loan Acceleration
533 A	Case File Preparation for Acceleration
533 E	Determination of Property Value Prior to Acceleration
534 E	Notification of Prior Lienholders After Acceleration
535 C	Partial Payments After Acceleration
551 A	General Involuntary Liquidation
566 D	Real Property Foreclosures
567 C	Bidding at Foreclosure Sales
568 A	Acquisition of Inventory Property
568 E	Addressing Outstanding Loan Balances After Real Estate Foreclosure
582 D	Addressing Outstanding Loan Balances After Chattel Foreclosure
601 A	Third-Party Foreclosures
601 C	Contract Forfeiture
602 A	Prior Lienholder Liquidation
604 E	Redemption Rights

State Supplements (Continued)

Subparagraph	Required State Supplement
705 C	Custodial Property
707 F	Removal of Abandoned Vehicles From Inventory Property
724 A	Taxes on Inventory Real Property
776 D	Advertisement of Inventory Property for Sale
776 F	Contracting With Real Estate Brokers to Sell Inventory Property
778 E	Sale of Inventory Property
Exhibit 17, *--subparagraph 5 F--*	<ul style="list-style-type: none"> • Estimated Cost and Average Holding Period • Factors to Use When Adjusting Market Value. <p>Note: State supplement is issued after cost-analysis has been completed, but no later than November 30 each year.</p>

Account Description Flag and Code Reference

A General Information

This exhibit provides guidance on using account description flags and paragraph references for each flag.

B Agency Official Responsibilities

Agency officials shall review the RC 540 Report monthly to determine if a servicing action is needed and if accounts are appropriately flagged or coded. Particular attention should be given to flagged accounts since the payment status cannot always be reported correctly for reasons such as payments being held in suspense or transactions not being processed.

C Establishing and Removing Flags

To establish an account flag, FSA-2562 will be completed and a 5G transaction will be processed in DLS through the Manage Flags function under Customer Management. To remove an account flag, FSA-2562 will be completed and a 5H transaction will be processed in DLS.

D Flag Priority and Reference Table

A maximum of 4 flags can be recorded in the accounting system for each borrower subject to certain limitations. However, only 3 flags will be reported on the RC 540 Report. Flags will be reported based on priority as indicated in this table.

*--

Display Priority	Flag	Description	Reference
1	OAC1	Office of Adjudication and Compliance Accepted	1-FLP, Paragraph 41
2	CAP	Court Action Pending	Paragraph 421
3	TPJ	Third Party Judgment	Paragraph 421
4	BAP	Bankruptcy Action Pending	Paragraph 401
5	PLS	5-FLP Special Loan Servicing Pending	Paragraph 67
6	DSA	Debt Set-Aside	Historical Code
7	DEF	Deferral	Paragraph 248
8	FAP	Foreclosure Action Pending	Paragraph 567
9	SAA	Subject to Approved Adjustment	Paragraph 404
10	OAC7	Office of Adjudication and Compliance Resolved	1-FLP, Paragraph 41
11	ACL	Accelerated	Paragraph 534

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Note: An account may be classified as “CO” according to subparagraph E. “CO” is not a flag; “CO” is a classification code that has display priority over all flags when displayed on the RC-540 Report.

Account Description Flag and Code Reference (Continued)

E Special Classification Code “CO”

The purpose of special classification code “CO” is to ensure that farm program payments to discharged borrowers are not offset. County Offices may assign or remove “CO” classification codes according to paragraph 406. To:

- establish the “CO” classification code through ADPS, a 5B transaction will be processed
- remove the “CO” classification code through ADPS, a 5A transaction will be processed.

Accounts with the “CO” classification must be monitored for proper coding and servicing.

Instructions for Using eDALR\$ (Continued)

2 eDALR\$ User Guide

A Entering Data

Two categories of information are entered into eDALR\$. First, the authorized agency official enters some information into eDALR\$ on a periodic basis. This information is critical to ensure that eDALR\$ applies the correct interest rate to the borrower's account and that the net recovery value calculation is accurate. Each Field Office must have a system for promptly entering this information into eDALR\$ as the Field Office receives notification of data changes from the State or National Office. Second, the authorized agency official must enter borrower-specific data each time eDALR\$ runs a report. The key sources for this information are the borrower's current or updated FBP, ADPS DL screens that contain borrower loan information, and the borrower's case file.

The eDALR\$ reports are accurate and useful only if the information entered into eDALR\$ is accurate and complete. A significant percentage of errors or complications with using eDALR\$ result from poor data collection or entry errors. The authorized agency official is responsible for the accuracy of inputted data and should be diligent in ensuring that the borrower's FBP is complete and appropriate. See 1-FLP, Part 8, Section 3 for a detailed discussion on developing FBP.

B Periodic Data

FSA periodically publishes updated data that the Field Office enters into eDALR\$. The State Office also issues State supplements with updated data based on Statewide or local conditions. When published, the authorized agency official enters net recovery constants. Current periodic data for administrative liquidation costs, chattel costs, real estate costs, and property management costs is found in paragraph 5 of this exhibit.

Instructions for Using eDALR\$ (Continued)

2 eDALR\$ User Guide (Continued)

C Borrower Data

The following table explains the main categories of borrower-specific information the authorized agency official enters into eDALR\$. The table lists specific items from the borrower case file and supporting automated FSA systems for entry into eDALR\$.

Category	eDALR\$ Screen	Explanation
1. Borrower Case Number	Enter or Select Borrower	Either an Entity or Individual Borrower Case Number.
2. Borrower Name	Enter or Select Borrower	Either an Entity or Individual Borrower Name.
3. Date Servicing Actions Requested	Basic Borrower Information	Date of completed application requesting primary loan servicing.
4. Proposed Restructure Date	Basic Borrower Information	Date on which servicing actions should be effective.
5. Has the Borrower Had Previous Debt Forgiveness?	Basic Borrower Information	Determine whether the borrower has received prior debt forgiveness, not including debt reduction from CC's or easements.
6. Period of Deferral	Basic Borrower Information	eDALR\$ allows a maximum deferral period of 5 years. Enter a shorter period based on the plans developed in FBP.
7. Adjusted Balance Available	Basic Borrower Information	System calculated from the data entered.
8. Farm Operating Expense, Farm Operating Interest Expense, Owner Withdrawals Expense, Balance Available, Non Agency Debt Repayment and Taxes Expenses	Basic Borrower Information	*--From FBP eDALR\$ Input Report, enter--* the corresponding information: <ul style="list-style-type: none"> • Farm Operating Expense • Farm Operating Interest Expense • Owner Withdrawals Expense • Balance Available • Non-Agency Debt Repayment and Taxes.