

For: State and County Offices, Peanut CMA's, and DMA's

Processing 2010 Crop Year (CY) Peanut MAL and LDP Using APSS County Release No. 696

Approved by: Acting Deputy Administrator, Farm Programs



1 Overview

A Background

Peanut MAL's and LDP's shall be administered using the general MAL and LDP regulations, policies, and procedures applicable to the commodities covered under the Food Conservation, and Energy Act of 2008 (2008 Act), and additional provisions specific to peanut MAL's and LDP's.

County Release No. 696, mailed on July 27, 2010, included the following:

- 2010 CY loan rates, premiums, and discounts for each type of peanut
- 2010 CY rates of warehouse charges
- all other functionalities needed to process 2010 CY MAL's.

Peanut LDP requests shall be processed using the eLDP system.

B Purpose

This notice provides general instructions to State and County Offices for processing peanut MAL's and LDP's for the 2010 CY.

Disposal Date	Distribution
November 1, 2011	State Offices; State Offices relay to County Offices, Peanut CMA's, and DMA's

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2 Basic Peanut Loan and LDP Program Information

A General Information

County Offices shall see the following:

- 12-PS for general instructions about APSS
- 15-PS for general instructions about eLDP processing
- 8-LP for general policies and procedures about loans and LDP programs
- 1-CMA for CMA and DMA policies and procedures
- forthcoming Notice LP or additional policies and procedures for peanut loans and LDP's
- Notice CMA-126 for additional policies and procedures for peanut CMA's and DMA's
- applicable PL and FI notices and handbooks.

B Peanut Loan Rates

APSS **automatically downloads** the 2010 loan rates for each peanut type during the software update process. The loan rates can be viewed by accessing the county-maintained tables and selecting the Commodity Loan Rate Table for peanuts. The rates per percent of total sound mature kernels (SMK's) for each peanut type are hardcoded in APSS.

See the following Exhibits:

- Exhibit 1 for peanut loan rates for the 2010 CY
- Exhibit 2 for additional discounts for warehouse-stored Segregation (Seg.) 1 peanuts.

C Peanut Loan and LDP Features

All producer eligibility requirements for loans and LDP's are applicable to peanuts offered as collateral for MAL and LDP.

The following program features are the same as the 2009 CY:

- assignments
- commodity code and peanut type abbreviation
- handling of peanut assessments
- program codes for loans and LDP's
- service fees.

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3 County-Maintained Table Files

A Updating the Peanut Offer Shipping Rate Table

Update the Peanut Offer Shipping Rate Table in APSS with 2010 CY rates for peanut warehouse charges for each storing warehouse according to the following.

Step	Action
1	On the Price Support Main Menu PCA005, ENTER "9".
2	On Menu PAA010, ENTER "3".
3	On Menu PAA015, ENTER "1".
4	On Menu PAA020, ENTER "3".
5	On Menu PAA79000, ENTER "6".
6	<p>On the Peanut Offer Shipping Rate Table:</p> <ul style="list-style-type: none"> • ENTER "U" to update the table • enter the warehouse code assigned to the warehouse • ENTER "7/01/10" as the "Effective Date" • ENTER "N" or "Y" to the question, "Is this a merged warehouse?" • enter or verify the State and county codes where the warehouse is located. <p>Note: If the message, "Warehouse is not in the Name and Address File. Please correct or press Enter", is displayed, PRESS "Enter" and Screen PAA79035 will be displayed. Enter the warehouse information in the Other Name and Address file according to 1-CM, paragraph 931.</p>
7	<p>On Screen PAA79035, enter the following warehouse rates:</p> <ul style="list-style-type: none"> • storage = \$2.71 per ton/month • load-out = \$8.00 per ton. <p>Note: See Notice LP-2152 for CCC-approved warehouse rates for 2010 CY. The rates of load-in charges are hardcoded in APSS.</p> <p>Important: CCC will pay handling charges on warehouse-stored peanut MAL's at loan disbursement; however, these charges have to be repaid when the loan is redeemed.</p>

B Commodity Loan Rate Table

On Menu PAA020, ENTER "2" to update or "8" to print the loan rate table for peanuts. It is recommended that County Offices have a second party review of the loan rates. See Notice LP-2150 for peanut loan rates for 2010 CY.

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4 General Peanut MAL Processing

A General MAL Information

Price Support Loan Making Menu PLA000 options remain unchanged from the previous crop year. Both farm-stored and warehouse-stored loanmaking options include the ability to indicate whether the quantities offered as loan collateral for MAL's are from ACRE or non-ACRE farms according to subparagraph C.

B Handling Loan Requests

Each loan request must be for the same:

- peanut type
- producer
- ACRE election status indicator.

Additionally, if the request is for warehouse-stored loan, it should have the same:

- warehouse code
- date documents received date
- State where peanuts were inspected.

C MAL ACRE Indicator

Farms that participate in the ACRE program will have 30 percent reduction in loan rates. Producers shall be responsible for informing County Offices whether the quantities in the loan or LDP request are from ACRE or non-ACRE farms.

Before processing the loan in APSS:

- producer must inform the County Office whether the quantities included in the loan request are from farms in ACRE or not
- County Office must verify the ACRE election status of the farm indicated by the producer
- County Office must separate the quantities from farms in ACRE from those that are from non-ACRE farms

When entering the loan in APSS, the user must answer the question, "Is this quantity from a farm enrolled in ACRE (Y/N)?" accordingly. The question will be displayed on:

- Screen PLB10005 for a farm-stored loan
- Screen PLC10010 for a warehouse-stored loan.

The answer to this question shall determine the loan rate applicable to the loan request.

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4 General Peanut MAL Processing (Continued)

C MAL ACRE Indicator (Continued)

APSS shall process loan requests according to this table.

IF the request is for quantities from...	AND it is a...	THEN APSS shall...
ACRE farms	farm-stored loan	reduce the loan rate by 30 percent and multiply the loan quantity by the reduced loan rate.
	warehouse-stored loan	calculate the loan rate based on the grade factors on the warehouse receipt and automatically reduce the loan rate by 30 percent.
Non-ACRE farms	farm-stored or warehouse-stored loan	calculate the loan rate in the normal manner.

Note: See Exhibit 3 for examples.

5 Warehouse-Stored Loan Processing in APSS

A General Warehouse-Stored Loan Information

Peanut warehouse-stored loanmaking shall continue to be processed in the same manner as previous crop years.

When using a peanut electronic warehouse receipt (EWR), the County Office shall continue to use option 9, "Warehouse Peanut Loans Using Preprocessed Data" from Loan Making Menu PLA000 in APSS. Instructions on EWR's will be provided in a forthcoming PS notice.

Note: Loans on quantities from ACRE farms may be handled according to subparagraph 4 C.

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5 Warehouse-Stored Loan Processing in APSS (Continued)

B Warehouse Information

For warehouses that are not in the “Other Name and Address” file, enter warehouse information according to 1-CM, paragraph 931 using the following information:

- ID Number –tax ID number provided by the warehouse
- ID Type – “E”
- Facility Code – “12”
- Warehouse Code – warehouse code assigned to the warehouse
- License Code:
 - “F” for Federal warehouse license
 - “S” for State licensed warehouse
 - “U” for unlicensed warehouse
- Eligible for Designation – “Y”.

A list of approved peanut warehouses may be found at https://saltlake.sc.egov.usda.gov/approved_whses/peanuts/approved_peanut_whses.asp.

To receive payment for handling charges associated with warehouse-stored MAL’s, warehouses must have a completed SF-1199A submitted to PSD. An updated form has to be resubmitted if there are changes in the warehouse’s banking information.

For SF-1199A, see <http://forms.sc.egov.usda.gov/eForms/welcomeAction.do?Home>.

C Date Document Received and Inspection State

Screen PLC10005 will prompt the user to enter the following:

- “Date Documents Received” date
- “State of Inspection”.

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5 Warehouse-Stored Loan Processing in APSS (Continued)

C Date Document Received and Inspection State (Continued)

The “Date Documents Received” date shall be the actual date all required loan documents were received by the County Office. This shall be the later of the date:

- of loan request
- CCC becomes the holder of the receipt

Note: County Offices shall download EWR’s as soon as requests for loans are received. If download does not occur on the day of loan request, make a note of the loan request date in the loan folder and use this date to compare with other documents when determining the “Date Documents Received” date.

- of other applicable documents, like lien waiver (excluding lien search).

Note: Service Centers shall process DMA loans using the same “Date Documents Received” date and “Disbursement Date” as the DMA-prepared loan.

The “State of Inspection” shall be the 2-digit State code where the peanuts were inspected. This shall be the same as the first 2 digits of the buying point number. If using EWR, the field will automatically be filled.

D Peanut Warehouse Receipt Validation

Screen PLC40000 shall have the information for each warehouse receipt. Enter the data manually if using paper receipt, or verify data displayed on the screen if using EWR.

Field	Description	Explanation
Warehouse Receipt Number	Warehouse receipt number associated with the receipt.	Entry required.
Date Receipt Issued (mmddyy)	Date warehouse receipt was issued.	
Storage Date (mmddyy)	Date the storage starts to accrue.	
Date Storage Paid Through Date (mmddyy)	Date through which storage has been paid or provided for.	Entry optional. Accepts blank entry. Note: If blank entry, this field will default to the “Date Documents Received” date.
Net Tons	Net tons from warehouse receipt.	Tons of Kernels, including SMK’s and sound splits (SS), but excluding loose shelled kernels (LSK’s).

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5 Warehouse-Stored Loan Processing in APSS (Continued)

D Peanut Warehouse Receipt Validation (Continued)

Field	Description	Explanation
LSK Tons	LSK tons from warehouse receipt.	Tons of LSK, if applicable.
Total Tons	Total tons from warehouse receipt.	Equal to Net Tons plus LSK Tons.
Storage Charge Per Unit	CCC-approved storage rate per ton.	Entry optional.
Prepaid In Charges	Prepaid in charges shown on the warehouse receipt.	Note: Cannot be greater than the CCC Approved rate.
Prepaid Out Charges	Prepaid out charges shown on the warehouse receipt.	

Note: The warehouse-stored peanut loan rate shall **not** be adjusted for the amount of unpaid storage through loan maturity.

E Calculating the Receipt Loan Amount

The manner of calculating the receipt loan amount for peanuts remains unchanged. APSS shall determine the receipt loan amount of:

- Seg. 1 peanuts in the same manner as the 2009 CY using the:
 - 2010 CY loan rates in Exhibit 1
 - premiums and discounts in Exhibits 1 and 2
- Seg. 2 and Seg. 3 peanuts as 35 percent of the loan rate in Exhibit 1, which is unchanged from the 2009 CY.

It is strongly recommended to print Screen PLC11000 and file the printout in the loan folder for future reference.

For loans on quantities from ACRE farms, the “Receipt Loan Amount” displayed on Screen PLC11000, shall be based on the reduced loan rate. See Exhibit 3 for examples.

F Handling of Storage Charges

Peanut loan rates shall not be reduced for unpaid storage when processing warehouse-stored MAL's. Storage charges can be handled as an approved offset.

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5 Warehouse-Stored Loan Processing in APSS (Continued)

G Discounts on Quality Factors

Seg. 1 warehouse-stored peanuts shall have additional discounts based on the percent damage, foreign materials (FM), and SS, indicated on the warehouse receipt. The discount rates shown in Exhibit 2 are unchanged from the 2009 CY.

Note: No additional discounts shall be applied to Seg. 2 and Seg. 3 peanuts.

H Determining Loan Quantity and Loan Amount

APSS shall determine the loan quantity (Total Tons) in the same manner as the 2009 CY, which shall be based on the value of the net tons (excluding LSK) and the value of LSK tons.

Note: The total loan amount shall be the sum of the receipt loan amounts for all receipts included in the loan.

I Determining the Amount of Handling Charges

APSS shall determine the amount of handling charges applicable to quantity of peanuts offered as collateral for warehouse-stored MAL by multiplying the loan quantity times the CCC-approved rate of handling charges. The calculated amount shall be:

- printed on the Warehouse Receipt Summary for Peanuts Report, block 8
- displayed on Screens PLC12000 and PLC12005
- printed on CCC-678, labeled "Handling Charges".

Note: The amount of handling charges is not part of the total loan disbursement. The handling charges shall be remitted to the storing warehouse through Kansas City, and shall be repaid according to subparagraph 7 G, when the loan quantity is redeemed.

J Warehouse Receipt Summary for Peanuts (WRSP) Report

The WRSP Report contains receipt data associated with each loan. Use the report to verify the following:

- grade factors shown on the report match with the warehouse receipt information
- receipt loan amount and total loan amount are correct
- disbursement date in block 4 is correct
- warehouse code in block 5 is correct
- date document received in block 6 is correct
- "load-in charge" in block 8 is correct according to subparagraph I

Note: The load-in charge refers to the amount of "Handling Charges" printed on CCC-678.

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5 Warehouse-Stored Loan Processing in APSS (Continued)

J Warehouse Receipt Summary for Peanuts Report (Continued)

- “research and promotion” is correct according to subparagraph 6 B.

Note: The amount of research and promotion refers to the National Peanut Board assessment, and is the same as the “Marketing Assessment” amount printed on CCC-678.

File a copy of the report in the producer’s loan folder for future reference.

K Disbursing MAL

Disburse the loan in the normal manner. See Notice PS-666 and applicable FI handbooks and notices for additional instructions.

6 Commodity Assessments for Peanuts

A Handling Peanut Assessments

APSS automatically calculates and deducts the authorized amount of assessment from MAL’s at disbursement and displays these deductions on:

- Screens PLC12000 and PLC12005 when completing warehouse-stored loans
- Screens PLB13500 and PLB13505 when completing farm-stored loans.

Note: For loans on quantities from ACRE farms, the National Peanut Board research and promotion assessment shall be based on the dollar value of the loan at the reduced loan rate.

B Authorized Assessment Deductions

The list of authorized peanut assessment deductions are found in a forth coming Notice LP. APSS calculates the amount of assessment deductions due on each loan, and prints on CCC-677 and CCC-678 the:

- “Assessments” for authorized State commodity assessments

Note: Peanut assessment of \$6/ton will be deducted from the loan on behalf of the Virginia Peanut Board from 2010 to 2012 CY.

- “Marketing Assessments” for the National Peanut Board research and promotion assessment.

Note: DMA and CMA Service Centers must ENTER “0” in the “Assessment” and “Marketing Assessment Amount” field when processing CMA and DMA loans in APSS.

Peanut DMA’s and CMA’s are responsible for collecting and remitting **all** authorized commodity assessments to the applicable entities.

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7 Processing Peanut Loan Repayment in APSS

A General Information

APSS has been enhanced to apply the 2008 Act AGI provisions when determining the amount of marketing loan gain, or LDP, if applicable. Producers who do not meet the AGI eligibility requirements shall repay loan at principal plus interest (P+I).

See 4-PL for additional information on AGI provisions.

Note: Payment limitation provisions are not applicable to MAL and LDP for the 2010 through 2012 CY's.

B Loan Repayment Options

The following APSS Screen PPD00000 displays the available loan repayment options.

Menu Option	Description
1	“Regular Repayment” calculates repayments at P+I.
2	“Commodity Certificate Repayment” calculates certificate exchange at CCC-determined value based on the National Posted Price (NPP) (alternative repayment amount). Note: This option will be disabled for 2010 and subsequent CY repayments.
3	“Market Price Repayment” calculates repayments at the lower of: <ul style="list-style-type: none">• P+I• CCC-determined value based on NPP (alternative repayment amount).

Note: See Notice PS-666 and FI handbook and notices for additional instructions.

C Regular Repayment

Use the regular repayment option for either of the following:

- to process **Seg. 2** and **Seg. 3** peanut repayments
- when specific instructions to use this option are issued.

This is unchanged from the previous CY's.

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7 Processing Peanut Loan Repayment in APSS (Continued)

D Commodity Certificate Repayment

The Repayment Menu Option 2, “Commodity Certificate Repayment” has been disabled in APSS for the 2010 and subsequent crop years. This option will be available for 2009 and prior crop year repayments only.

E Market Price Repayment

Use the market price repayment option to process **Seg. 1** peanut repayments. APSS will calculate market price repayment at the lower of the calculated P+I or the CCC-determined value based on the National posted price (NPP) (alternative repayment amount).

The following provides general information on market price repayment.

IF NPP is...	THEN...
equal to National loan rate (NLR)	<ul style="list-style-type: none"> • repay at the alternative repayment amount • interest is forgiven • marketing gain is not applicable.
less than the NLR	<ul style="list-style-type: none"> • repayment is the alternative repayment amount • interest is forgiven • marketing gain is the difference between principal liquidated and alternative repayment amount. <p>Notes: AGI provisions shall be applied when determining marketing gains. Individuals and members of joint operations who do not meet the AGI requirements shall be denied marketing gains. For other legal entities, marketing gains will be reduced proportionately for any member that does not meet AGI requirements.</p>
greater than the NLR	<ul style="list-style-type: none"> • repayment is P+I <p>Note: Repayment shall not be greater than the alternative repayment amount.</p> <ul style="list-style-type: none"> • interest is partially forgiven, if P+I is greater than the alternative repayment amount • market gain is not applicable.

See the following:

- 8-LP, Part 9, Section 2 for policies on market loan repayments
- 12-PS, Part 7, Section 4 for additional instructions on processing market loan repayments in APSS.

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7 Processing Peanut Loan Repayment in APSS (Continued)

F Handling of Interest

Interest rate shall be handled in the same manner as the previous crop year. See 8-LP, Part 9 for additional information.

On Screens PPD11200 or PPD61000, County Office shall enter “Y” to the question, “**Was this loan disbursed entirely by direct deposit (Y/N)?**” This indicator will allow APSS to give 2-days interest credit on the MAL being repaid.

G Repayment of Handling Charges

APSS shall determine the handling charges repayment amount associated with the receipt quantity being redeemed. The amount of handling charges due shall be calculated by multiplying the loan quantity being redeemed times the CCC-approved handling charges applicable to the loan.

The calculated amount shall be:

- displayed on Repayment Summary Screen PPD13800 or PPD64400
- printed on CCC-500, “Remarks” section
- added to the amount due at repayment.

H Repayment of Loan Disbursed Before ACRE Sign-up

If a producer received MAL and later elected to participate in the ACRE program, the outstanding loan disbursed before ACRE sign-up must be repaid at P+I.

Correct the loan according to 12-PS, Part 11, and FI notices and handbooks, and re-process the loan using the reduced loan rate (ACRE loan rate), if the loan is being:

- repaid using Market Price Repayment (Repayment Menu, Option 3)
- forfeited to CCC.

8 Peanut Settlements/Forfeitures

A Peanut Settlements

APSS shall process peanut settlements using the applicable loan rates, and premiums and discounts in Exhibits 1 and 2. Settlements shall be processed in the same manner as 2009 CY.

B Peanut Forfeitures

APSS shall process peanut forfeitures in the same manner as the 2009 CY. CCC shall continue to pay handling, storage and associated costs on forfeited peanuts.

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9 Processing Peanut LDP

A General Information

All peanut LDP requests shall:

- be processed using the eLDP software

Note: See 15-PS and applicable notices for instructions on processing eLDP's.

- **not** be processed using APSS
- be calculated in the same manner as the previous CY according to the LDP rates for peanuts located at http://www.fsa.usda.gov/Internet/FSA_File/peanut.xls.

Note: When using a receipt as production evidence, use the "Total Tons" shown on the receipt when determining the quantity in the "Net Tons" field.

B LDP's for Green Peanuts and Peanuts for Hay

Green peanuts and peanuts for hay are eligible for certified eLDP's **only**. County Office shall contact PSD before processing LPD requests for green peanuts.

Peanut Rates and Premiums for 2010 Crop Year

The following provides peanut rates for the 2010 CY.

Seg. 1 Peanuts		
Peanut Type	National Loan Rate Per Ton	Rate Per Percent Total Sound Mature Kernels (SMK)
Virginia	\$358.06	\$4.947
Runner	\$354.54	\$4.850
Spanish – SW	\$346.68	\$4.826
Spanish – SE	\$346.68	\$4.826
Valencia	\$358.06	\$5.216
ALL PEANUT TYPES		
Loose Shelled Kernels (LSK)	\$140	
Other Kernels (OK)		\$1.40
Extra Large Kernels (LSK) – Virginia only		\$.35
Seg. 2 and Seg. 3 Peanuts		
Virginia	\$125.32	No Additional Premiums and Discounts
Runner	\$124.09	
Spanish – SW	\$121.34	
Spanish – SE	\$121.34	
Valencia	\$125.32	

Peanut Discounts Table

The following provides discounts for Seg. 1 peanuts.

Damage	
Percent	Deduction
1	
2	\$3.40

Foreign Material	
Percent	Deduction
1	
2	
3	
4	
5	\$1.00
6	\$2.00
7	\$3.00
8	\$4.00
9	\$5.00
10	\$6.00
11	\$7.00
12	\$8.50
13	\$10.00
14	\$11.50
15	\$13.00
Above 15 percent	\$13.00 + \$2.00 for each percent over 15 percent

SS	
Percent	Deduction
1	
2	
3	
4	
5	\$0.80
6	\$1.60
7	\$2.40
8	\$3.20
9	\$4.00
10	\$4.80
11	\$5.60
12	\$6.40
13	\$7.20
14	\$8.00
15	\$8.80
Above 15 percent	\$8.80 + \$0.80 for each percent over 15 percent

Example of Warehouse-Stored Market Gain and LDP

The following is an example of Warehouse-Stored Loan Repayment and LDP where NPP > ACRE Loan Rate (Seg. 1, Runner).

Example: WAREHOUSE-STORED MARKET GAIN AND LDP: Peanuts – Seg. 1, Runner			
NPP > ACRE Loan Rate			
(Dollars Per Ton)			
		ACRE	Non-ACRE
1	Loan Rate	\$354.54	\$354.54
2	Quality Adjustment (Premiums/Discounts)	- \$21.06	- \$21.06
3	Rate Adjusted for Quality	\$333.48	\$333.48
4	ACRE:30% of Rate Adjusted for Quality (.30 x line 3)	\$100.05	n/a
5	Effective Loan Rate (line 3 - line 4)	\$233.43	\$333.48
	Note: See subparagraph 5 E for calculating receipt loan amount.		
6	Assumed NPP Rate	\$300.00	\$300.00
7	Repayment Rate Quality Adjustment (line 2 +/- line 7a)	- \$14.74	- \$21.06
7a	- ACRE: 30% Rate Adjustment (.30 x line 2)	- \$6.32	n/a
8	Adjusted for Repayment Rate (line 6 – line 7)	\$285.26	\$278.94
	MARKET LOAN GAIN CALCULATIONS		
9	Effective Loan Rate (line 5)	\$233.43	\$333.48
10	Adjusted Repayment Rate (line 8)	\$285.26	\$278.94
11	Market Gain (line 9 - line 10)	\$0.00¹	\$54.54
	LDP CALCULATIONS: Peanuts		
12	Loan Rate (line 1)	\$354.54	\$354.54
13	ACRE: 30% Loan Rate Adjustment (.30 x line 12)	\$106.36	n/a
14	ACRE: Adjusted Loan Rate (line 12 - line 13)	\$248.18	n/a
15	Assumed NPP Rate (line 6)	\$300.00	\$300.00
16	LDP (ACRE=line 14 - line 15; Non-ACRE=line 12 – line 15)	\$0.00²	\$54.54

¹ Repayment shall be at P + I.

² Ineligible for LDP.

Example of Warehouse Stored-Market Gain and LDP

The following is an example of Warehouse-Stored Loan Repayment and LDP where NPP < ACRE Loan Rate (Seg. 1, Runner).

Example: WAREHOUSE-STORED MARKET GAIN AND LDP: Peanuts – Seg. 1, Runner			
NPP < ACRE Loan Rate			
(Dollars Per Ton)			
		ACRE	Non-ACRE
1	Loan Rate	\$354.54	\$354.54
2	Quality Adjustment (Premiums/Discounts)	- \$21.06	- \$21.06
3	Rate Adjusted for Quality	\$333.48	\$333.48
4	ACRE:30% of Rate Adjusted for Quality (.30 x line 3)	\$100.05	n/a
5	Effective Loan Rate (line 3 - line 4)	\$233.43	\$333.48
6	Assumed NPP Rate	\$200.00	\$200.00
7	Repayment Rate Quality Adjustment (line 2 -/+ line 7a)	- \$14.74	- \$21.06
7a	- ACRE: 30% Rate Adjustment (.30 x line 2)	-\$6.32	n/a
8	Adjusted for Repayment Rate (line 6 - line 7)	\$185.26	\$178.94
MARKET LOAN GAIN CALCULATIONS			
9	Effective Loan Rate (line 5)	\$233.43	\$333.48
10	Adjusted Repayment Rate (line 8)	\$185.26	\$178.94
11	Market Gain (line 9 - line 10)	\$48.17	\$154.54
LDP CALCULATIONS: Peanuts			
12	Loan Rate (line 1)	\$354.54	\$354.54
13	ACRE: 30% Loan Rate Adjustment (.30 x line 12)	\$106.36	n/a
14	ACRE: Adjusted Loan Rate (line 12 - line 13)	\$248.18	n/a
15	Assumed NPP Rate (line 6)	\$200.00	\$200.00
16	LDP (ACRE=line 14 - line 15; Non-ACRE=line 12 – line 15)	\$48.18	\$154.54