

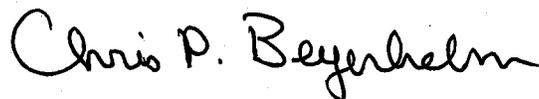
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

General Program Administration
1-FLP (Revision 1)

Amendment 103

Approved by: Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Exhibit 15 has been amended as follows:

- subparagraph A 5 c has been withdrawn because FSFL has added to other subparagraphs
- subparagraph A 8 has been amended to:
 - update the subparagraph title
 - add instructions for the “Change SCIMS Customer” function as 8 b
- subparagraph A 11 has been amended to add a Note to **not** order credit reports for FSFL’s
- subparagraph C has been amended to add instructions for FSFL customers
- subparagraphs D 4 and F 3 have been amended to add a Caution to not use quotation marks in schedules
- subparagraph J has been amended to add FSFL Credit Model to table
- subparagraph J 15 has been added to provide instructions for completing FSFL Credit Action.

Amendment Transmittal (Continued)

Page Control Chart		
TC	Text	Exhibit
		15, pages 1, 2 pages 5, 6 pages 11, 12 pages 12.9, 12.10 pages 13-18 pages 34.10.7, 34.10.8 pages 35, 36 pages 39, 40 pages 46.11, 46.12 pages 66.13, 66.14 pages 98.9, 98.10 pages 98.19, 98.20 pages 117, 118 pages 118.5, 118.6 (add)

Farm Business Plan System

with *Web* **EQUITY MANAGER®**

A component of *eLoans*

FSA User Guide



USDA... electronically available any place, any time.



Farm Service Agency

Farm Business Plan - FSA User Guide (Continued)

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Farm Business Plan - FSA User Guide (Continued)

A Overview

1 Farm Business Planning

FSA uses the FBP system to perform farm planning and analysis, loan origination and servicing functions, and manage the FLP loan portfolio. This will allow FSA to:

- assist customers in planning their business operations, either online or through traditional business methods
- improve the timeliness and quality of service
- thoroughly analyze credit actions with an improved, yet consistent process
- use accrual analysis, when appropriate, in analyzing credit decisions and preparing plans
- improve loan documentation and compliance with audits
- empower States to proactively manage their loan portfolio by providing access to a data mart of financial information.

Because the FBP system is flexible, there are many ways to deal with different circumstances. This user guide is designed as a starting point to provide overall FSA policy in farm planning and analysis, and discuss policies and business practices FSA has implemented in FBP. Additional information about actual software usage is available through the online eHelp or WEM user guide available from Web Equity Solutions at 1-800-264-0787. The information in both sources of help is the same. WEM is the software used to create FBP.

The term “FBP” is used in the following 2 contexts:

- collecting documents that compose FBP
- the system used to create the document FBP.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

5 Adding and Accessing Customers in FBP (Continued)

b Accessing an Existing Customer (Continued)

From the customer list, click the appropriate name to access the customer record.

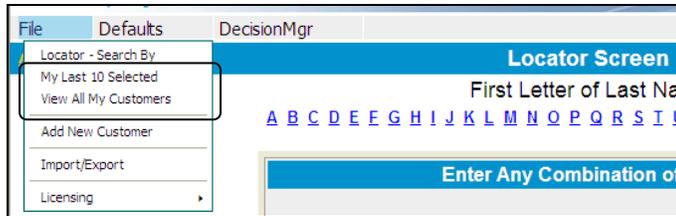


Figure 7b, File Menu Options

* * *

6 Navigating FBP

FBP is menu driven. Everything needed to originate, analyze, print, make, and service loans can be accessed using the menu bar. After users select a customer from the Locator Screen, the first screen displayed will contain the full menu bar. Click any menu item and a drop-down menu of available forms or reports will be displayed. Click the individual form or report to open.

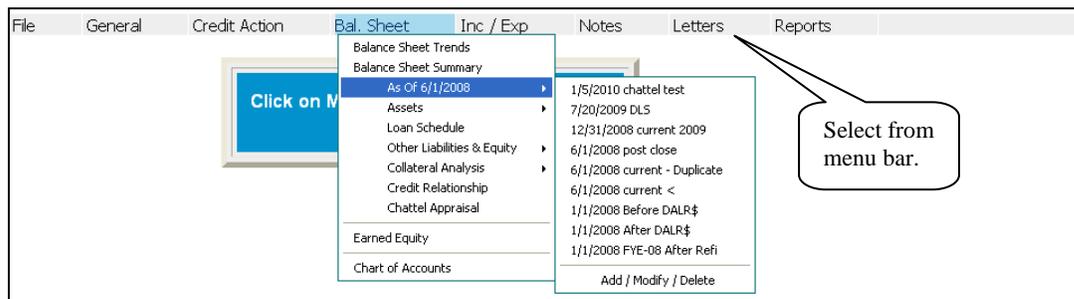


Figure 8a

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

6 Navigating FBP (Continued)

Another way to navigate through FBP is by using the “Dashboard” feature. CLICK “**small chart icon**” (“**Dashboard**”) on the top of the screen. The “Dashboard” feature provides users with quick and easy access to forms and frequently used reports by clicking 1 of the following tabs:

- “**Navigation**” provides quick and easy access to forms within the system
- “**Balance Sheet Trends**” provides quick access to view and print the report
- “**I/E Trends**” provides quick access to view and print the report
- “**Ratios & Indicators**” provides quick access to view and print the report
- “**Repayment Capacity/Sensitivity**” provides quick access to view and print the report.

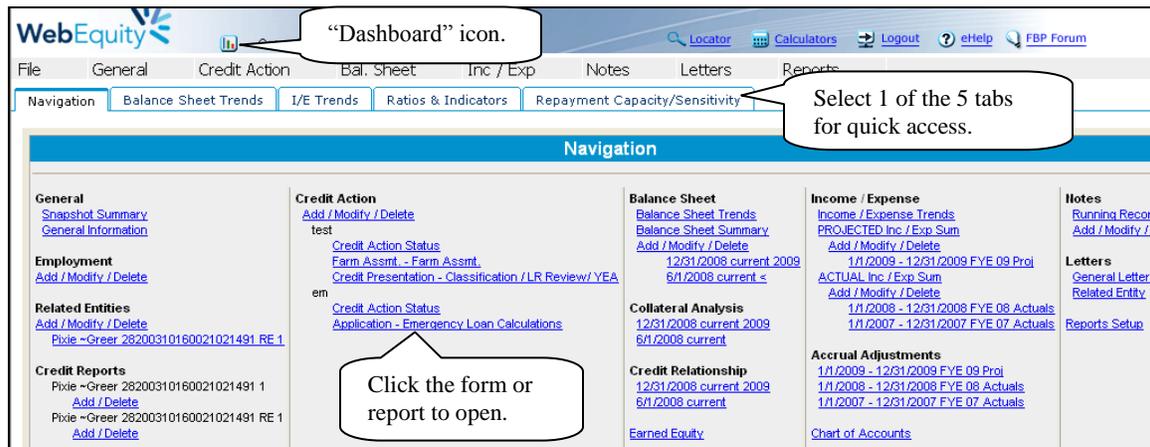


Figure 8b

a Functionality Features

Most of the data entry in FBP is completed by using text input fields, check boxes, radio buttons, drop –down menus, and hypertext links.

Loan Type	Int. <input type="button" value="v"/>	*
Requested Amount	<input type="text" value="143,000"/>	<input type="radio"/> To Collateral Analysis
Payment to Inc / Exp?	<input checked="" type="checkbox"/>	
Eligibility Determination:		

Figure 8c

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

b Importing Files From Other Lenders (Continued)

- *--CLICK “Import Selected Data”.



Figure 8i, Select Data to Import Screen

- On the **Import Status** Screen, the “**Processing**” status will change to “**Finished**” when the import process is complete.
- A confirmation message “Import Finished” will be displayed. CLICK “**Close Window**”.

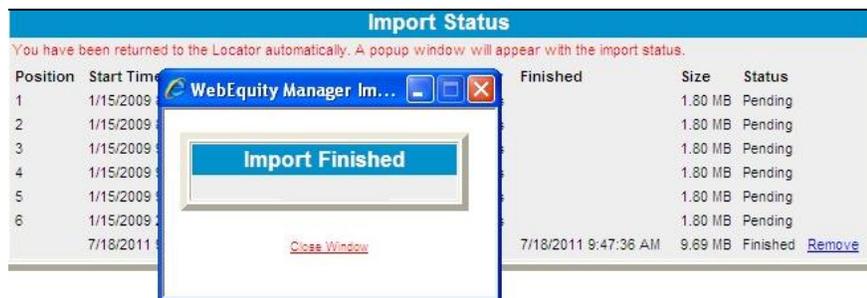


Figure 8j - Import Status Screen

- Return to the Locator Screen and select the customer to view the imported data.--*

c Exporting Reports

Reports:

- can be exported into multiple formats for further analysis and use
- can be exported into the following formats:
 - Crystal Reports
 - Microsoft Excel (formatted or data only)

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

7 Importing/Exporting Data (Continued)

c Exporting Reports (Continued)

- Microsoft Word
- Rich Text Format (RTF)
- Adobe Acrobat (PDF)
- **cannot** be imported into FBP.

See **Electronic File Maintenance, Reports, and Signatures** (Section B) for more information on how to export reports.

--8 Transfer of Data Within FBP--

a Transfers and Assumptions

When an existing or new customer (transferee) applies to assume the existing debt of another FSA customer (transferor), the FSA loan official may determine that the transferor's historical financial records may be used to develop a projection. According to the agency's policy, the records may be imported into the transferee's FBP customer record.

Perform transfers and assumptions according to the following.

- The transferee's customer record must already exist in FBP. If the customer record does not exist, see **Adding a New Customer** (Section A 5 a) to add a new customer record.
- Access the transferee in FBP and CLICK "**File**" and "**Import Selected Data**".
- On the Select Customer File to Import Screen, select the "**From WebEquity Locator**" radio button and CLICK "**Search Locator**".

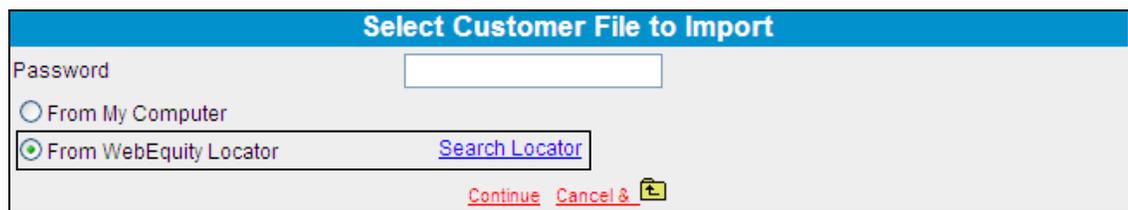


Figure 8k, Select Customer File to Import Screen

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

--8 Transfer of Data Within FBP (Continued)--

a Transfers and Assumptions (Continued)

- Enter the search criteria for the transferor on the Customer Lookup Screen, and CLICK “GO”. Click on the “Customer Name” from the list of names displayed.

Customer Lookup

Search By:

ABCDEFGHIJKLMNOPQRSTUVWXYZ1234567890 >

Last / Bus. Name First Name Case # Tax ID

GO

Clear Search Criteria

Cancel & [Exit]

Enter search criteria for "Transferor"

Figure 8l, Customer Lookup Screen

- When returned to the Select Customer File to Import Screen, the selected customer's name will be displayed. CLICK “Continue”.

Select Customer File to Import

Password

From My Computer

From WebEquity Locator

Search Locator DOE. JOHN

Continue Cancel & [Exit]

Customer's name "Transferor" will be displayed.

Figure 8m, Select Customer File to Import Screen

- The Select Data to Import Screen will be displayed.
- CLICK “Uncheck All” for each section on the screen.
- Use the checkboxes (✓) to select the specific financial data to be imported.

Note: Carefully select and import **only** the data that is needed. Importing excess data can slow down the import, or cause the system to time out.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

--8 Transfer of Data Within FBP (Continued)--

a Transfers and Assumptions (Continued)

- CLICK “**Import Selected Data**” to complete the import of financial data into the transferee’s customer record.

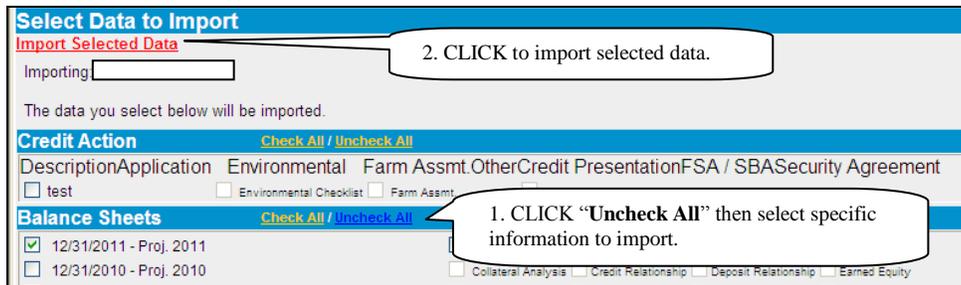


Figure 8n, Select Data to Import Screen

- On the **Import Status** Screen, the “**Processing**” status will change to “**Finished**” when the import process is complete.
- A confirmation message “Import Finished” will be displayed. CLICK “**Close Window**”.

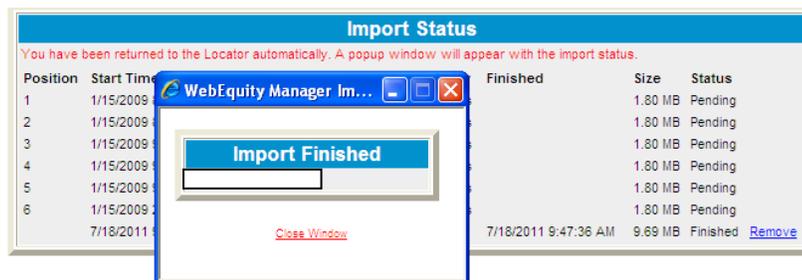


Figure 8o, Import Status Screen

- Return to the Locator Screen and select the transferee’s customer record to view imported data.
- Remove the transferor’s customer record from the Locator Screen. See **Moving FBP Customer Records to the Recycle Bin** (Section B 6 a).

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

***--8 Transfer of Data Within FBP (Continued)**

b Change SCIMS Customer

Occasionally, a user may select the incorrect customer from SCIMS as the primary customer in FBP. As soon as it is determined that the record in FBP has the incorrect primary customer, the user may use the “**Change SCIMS Customer**” feature to point the record at the correct customer, as follows.

- on the Locator Screen, access the primary customer’s record
- CLICK “**General**” and “**General Information**” and the General Information Screen will be displayed
- at the bottom of the General Information Screen, CLICK “**Change SCIMS Customer**”
- enter tax ID of the customer that should now be associated with the record and select the ID type.

c Deceased or Released of Liability Borrowers

When the primary customer in FBP, who is jointly liable with another, becomes deceased or is released of liability, the customer record **must** be pointed to the other customer’s SCIMS by using the **Change SCIMS Customer** feature.

For instructions see **Change SCIMS Customer** (Section A 8 b).--*

d Copy Data Between FBP Customer Records

Sometimes it becomes necessary to import or copy financial information from 1 customer record to another. Information can be imported between duplicate records of the same customer or between different customers.

See **Transfers and Assumptions** (Section A 8 a) for instructions on importing information between customer records.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

9 Calculators

Several loan and amortization table calculators are available online. To access calculators, CLICK “**Calculators**” at the top of the screen.

The results of the calculations, which is the amortization table. To print, **right-click** in the pop-up calculator window and CLICK “**Print**” from the menu.

10 Customer Worksheets and Providing Data to FSA

Customers can provide balance sheet or projected and actual income/expense data to FSA with either of the following 2 types of FBP worksheets.

Type of Worksheet	How to Access	Description
FSA-2037 and FSA-2038	<ul style="list-style-type: none"> • USDA eForms web site • FFAS Employee Forms web site 	These worksheets are useful to provide to new customers where existing financial information in FBP is not available, and to place in application packages.
Existing Customer Worksheets	CLICK “ Reports ” and “ Customer Worksheets ”.	The existing customer worksheets provide an easy way for customers to supply information needed to complete FBP. These worksheets allow customers to make manual entries and compare to what was entered in the previous year.

Note: Customers may also provide signed balance sheets, actuals, and projections, in alternative formats, provided it contains substantially similar information as the worksheets.

11 Credit Reports

a General Information

Credit Reports for FLP customers should be requested using FBP. Before ordering a *--Credit Report, a customer record **must** be established in FBP and the General Information--* Screen needs to be completed. See **General Information** (Section C). Complete the “Related Entities” information, if applicable.

For new customers, on the General Information Screen, CLICK “**Credit Rpt./Elig. Only Act**” as the FBP account type. After the Credit Report is received, if the customer is determined ineligible, complete the eligibility only credit action to document eligibility. Do **not** create a balance sheet or income/expense in FBP. Accounts developed for Credit Reports and eligibility purposes only do **not** count toward FSA’s active FBP accounts.

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

a General Information (Continued)

If the customer is determined eligible, a balance sheet and income/expense will be completed to document feasibility/security. At this point of the process, the FBP account type on the General Information Screen will automatically change to an “Active Account”.

Exception: For all youth loans, CLICK “Active Account” as the FBP account type.

***--Notes:** Do **not** use FBP to order credit reports for FSFL’s.--*

Do **not** change the FBP account type from “Active Account” to “Credit Rpt./Elig. Only Act” when ordering Credit Reports for subsequent loans.

b Accessing Credit Reports Feature

Access Credit Reports options according to the following.

- Select a customer record.
- CLICK “General”, “Credit Reports”, and [*name of applicant*]. All applicants needing a Credit Report for an account must be listed as “Related Entities” on the General Information Screen. The primary applicant of the account, as well as the related entities, will be listed on the “Credit Reports” options.
- CLICK [*name of applicant*] for which a Credit Report is being requested. Any Credit Reports that were previously obtained will be listed and “Add/Delete” will be displayed.

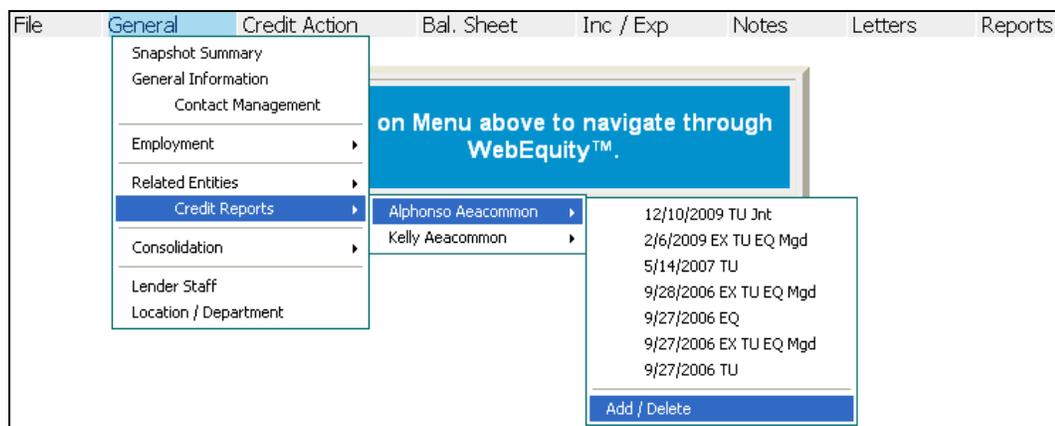


Figure 9a

Farm Business Plan - FSA User Guide (Continued)

A Overview (Continued)

11 Credit Reports (Continued)

c Ordering Credit Reports for Individuals

Order a Credit Report for an individual according to the following.

- CLICK “**Add/Delete**” for the individual for whom a Credit Report is needed. The Credit Report Information Screen will be displayed with the applicant’s name, address, and tax ID from General Information that originates in SCIMS.
- FBP defaults to a Merged Report, automatically requesting information for the Get New Report from all 3 credit bureaus. Ordering the Merged Report ensures that full and complete information on the applicant’s credit is received.

Note: For individual type accounts, a joint report that includes a spouse can be ordered according to the following.

- The spouse **must** be identified as a “Spouse” and “Co-Applicant” in the “Related Entities” Section on the General Information Screen **before** ordering the report for the primary applicant.
- CLICK “**Yes**” for the “Joint Report” radio button, if applicable. The name and tax ID of the spouse/co-applicant will be displayed.
- CLICK “**GET CREDIT REPORT NOW**”.

*..

Notes	Merged	Experian	Trans Union	Equifax	NoHit Error	Retrieved By	Type
		Jnt NH Err	Jnt NH Err	Jnt NH Err			
Notes 11/4/2008							STD

Figure 9b--*

Farm Business Plan - FSA User Guide (Continued)

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

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

a Report Packages (Continued)

4 Customer Multiple Report Selection

Users have the option of individually selecting multiple reports for printing at 1 time. To select the reports to print, CLICK “**Green Arrow**” to automatically move the report from the “**Available Reports**” column to the “**Selected Reports**” column.

Note: The “Green Arrow” will be displayed as a blue checkmark “✓” after the move to indicate the selection is no longer available.

CLICK “**Print Reports**” to generate the selection in ReportViewer.

Note: The reports selected will **not** be saved as a package. Users will need to reselect the reports needed for printing each time.

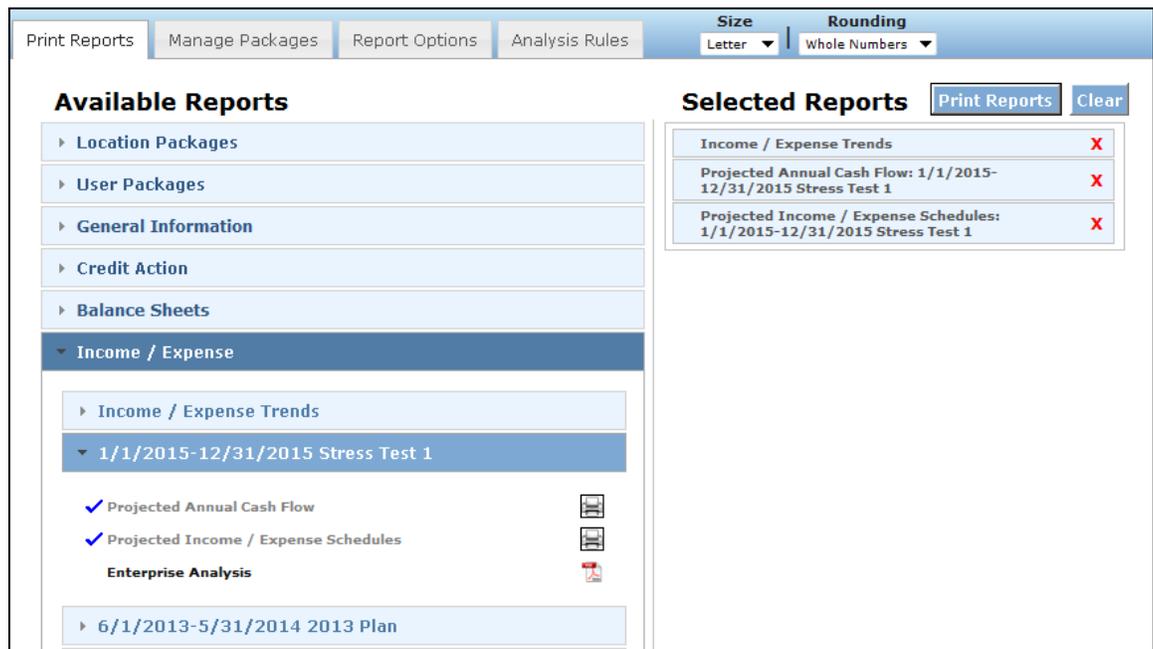


Figure 11k5, Customer Multiple Report Selection

Farm Business Plan - FSA User Guide (Continued)

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

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

*--b Generating and Printing Reports

To generate and print a report, CLICK “**Reports**” “**Print Manager**”. “**Print Manager**” may also be accessed from “**Bal. Sheet**” and “**Inc / Exp**” trends.

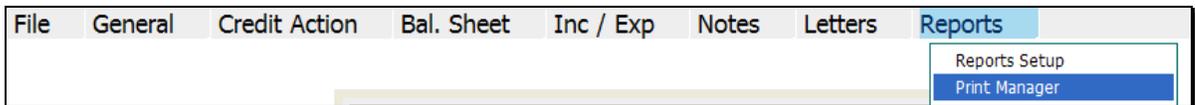


Figure 11k6

CLICK “**Print Reports**” tab and a list of all the available reports will be displayed. CLICK “**Drop-Down Arrow**” next to a report title to display the list of reports that are available to view and/or print. Reports are displayed with either “**Printer**” or “**PDF**” icon.

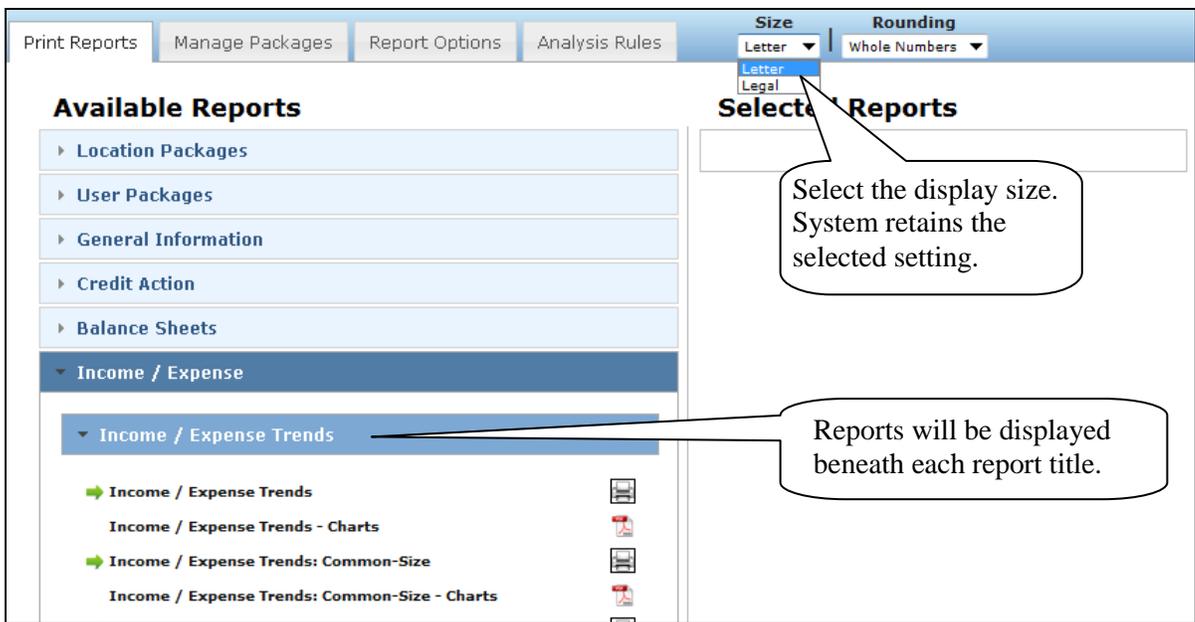


Figure 11k7, Available Reports Screen--*

Farm Business Plan - FSA User Guide (Continued)

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

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

c Reports and Signature Requirements

The following table provides a list of forms or reports with signature, locking, and printing requirements.

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
Balance Sheet Summary	Yes	No	Yes	Yes
Balance Sheet Schedules	No	No	N/A	Yes
Income & Expense Trends	Yes	No	N/A	Yes
Projected Income & Expense Schedules	No	No	N/A	Yes
Income & Expense Summaries	No	No	Yes	See Cash Flow Reports
Projected Annual Cash Flow	Optional	No	N/A	Optional
Monthly Cash Flow	Optional	No	N/A	Optional
Production Trends	No	No	N/A	Optional
Farm Assessment	Yes	Yes	Yes	Yes
Credit Presentations	No	Yes, eSigned.	Yes, see Locking Credit Action Forms (Section J 3).	Optional, *--except for FSFL--*
Eligibility Only	No	Yes, eSigned.	Yes	Optional
DALR\$ Input Report	No	Yes, eSigned.	Yes	Optional
Environmental Checklist (RD 1940-22)	No	Yes, eSigned.	Yes	Optional
Emergency Loan Calculations (FSA-2311A)	No	Yes, eSigned.	Yes	Optional
Security Agreement	Yes	No	No	Yes
Chattel Appraisal	No	Yes or notation made in the Credit Presentation. See Credit Actions , “Collateral” (Section J 7 b).	N/A	Optional

Farm Business Plan - FSA User Guide (Continued)

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

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

c Reports and Signature Requirements (Continued)

Report or Form Name	Customer Signature Required <u>1/</u>	FSA Signature Required <u>1/</u>	Must be Locked	Report Must be Printed <u>2/</u>
Analysis Reports & Charts	No	No	N/A	Optional
Running Record	No	No	N/A	Optional, see Running Record (Section B 2).

1/ The term “Signature” includes “eSignature”, if available.

2/ When the printing of certain credit actions and reports is optional, the electronic versions stored in FBP are considered to be the equivalent of a paper version for all purposes, including source documents for ADPS and DLS transactions.

Note: When a loan approval decision is made, the case file **must** contain the Assessment, Balance Sheet Summary, and Income & Expense Trends on which the decision was based. These 3 documents **must** be signed by the applicant.

d Reports Setup

There are many options to control the appearance of reports and what records are included in the generated analysis. Up to 6 balance sheets and 6 projections/actuals can be included in reports. Options selected will affect what balance sheets and projections/actual are available or “will be used” in credit actions. Changes to the report order can be made on either the Reports Setup or Balance Sheet Trends & Income/Expense Trends Manager Screens.

Reports should be set-up from left to right with the most current to least current information, respectively. At a minimum, the following will be included:

- income/expenses:
 - Column 1, current year’s or After eDALR\$ plan, if completed
 - Columns 2 through 4, preceding years using actual history, if available
 - Columns 5 and 6, may be used as needed

Note: The loan official will select which years are most relevant to include in the average by checking the box above the year on either the Reports Setup or Income/Expense Trends Screen.

Farm Business Plan - FSA User Guide (Continued)

C General Information

General Information includes basic information about the customer, borrower training, employment, associated persons or entities, and farm assessment details.

The following information is populated from SCIMS:

- entity type
- name, address, city, State, ZIP+4
- tax ID
- e-mail, phone number, FAX, and date of birth.

Data that is populated from SCIMS **cannot** be changed within FBP. Each time a customer record is selected, the relevant SCIMS data is transferred to General Information. Any changes to this data **must** be made in SCIMS, not in FBP.

Enter the following on the General Information Screen. There are 4 **required** fields that must be completed before exiting the General Information Screen.

Field	Notes
Credit Relationship Status	Each State may provide guidance on using the field. Entries may be text or numerical, but will not contain “SS#” or “TaxID#”. When a customer no longer has a credit relationship with FSA, the field will be completed according to Maintaining FBP Customer Records (Section B 6).
Type of Operation – Primary	Required. Select the customer’s predominant agricultural enterprise by either: <ul style="list-style-type: none"> • clicking “Select” and choosing from the list in the pop-up menu • entering the 6-digit NAICS code manually. Access the NAICS website at http://www.census.gov/eos/www/naics/.
County	Optional. Enter the customer’s county of residence.
Borrower Type	Required. Use the radio buttons to select “Direct”, “Guaranteed”, or “Both” to designate the *--customer’s FLP assistance. Use the “Direct” radio button to designate customers with FSFL’s.--*
Year Started Farming	Required. Use the drop-down menu to indicate the year the customer started farming.
FBP Account Type	Required. Click the link to select 1 of the following FBP account types. <ul style="list-style-type: none"> • “Active Account” will be selected for the majority of customers. <p>Note: Select “Active Account” for all Youth Loans.</p> • “Credit Rpt. /Elig. Only Act” is only selected for new customers when ordering a Credit Report or when completing a “D-Loan/Eligibility Only” credit action. If BS or IE information is subsequently added, the “FBP Account Type” will automatically change to “Active Account”. <p>Note: Do not select the “Credit Rpt. /Elig. Only Act” account type if BS or IE information has already been added to the customer’s account.</p> • “Special Classification Act” is only selected for flagged customers where no new or updated financial information has been added to FBP since conversion in 2004. • “Guaranteed Loan Import” is used to identify files imported from guaranteed lenders. <p>•*--“FSFL Only” is selected for customers with only FSFL’s.--*</p>
D&B D-U-N-S# / Experian File #	Optional.

Farm Business Plan - FSA User Guide (Continued)

C General Information (Continued)

1 Borrower Training

When a new Credit Presentation is prepared for existing customers, the date borrower training is to be or was completed or waived should be entered and/or updated. For new customers, enter the applicable dates when known.

Caution: Borrower training dates should **always** be entered into General Information. The Credit Presentation is updated from General Information; changing the dates in other parts of FBP will **not** change the information in General Information.

2 Related Entities

All related entities associated with the customer should be added to FBP, and include spouses, co-applicants, co-owners of the business, co-signors, and any other entities of which the customer is a member or owner. To add related entities, CLICK “**Related Entities**” link.

Note: All persons or entity members must be active in SCIMS **before** being entered as a related entity.

3 Employment Information

To add employment information for the primary customer and each related entity member, CLICK “**Employment**” link. Employment information should be added or updated whenever a Credit Presentation is prepared.

Note: Employment information added for entity members will **not** be displayed on the General Information Screen; however, it will display in the “Employment Information” Section of any Credit Presentation that is prepared.

4 Lender Information

a Lender Staff

Each customer should have 1 or more FSA loan officials designated as the customer’s lender. This item is informational and will assist in preparing reports and future loan servicing functions. It will usually be the primary FSA loan official who services the account, which is *--FLM, SFLO, or FLO. There is **no** limit to number of lenders identified with each account.--*

- **For new customers.** The user adding a new customer will automatically be displayed as the lender staff. To change the lender staff, on the General Information Screen, CLICK “**Lender Staff**” and “**Add New**”.
- **For existing customers.** Customers with data converted from FHP to FBP will **not** have an FSA loan official designated as a customer’s lender. Therefore, the first time a converted customer is accessed, the FSA lender should be designated on the General Information Screen. To designate, CLICK “**Lender Staff**” and “**Add New**”.

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

4 Balance Sheet Summary - Entering Data (Continued)

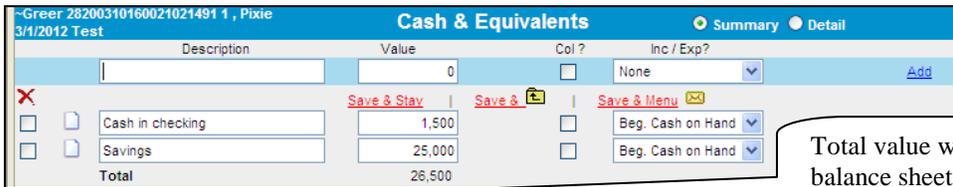
To add information at the schedule level, click the hypertext link for the desired balance sheet item (example: Cash & Equivalents). On the Schedule Screen, enter applicable information and CLICK “Add”.

*--**Caution:** Do **not** use double (“”) or single (‘’) quotes in the schedule description fields, because this may generate error messages and prevent information from saving.--*



Add all applicable information and CLICK “Add”.

Figure 15g, Adding Line Items to Detail Schedule



Total value will transfer to the balance sheet Summary Screen.

Figure 15h, View Total Value

- When the value displayed on the Summary Screen is populated from a schedule, the numeric input field will no longer be available at the summary level. Any changes to the value **must** be made on the Schedule Screen.



Figure 15i, Financial Data Input at the Detail Schedule Level

Note: When editing information in the schedule, if **all** line items are deleted, the value will **not** automatically be deleted from the Summary Screen. Access the Summary Screen to delete the value amount from the field.

5 Balance Sheet Trends - Entering Data

Using this option allows multiple balance sheets to be displayed and accessed. CLICK “**Bal. Sheet**” on the toolbar and CLICK “**Balance Sheet Trends**” from the drop-down menu. Balance Sheet Trends may also be accessed through the Dashboard Navigation System.



Figure 16a, Balance Sheet Trends Using the Toolbar

Farm Business Plan - FSA User Guide (Continued)

D Balance Sheet (Continued)

5 Balance Sheet Trends - Entering Data (Continued)

*--Trends may also be accessed through the Dashboard Navigation Screen.



Figure 16b, Dashboard Navigation Screen

Financial data can be entered as a summary dollar value or on schedules where the calculated total value transfers to the Balance Sheet Summary. Sometimes a mix of summary and scheduled input is appropriate. Features that are available on the Balance Sheet Trends screen include the following.

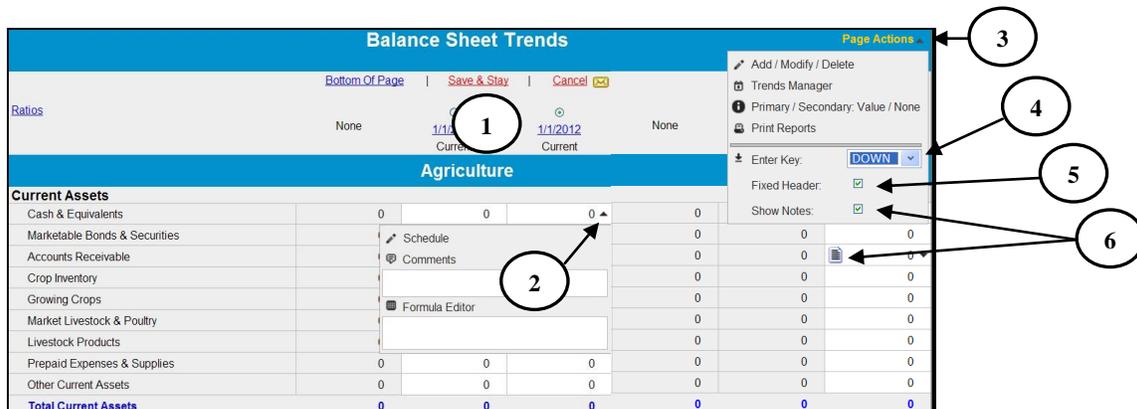


Figure 16c

Item	Feature
1	CLICK “Date” link to go directly into the individual year balance sheet.
2	Use cell drop-down menus to access additional features for an individual cell to enter: <ul style="list-style-type: none"> • schedule level detail • or edit comments • or edit formulas (formulas can also be entered directly into the cell).
3	Use “Page Actions” drop-down menu to access additional features, as follow: <ul style="list-style-type: none"> • Add/Modify/Delete Screen • Trends Manager • Primary & Secondary settings (Value/Adj. Value/Cost) • Print Reports.
4	CLICK “Enter Key” drop-down menu to select cursor movement direction when users press “Enter” .
5	CHECK (✓) “Fixed Header” to “freeze” column headings while scrolling up and down pages.
6	The triangular marker indicates that notes, schedules, or formulas exist for a cell. CHECK (✓) “Show Notes” to display a “Page” icon, instead of the triangle, when notes exist.

--*

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

An option available in summary level entry is “Math in a Cell”. Enter math formulas including addition, subtraction, multiplication, division calculations, and parenthesis, in user-defined cells to perform math calculations.

- To enter a math formula, click in the cell and begin entering the values. Some basic formula examples: $10+2=12$, $10-2=8$, $10*2=20$, $10/2=5$, $(10+2)/2=6$.



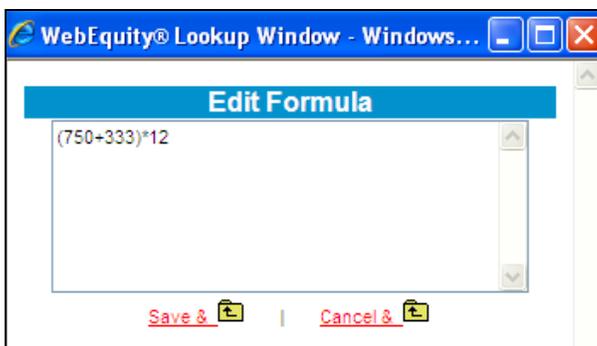
--Figure 34o, Enter a Math Formula--

- To view a math formula, place the cursor over the plus/minus (+/-) symbol next to a cell that contains a math formula. Any new formula entered in a cell will overwrite the original calculation. Calculations are stored when screens are saved.



--Figure 34p, View a Math Formula--

- To edit a math formula, click the plus/minus (+/-) symbol next to a cell that contains a math formula. An **Edit Formula** dialog box will be displayed, type any changes and CLICK “Save”.



--Figure 34q, Edit Formula Window--

Farm Business Plan - FSA User Guide (Continued)

F Income/Expense (Continued)

3 Income/Expense Summary – Entering Data (Continued)

To add information at the schedule level, click on the hypertext link for the desired income/expense item. This will open up the schedule for that line item.

***--Caution:** Do not use double (“”) or single (‘’) quotes in the schedule description fields, because this may generate error messages and prevent information from saving.--*

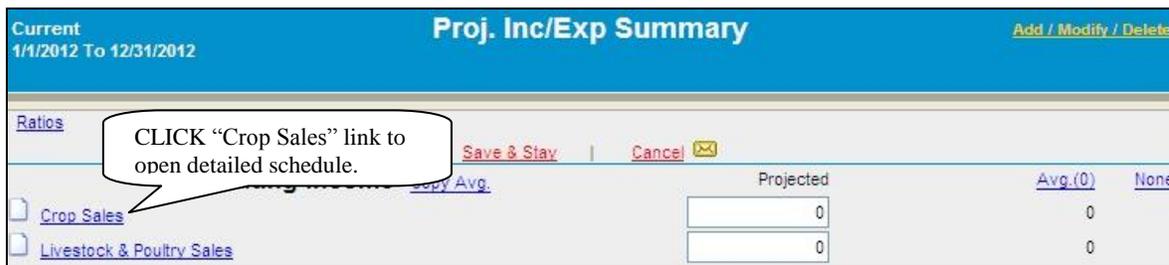


Figure 34r, Opening Schedule

Using crop sales as the example, enter the applicable information in each field from left to right, and then CLICK “Add” on the far right side of the schedule to add the crop. After all crops have been added, the “Total Sales” amount will be displayed on the Inc/Exp Summary Screen.



Figure 34s, Financial Data Input at the Schedule Level

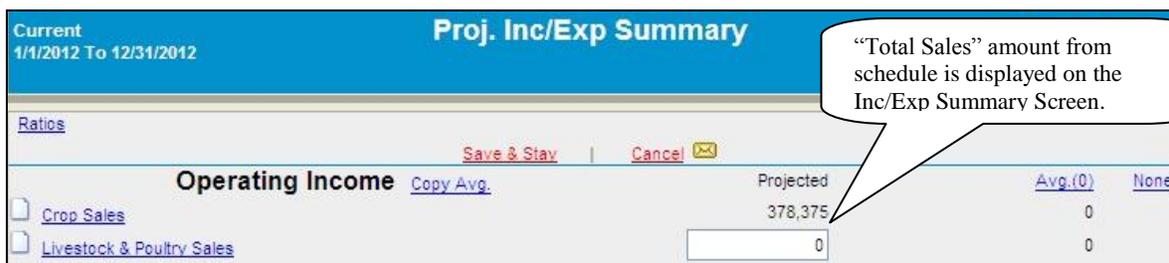


Figure 34t, Total Sales Amount

Note: When editing information in the schedule, if all line items are deleted, the value will not automatically be deleted from the Proj. Inc/Exp Summary Screen. Access the Proj. Inc/Exp Summary Screen to delete the value amount from the field.

Farm Business Plan - FSA User Guide (Continued)

I Collateral Analysis/Chattel Appraisals (Continued)

3 Building the Collateral Analysis (Continued)

f Customer With Personal Property Used for Security (Continued)

Method 2: Assume that a customer has nonfarm real estate valued at \$125,000, with a prior lien of \$85,000. The customer wants to use the equity in the property, \$40,000, as additional security for a FSA OL loan in the amount of \$65,000. The FSA OL is also secured by **all** machinery and equipment, valued at \$63,000.

Add the FSA OL loan group, select the FSA \$65,000 OL loan from the loan schedule, and add “Machinery & Equipment” as collateral. Manually add the nonfarm real estate description, type (equity), and equity value (\$40,000) to the Collateral Section and CLICK “Add”. “Total Collateral Amount” equals \$103,000 (Machinery & Equipment **plus** equity in Nonfarm Real Estate).

*--

FSA Loan											Loan Schedule	Credit Relationship
Add From Loan Schedule												
Loans												
Loan #	Creditor	Type	Prin. Bal / Request Amt.	Present Commit.	Proposed Commit.	Purpose						
✗	**	FSA	63,000*	0	63,000							
Totals			63,000	0	63,000							
**Denotes "New" Loans											*Total Of Loans For Collateral Analysis: 63,000	
Add Collateral											Add Appraisal	Copy Default
Description	Type	Value	Adv Rate (%)	Disc Value	Prior Lien	Auto Calc	Coll. Amt.	Auto Calc	Used	Available		
		0	100	0	0	<input checked="" type="checkbox"/>	0	<input checked="" type="checkbox"/>				
✗	SF rental property	equity	40,000	100	40,000	0	40,000	<input checked="" type="checkbox"/>	24,466	15,534		
✗	Machinery & Equipment		63,000	100	63,000	0	63,000	<input checked="" type="checkbox"/>	38,534	24,466		
Totals		103,000		103,000			103,000		63,000	40,000		
Analysis												
Total Loan Amount		63,000					Discounted Margin of Collateral to Loan					1.63
Discounted Collateral Value		103,000					Discounted LTV					61.17%

Figure 61e, Personal Property for Additional Security--*

J Credit Actions

In FBP, a credit action generates forms and other documentation containing the information necessary to approve, decline, and support a loanmaking or loan servicing decision.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

--The following are the 11 credit action models that are available.--

Credit Action Type	Used For	Type of Forms				
		Environmental Checklist	Farm Assessment	Other	Credit Presentation	Security Agreement
D-Loan Making <u>1/</u>	Direct loan applications.	Available	Available	N/A	Cred. Pres/Borr. Class.	Available
D-Loan/Security Agreement Only	When only a security agreement is needed.	N/A	N/A	N/A	N/A	Available
D-Loan/Class/LR/YEA Only	When action is not included in another credit action.	N/A	Available	N/A	Classification/YEA/LR Review	Available
D-Loan/Special Serv. <u>1/</u>	Primary and preservation loan servicing, DSA.	Available	Available	DALR\$ Input Report	Cred. Pres/Borr. Class.	Available
D-Loan/ Regular Serv. <u>1/</u>	Partial releases, subordinations, transfer, and assumptions.	Available	Available	N/A	Cred. Pres/Borr. Class.	Available
D-Loan/ Eligibility Only	Used when eligibility is not included in another credit action.	N/A	N/A	Eligibility Only	N/A	N/A
Youth Loans	Processing and approval of applications.	Available	N/A	Eligibility Only	Youth Loan	Complete Form Manually
D-Loan/ Special Classification	Classify select accounts.	N/A	N/A	N/A	Special Classification	N/A
Emergency Loan Calculations	Calculate qualifying losses.	N/A	N/A	Emergency Loan Calculations	N/A	N/A
Microloan	ML applications	Available	Available	N/A	ML	Available
--FSFL	FSFL applications	N/A	N/A	N/A	FSFL	N/A--

1/ In cases where a direct loan is being made in conjunction with a servicing request (special or regular), use the applicable servicing credit action.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

6 DALR\$ Input Report (Continued)

The “Update Other” dialog box will be displayed. CHECK (✓) **only** the following boxes:

- “Ultra Financials”
- “Collateral Analysis” select balance sheet from the drop-down menu
- “General Information”.

CLICK “Update & 

Copy From	Last Updated
<input checked="" type="checkbox"/> Ultra Financials	-
<input checked="" type="checkbox"/> Collateral Analysis 1/1/2010 Before DALRS	-
Forms	
<input type="checkbox"/> Environmental - Environmental Checklist	-
<input type="checkbox"/> Farm Assmt. - Farm Assmt.	-
<input checked="" type="checkbox"/> General Information - General Information	5/3/2010-3:18:19 PM

--Figure 61n, Update Other--

Complete the DALR\$ Input Report by filling-in the following date fields located at the top of the form:

- “Proposed Loan Servicing Date”
- “Plan Approval Date”.

CLICK “**Completed By**” link at the bottom of the form to eSign.

Note: Signature requirement: eSignature required.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

7 Credit Presentation

A Credit Presentation is the form in a credit action that is prepared to communicate and document a loanmaking or loan servicing decision. It encompasses the various aspects of analyzing the financial information, collateral position, eligibility, classification, and the loan narrative. The Credit Presentation should be viewed as the primary document that contains all relevant information involved in a loan decision. The Credit Presentation form will differ depending on the credit action model selected.

A Credit Presentation **must** be prepared and eSigned for all loanmaking and loan servicing actions. It is recommended when multiple actions are being completed at the same time, that they be combined on the same Credit Presentation.

a Approval Decision

Each Credit Presentation that is prepared **must** have an approval decision. CLICK “**Plan Approval**” link located at the bottom of the Credit Presentation to select the appropriate approval status. Only Credit Presentations with an “Approved” status will be available for selection in DLS.

*--Note: For instructions on completing the Credit Action Status Screen for FSFL’s, see **FSFL** (Section J 15 a).--*



Figure 61o, Plan Approval

CLICK “**Select Status**” link to access the “Select Status” dialog box. Click on the description of the status to select.

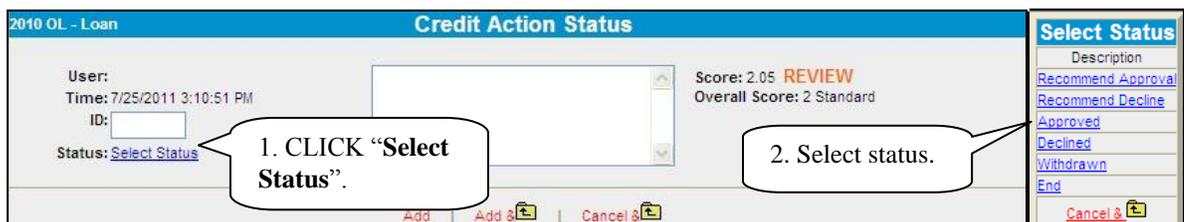


Figure 61p, Select Status

Note: Limit comments in the text field; should **not** include loan closing requirements, etc.

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

14 Microloan (Continued)

Component	Details
Security, LR, SBA Account, and Hazard Insurance Questions	Answer the applicable questions with the radio button.
Loan Closing Requirements	Use the word pad to document all approval conditions or loan closing requirements.

Notes: Plan Approval: Each Credit Presentation **must** have an approval decision. Only Credit Presentations with an “Approved” status will be available for selection in DLS. See **Credit Presentation “Approval Decision”** (paragraph. J 7 a) for instruction on completing the approval decision.

Signature requirement: eSignature required.

*--15 FSFL

The FSFL Credit Action model should be used for all loan making and servicing requests. After the information submitted by an applicant for an FSFL is reviewed, the Loan Official will use the FSFL Credit Presentation to document the financial analysis decision. The Loan Official will print the Credit Presentation to use as their recommendation document. According to 1-FSFL, subparagraph 53 G, the written recommendation will **not** contain any specific financial information.

Notes: When adding the FSFL Credit Action, see **Credit Action Menu** (Section J 1). The description **must** contain FSFL; for example “FSFL Grain Bin”.

Do **not** use FBP to order credit reports for FSFL’s.

See 1-FSFL, paragraphs 53 and 54 for additional information on analysis requirements.

To complete the Credit Presentation, do the following:

- CLICK “**Credit Action**”, “[*Credit Action Name*]”, and “**Credit Presentation - FSFL**”
- CLICK “**Save & Update**” link in the top-left corner of the screen. An “Update” box will be displayed. CHECK (✓) “**General Information**” and CLICK “**Update & **”.
- Complete all questions, radio buttons and applicable text boxes.--*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

*--15 FSFL (Continued)

Recommendation: The Loan Official **must** provide a written recommendation for approval or disapproval, based on the applicant’s credit history and financial information. The recommendation should include FSFL amount and FSFL terms.

Note: A recommendation example that may be used is provided, as displayed in the following text box, or the Loan Official may delete the example and type their recommendation.

Based on the FSFL applicant’s credit history and financial information, I recommend approval of the FSFL in the amount of \$_____, with a loan term of ___ years. The information provided demonstrates the applicant is creditworthy and has the ability to make the down payment and timely

a Approval Decision

After the Loan Official has documented the decision, on the Credit Action Status Screen CLICK “Recommend Approval” or “Recommend Decline”.



Figure 61ao

The Loan Official will print the Credit Presentation and provide it to COC or STC, as appropriate, depending on the amount of FSFL request.

After COC or STC, as applicable, decides to “Approve” or “Decline”, the decision **must** be provided to a Loan Official as soon as possible. A Loan Official will access the Credit Presentation, Credit Action Status Screen and enter the decision as provided, according to this subparagraph. In the text box, the Loan Official will insert COC or STC’s name that made the decision, along with the date of the decision.--*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

*--15 FSFL (Continued)

a Approval Decision (Continued)

If approved, the electronic decision date will be available for selection in the FSFL DLS system.

Note: The electronic signature/date **must** be in the same month as the COC or STC “Approved” date.



The screenshot shows the 'Credit Action Status' interface in the FSFL system. At the top, it displays 'User:' and 'Time: 8/25/2014 7:32:03 AM'. Below this is a dropdown menu for 'ID:' and a 'Status: Select Status' link. A toolbar contains 'Add', 'Add &' (with a plus icon), and 'Cancel &' (with a minus icon). The main table has columns for Status, ID, User, and Time.

Status	ID	User	Time
Approved		System Administrator	8/25/2014 7:31:59 AM
	Ashland County Committee Approved on 8/22/14.		
Recommend Approval		System Administrator	8/22/2014 9:21:56 AM

Figure 61ap

Signature requirement: eSignature required.--*

Farm Business Plan - FSA User Guide (Continued)

K Special Features

1 eNotice

The eNotice feature allows users to e-mail other FBP users from within specific areas of FBP. The e-mail that is generated will contain a link that will take the e-mail recipient directly to that same specific area within FBP. This feature can be especially helpful when requesting a review from other users during the development of FBP.



Figure 62

The first time the eNotice feature is accessed, the following prompt will be displayed. Ensure that the e-mail address is correct and CLICK “OK” to continue the validation process.

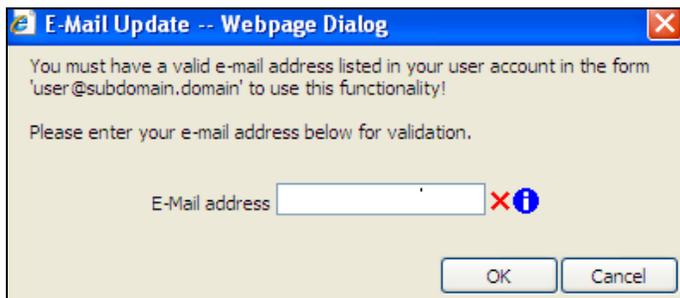


Figure 63

The following series of messages will be displayed.

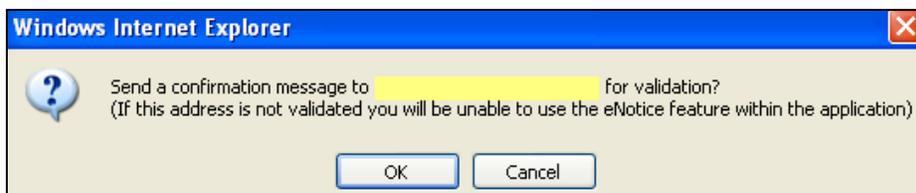


Figure 64



Figure 65