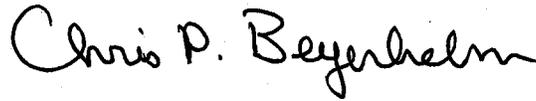


**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

<b>General Program Administration 1-FLP (Revision 1)</b>	<b>Amendment 108</b>
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**Approved by:** Deputy Administrator, Farm Loan Programs



**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraph 4 D has been amended to update PDEED contacts.

Subparagraph 5 B has been amended to update Direct Loan – Farm Services Branch contacts.

Subparagraph 28 A has been amended to update the critical items on FSA-2129.

Subparagraphs 49 E, 50 E, and 52 J have been amended to provide important calendar 2014 year-end dates.

Exhibit 15, subparagraph J 3 a has been amended to add instructions on locking FSFL credit action forms.

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

<b>Page Control Chart</b>		
<b>TC</b>	<b>Text</b>	<b>Exhibit</b>
	1-9 through 1-12	1, page 5
	2-13, 2-14	15, pages 98.13, 98.14
	3-27 through 3-30	17, pages 1, 2
	3-33, 3-34	
	3-39, 3-40	



4 FLP Organizational Structure (Continued)

D PDEED Contacts

The following provides names, address, and telephone and FAX numbers for PDEED.

For USPS delivery	For FedEx or UPS delivery
USDA FSA DAFLP PDEED STOP 0521 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521	USDA FSA DAFLP PDEED ROOM 3622 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0521

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

PDEED FAX Number 202-690-3573		
Name	Title	Phone Number
Courtney Dixon	Director	202-720-1360
William Cobb	Deputy Director	202-720-1059
Thomas Dobbin	Chief Appraiser	208-378-5671
Linda Baldwin	Document Control Technician	202-720-5489
Lorraine Campbell	Senior Writer/Editor	202-690-2850
Niki Chavez	Senior Loan Officer	202-690-6129
Gene Christie	Senior Loan Officer	202-690-2517
Robert Fleming	Lead Review Appraiser-Southeast	803-435-2201, Ex. 103
Pixie Greer	Senior Loan Officer	202-720-1652
Jennifer Haley	Program Analyst	202-720-9898
Donald Howard	Lead Review Appraiser-West	503-692-1973, Ex. 238
Mike Ittel	Lead Review Appraiser-Midwest	320-251-7800, Ext. 117
Teresa Martin	Program Analyst	202-690-0431
Dirk Nysveen	Senior Loan Officer	701-893-2239
Sheila Oellrich	Program Analyst	202-720-2990
Marquita Peoples	Program Analyst	202-720-8320
Chris Tarr	Lead Review Appraiser-Northeast	315-568-6124, Ext. 104
*--Vernon Tesch	Regional Appraiser-West	406-605-3442, Ext. 108--*

## 4 FLP Organizational Structure (Continued)

## E LSPMD Contacts

The following provides names, address, and telephone and FAX numbers for LSPMD.

<b>For USPS delivery</b>	<b>For FedEx or UPS delivery</b>
USDA FSA DAFLP LSPMD STOP 0523 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523	USDA FSA DAFLP LSPMD ROOM 3627 SOUTH BUILDING 1400 INDEPENDENCE AVE SW WASHINGTON DC 20250-0523

**Note:** County Offices shall address questions to the State Office. State Offices shall contact the National Office as needed.

<b>Office of the Director FAX Number 202-720-5804</b>		
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>
Michael R. Hinton	Director	202-720-1984
Craig Nehls	Deputy Director	202-720-1984
Michael Cumpton	Assistant to the Director	202-690-4014
Vera Harris	Division Secretary	202-720-1984
Brenda McNeill	Program and Management Assistant	202-720-4572
<b>Direct Loan Servicing Branch FAX Number 202-720-5804</b>		
Bruce Mair	Branch Chief	202-720-1645
Jacqueline King	Program Analyst	202-720-2820
Jenny Breece	Senior Loan Officer	202-690-4011
Rebecca Deaton	Senior Loan Officer	202-690-2854
Richard Cardona-Diaz	Senior Loan Officer	202-720-0078
Mary Durkin	Senior Loan Officer	202-720-1658
Sharilyn Hashimoto	Senior Loan Officer	202-720-2743
Jonathan (Lee) Nault	Senior Loan Officer	*--on detail--*
Rick Stewart	Senior Loan Officer	202-720-1654
Gary Wheeler	Senior Loan Officer	202-690-4021
Tamara Wilson	Senior Loan Officer	202-690-4012

4 FLP Organizational Structure (Continued)

E LSPMD Contacts (Continued)

Guaranteed Loan Servicing and Inventory Property Management Branch FAX Number 202-720-5804		
Name	Title	Phone Number
Jeff King	Branch Chief	202-720-1651
Polly Anderson	Senior Loan Officer	202-720-2558
Patricia Elzinga	Senior Loan Officer	202-690-1729
Sharon Harris	Senior Loan Officer	202-401-0191
Marilyn Meese	Senior Loan Officer	202-690-4002
Theresa Null	Senior Loan Officer	202-720-7862
Cynthia Van Nostrand	Loan Officer	202-720-0900

\*--5 NFAOC Contacts

A NFAOC Contact Information

The following provides name, address, telephone, and FAX numbers for the main points of contact in NFAOC.

**Note:** There are now different contacts for Direct Loan Servicing and Guaranteed Loan Servicing.

B Direct Loan Servicing

The following provides the Direct Loan Servicing address.

For USPS Delivery	For FedEx or UPS Delivery
USDA - RURAL DEVELOPMENT FARM SERVICES BRANCH, FC-1311 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/FASB, FC-1311 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

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5 NFAOC Contacts (Continued)

**B Direct Loan Servicing (Continued)**

The following provides contact information for the Direct Loan - Farm Services Branch.

<b>Direct Loan – Farm Services Branch ECM Fax Number 314-457-4539</b>			
<b>Name</b>	<b>Title</b>	<b>Phone Number</b>	<b>State Assignment</b>
Cynthia Haas	Branch Chief	314-457-4121	
Sharon Maull	Accountant	314-457-4146	
Betty Nunnery	Accountant	314-679-6850	
Kathryn White	Accountant	314-679-6837	
Yvonne Collins-Myers	Accounting Technician	314-679-6824	CT, FL, GA, ID, KY, MS, *--TN, TX, UT, VI
Kathleen Farid	Accounting Technician	314-679-6826	AK, DE, IL, IN, ME, MN, NH, OR, WY
Lawrence Mullen	Accounting Technician	314-679-6834	CO, IA, KS, MA, MO, MT, PA, RI, SC, WI, WV
Barbara Lee	Accounting Technician	314-679-6846	AL, AZ, HI, LA, MD, MI, NM, OK, SD, VT, VA, PR
Byron Luster	Accounting Technician	314-679-6848	AR, CA, NE, NV, NJ, NY, NC, ND, OH, WA, WP--*

**C Guaranteed Loan Servicing**

The following provides the Guaranteed Loan Servicing address.

<b>For USPS Delivery</b>	<b>For FedEx or UPS Delivery</b>
USDA - RURAL DEVELOPMENT FARM & COMMUNITY SERVICES BRANCH, FC-1321 NFAOC, BUILDING 104 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120	USDA - RURAL DEVELOPMENT ATTN: (INSERT NAME), NFAOC/FCSB, FC-1321 BUILDING 105E - DOCK DELIVERY 4300 GOODFELLOW BLVD. ST. LOUIS, MO 63120

## 27 Maintaining Approval Authority (Continued)

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

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

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

### D CED's Maintaining Responsibility for FLP Activities

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

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

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

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

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

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

### E Failure to Maintain Loan Approval Authority

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

## 28 Establishing Credit Quality Standards

### A Credit Quality Reviews

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

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

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

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

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

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

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

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

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

## 49 DLS

**\*--A DLS Uses--\***

DLS is the required system for loan making and \* \* \* servicing information and activities.

DLS:

- tracks each loan request in an application package from receipt to final disposition
- obligates loans through its interaction with PLAS
- submits check/EFT requests through PLAS
- submits loan closings to PLAS
- provides an interactive tasks checklist
- monitors the disbursement of loan funds
- provides reports of loanmaking activities and processing timeframes
- tracks routine loan servicing activities, and timeframes
- has automated follow-up reminders to assist County Office employees in meeting deadlines for routine loan servicing activities
- provides loan account information, such as principal and interest amounts, and account flags
- provides the ability to manage case numbers and mail codes for customer accounts
- warehouses information for reporting purposes
- has automated reporting capabilities.

The National Office uses DLS data in reports to Congress, CR, and FSA senior management. In addition, the data is used to determine whether FSA loan servicing goals are being/have been met.

49 DLS (Continued)

**B User Assistance**

The DLS Loan Making and Loan Servicing User’s Guides can be referenced for any specific questions. They may be obtained by accessing the FLP web site’s manuals page located at <https://amistad.sc.egov.usda.gov/flp/IndexServlet> and then selecting manuals on the left navigation bar.

**C Maintaining and Updating DLS**

FCAO is responsible for computer implementation and upgrades. The National Office is responsible for user requirements, updates to accommodate regulatory and statutory changes, and other revisions as needed. State and County Office employees are responsible for data entry of customer and loan information as it is received.

**D Security**

To obtain an ID and password, users must submit requests according to appropriate IRM directives.

**\*--E Important Calendar Year 2014 Year-End Dates**

Various transactions are suspended or disabled as needed to perform calendar year-end activities. The following dates are applicable to the availability of DLS.

Action	Date	
<b>Loan Activity Cutoff</b> – the last day that loan activity dated in calendar year 2014 can be processed to be reflected on FSA-2065 for 2014 and related IRS forms	Wednesday, January 7, 2015	
Transactions, Suspension, and Enabled Dates		
Transactions	Suspension Date	Enabled Date
<ul style="list-style-type: none"> <li>• TC 4A</li> <li>• TC 4D</li> <li>• SCIMS to PLAS data upload to create TC 4C</li> </ul> <p><b>Notes:</b> SCIMS data <b>must</b> be entered by December 29, 2014, to generate TC 4C on December 30, 2014.</p> <p>Until TC 4A and TC 4D are enabled, do <b>not</b> use the following DLS sections:</p> <ul style="list-style-type: none"> <li>• Transfer and Assumption</li> <li>• Manage case number under Customer Management.</li> </ul>	December 29, 2014	January 9, 2015

--\*

**50 GLS****A Purpose and Overview**

GLS was designed to account for all loan making and servicing activity for guaranteed loans. GLS is used to:

- track the processing of guaranteed loan applications, including obligation and loan closing
- process all loan servicing transactions, including interest assistance claims, transfers and assumptions, repurchases, reamortizations, and loss claims
- record guaranteed loan status and default status reports
- maintain lender information, including lender status
- obtain reports for monitoring the guaranteed loan portfolio.

The data entered into GLS is used to monitor individual loan accounts, as well as to provide reports to Congress, CR, Executive Branch, FSA senior management, and parties making FOIA requests. It is FSA's accounting tool for the Guaranteed Loan Program.

**B GLS User Assistance**

\*--For specific guidance, the GLS User Guide can be found by doing either of the following:

- logging in the GLS web site using required eAuthentication permissions and selecting "Help"
- selecting the GLS User Guide from the Farm Loan Programs Home Page.--\*

50 GLS (Continued)

**C Responsibility for Maintaining and Updating GLS**

FLOO is responsible for system upgrades. The National Office is responsible for user requirements, updates to accommodate regulatory and statutory changes, and other revisions as needed. County Office and FLOO employees are responsible for data entry of customer and loan information.

**D Security**

To obtain a GLS ID and password, users must submit requests according to appropriate IRM directives.

**\*--E Important Calendar 2014 Year-End Dates**

Various transactions are suspended or disabled as needed to perform calendar year-end activities. The following dates are applicable to the availability of GLS.

Action	Date	
<b>Loan Activity Cutoff</b> – the last day that loan activity dated in calendar year 2014 can be processed to be reflected on 2014 IRS forms.	Wednesday, January 7, 2015	
<b>Transactions, Suspension, and Enabled Dates</b>		
Transactions	Suspension Date	Enabled Date
<ul style="list-style-type: none"> <li>• TC 4A</li> <li>• TC 4C</li> <li>• TC 4D</li> </ul>	December 29, 2014	January 9, 2015
<b>Note:</b> Transactions for Debt Offset Collection, Refund, and Write-off maintenance <b>cannot</b> be processed during this period.		

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**52 ADPS (Continued)****C ADPS Assistance**

ADPS Online Help is:

- a computer-based system that provides ADPS processing information in the form of online reference material (Reference) and pop-up windows
- accessed from the terminal screen.

The online material reference provides general information about ADPS transactions, definitions, and code values for all short descriptions and mnemonics on transaction detail screens and status screens, discrepancy code definitions, and corrective actions. Pop-up windows provide information for pre-manuscripting validations and manuscript transactions.

For information on ADPS, contact the State Office Automation Coordinator or, if authorized, the Help Desk at 1-800-457-3642. The Help Desk will provide information, guidance, and technical assistance in resolving problems about ADPS operations.

**D Requesting Changes to the User Documentation**

To initiate a change to the user documentation, submit FmHA 2006-21 to the following.

USDA RURAL DEVELOPMENT  
USER DOCUMENTATION STAFF  
MAIL CODE 421  
\*--4300 GOODFELLOW BOULEVARD--\*  
ST LOUIS MO 63120

**52 ADPS (Continued)****E Maintaining Program Records**

\*--When submitting transaction information through ECM to FLOO, the authorized agency--\* official must retain the original documents, screen printouts, and transmittal letters. These will be filed in the case folder after verifying that the transaction has been processed.

ADPS screen printouts must be retained in position 2 of the case folder according to 25-AS retention requirements for the folder and its entire contents.

When applicable, users must access ADPS to determine that the selected transactions have been processed or rejected. Users must file processed transaction screens, correct discrepancies, and annotate the related source/input document with the corrected information. Users must generate screen printouts of all corrections and file them with the original input document.

**F Using “OK to Apply Codes”**

“OK to Apply Codes” are used to process a transaction or correct a discrepancy as required by the online assistance for processing transactions. The user shall file a copy of the screen printout to verify the use of an “OK to Apply Code”. Screen printouts will be retained in the case folder according to 25-AS retention requirements for the folder and its entire contents.

**G Processing Schedule**

Users must process transactions within 10 calendar days of the effective date. If a discrepancy occurs, the transaction must be corrected within 5 calendar days of the initial rejection date. An additional 15 calendar days are allowed for correcting discrepancies with a suspend code on the borrower account.

52 ADPS (Continued)

\*--I ADPS and DLS TC's and Titles (Continued)

TC	Title
5S <u>1/</u>	Record Debt Set-Aside
5S <u>2/</u>	Record Disaster Set-Aside
5T <u>1/</u>	Reverse Debt Set-Aside
5T <u>2/</u>	Cancel Disaster Set-Aside
5W <u>2/</u>	Record Loan Deferral
5X <u>1/</u>	Reverse Loan Deferral Expiration/Cancellation
5Y <u>2/</u>	Cancel Loan Deferral
8H <u>1/</u>	Split/Combine Loans - Account Status
8M	Limited Resource Loan Review
8N	Record Borrower/Loan Classification Data
8P	Acquired Property - Subdivision
8R <u>2/</u>	Interest Rate Adjustment
9E	Suspend Code - Acquired Property
9G <u>2/</u>	Change in Borrower/Property Mail Code
GA(4030)	Guaranteed Loan Closing Report
GB(4031)	Request Interest Assistance Payment
HA(4930) <u>1/</u>	Reverse a Guaranteed Loan Closing Report
HB(4931) <u>1/</u>	Reverse/Adjust a Subsidy Payment

1/ Transactions processed by FLOO only.

2/ Transactions processed through DLS to PLAS.--\*

52 ADPS (Continued)

**\*--J Important Calendar 2014 Year-End Dates**

Various transactions are suspended or disabled as needed to perform calendar year-end activities. The following dates are applicable to the availability of ADPS.

<b>Action</b>	<b>Date</b>	
<b>Loan Activity Cutoff</b> – the last day that loan activity dated in calendar year 2014 can be processed to be reflected on FSA-2065 for 2014 and related IRS forms.	Wednesday, January 7, 2015	
<b>Availability of ADPS Terminals</b>		
<b>Holiday Schedule:</b> Terminals available until 3 p.m. c.t. because of the holiday	Wednesday, December 24, 2014 (no update) Friday, December 26, 2014 (no update) Wednesday, December 31, 2014	
<b>Transaction Processing:</b> Terminals will be available to provide additional time for initial transaction entry and discrepancy correction before preparing the Annual Statements.	Saturday, January 3, 2015 Terminals available from 6 a.m. to 3 p.m. c.t.	
<b>Loan Activity Cutoff:</b> Transactions recorded through the terminals after the Loan Activity Cutoff, will be scheduled for update on the evening of January 7, 2015.	Wednesday, January 7, 2015 Terminals available from 6 a.m. to 7 p.m. c.t.	
<b>Transaction suspension/Enabled Dates</b>		
<b>Transactions</b>	<b>Suspension Date</b>	<b>Enabled Date</b>
TC 4A TC 4C TC 4D TC 4F TC 4G TC K4	December 29, 2014	January 9, 2015

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

## Abbreviations Not Listed in 1-CM (Continued)

Approved Abbreviation	Term	Reference
LR	limited resource	223, 261, 263, Ex. 15, 16
LRS	Loan Resolution Specialist	23, 26, Ex. 7
MADS	margin after debt service	Ex. 15
ML	microloan	222, 242, Ex. 15, 16
MRT	Master Reference Table	444
NFAOC	National Financial Accounting and Operations Center	5
OA	Office of Adjudication	41
OTI	Opportunity to Improve Plan	25
PAC	Program Authority Code	162, 164, 167
PARLC, LAO (FFIS Team)	Policy, Accounting, Reporting, and Loan Center, Loan Accounting Office	169
PIP	Performance Improvement Plan	25
PLP	Preferred Lender Program	29, 43, 143, Ex. 5
PLS	Primary Loan Servicing	25, 27, 29, 42, 144, Ex. 5, 36
RCI	recoverable cost items	Ex. 15
SALP	Special Apple Loan Program	2, 29
SAM	System for Award Management	43, 166
SEL	standard eligible lender	25, 43, 143, Ex. 5, 36
SLR	Security Liaison Representative	53, Ex. 14, 15
TC	transaction code	46, 49, 50, 52, 164, Ex. 14
TDCLC	term debt capability lease coverage	252, Ex. 15
TY	payment voucher transaction	167-169
WEM	Web Equity Manager	Ex. 15
WP	Western Pacific	5
YEA	year-end analysis	162, 201, 251, 261-263, Ex. 15, 26, 36
ZMY	Obligating document or purchase order created in FMFI.	167-169

## Delegations of Authority

SED's may redelegate their:

- loan approval authority to FLC, FLS, or DD
- authority to allow the use of a restricted appraisal report to the designated State staff appraiser.



Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

2 Credit Action Status

The “Status” column is an eSignature feature on the Credit Action Screen that helps track the progress of the credit action. When a Credit Presentation that requires “Plan Approval” is acted on by a loan official, the “Status” on the Credit Action Screen will automatically be updated to indicate if it was:

- “Approved” or “Declined”
- “Recommend Approval” or “Recommend Decline”
- “Withdrawn”
- “End”, to be used **only** by the FBP coordinator.

Credit Action						
Description	Credit Action Model					
<input type="text"/>	Select					<a href="#">Add</a>
<a href="#">Save &amp; Stay</a>						
Description	Status		Farm Assmt.	Credit Presentation	Security Agreement	
2012 CR, GR & S/A	Approved		<a href="#">Farm Assmt.</a>	<a href="#">Classification / LR Review/ YEA</a>	<a href="#">Security Agreement</a>	<a href="#">Track</a>
2011 Security Inspection	Select		None	None	<a href="#">Security Agreement</a>	<a href="#">Track</a>
2009 YEA	Approved		<a href="#">Farm Assmt.</a>	<a href="#">Classification / LR Review/ YEA</a>	<a href="#">Security Agreement</a>	<a href="#">Track</a>

Figure 61j, Credit Action Status

3 Credit Action Forms

a Locking Forms

As soon as a credit action has been completed and eSigned, lock all the forms used in the credit action. See **Reports and Signature Requirements** (Section B 4 b) for a list of forms and locking requirements.

**\*--Exceptions:** Direct Loan Making – If a delay in loan closing is anticipated, such as when funding is limited, the forms do not need to be locked until loan closing. This allows for the input of any changes in the financial or farming situation that have occurred since loan approval.

FSFL – May be locked at loan closing to allow for the input of any additional documentation that may be needed to support changes in the loan amount.

In no situation will a loan be closed without locking the forms used in the credit action. Do **not** delete any of the documentation that was used to make the original credit decision.--\*

Farm Business Plan - FSA User Guide (Continued)

J Credit Actions (Continued)

3 Credit Action Forms (Continued)

a Locking Forms (Continued)

To lock the forms in a credit action:

- CLICK “**Credit Action**” [*Credit Action Name*]
- from the fly-out menu, select “**Lock Forms**”
- click the form to lock
- a small lock will be displayed on the Credit Action Screen next to the “Locked” form.

\*--

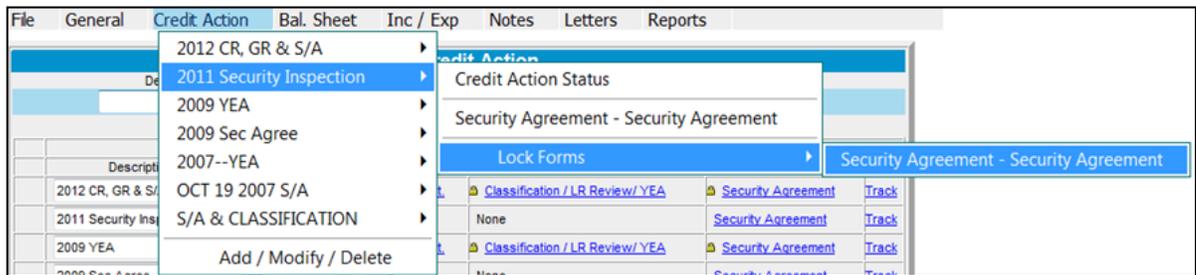


Figure 61k, Locking Forms--\*

**FLP Rates**

**A Interest Rates for FLP's**

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

<b>Loan Type</b>	<b>Current Rate (%)</b>	<b>Date Set</b>
Rural Housing - Farm Loan Purposes		
<b>Note:</b> For the current interest rate, contact the National Office.		
Operating	*--2.625	12/1/14--*
Operating - Limited Resource	5.000	12/1/90
Farm Ownership and Conservation Loans	*--4.000	12/1/14--*
Farm Ownership - Limited Resource	5.000	4/1/86
Farm Ownership - Down Payment	1.500	5/22/08
Farm Ownership - Joint Financing	2.500	2/7/14
Soil and Water	*--4.000	12/1/14--*
Soil and Water - Limited Resource	5.000	7/1/92
Recreation - Individual	*--4.000	12/1/14
Farmer Program - Homestead Protection	4.000	12/1/14
Shared Appreciation Amortization	3.000	12/1/14
Softwood Timber Loans	4.000	12/1/14
Economic Emergency - Operating	2.625	12/1/14
Economic Emergency - Real Estate	4.000	12/1/14
Emergency - Amount of Actual Loss	3.625	12/1/14
Emergency - Major Adjustment: Subtitle A Purpose (Excess of Loss)	6.625	12/1/14
Emergency - Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.750	12/1/14
Emergency - Annual Production	4.750	12/1/14
Nonprogram - Chattel Property	4.750	12/1/14
Nonprogram - Real Property	6.625	12/1/14--*
Apple Loans	1.000	9/1/14
Association - Grazing	*--4.000	12/1/14
Association - Irrigation and Drainage	4.000	12/1/14--*
Indian Land Acquisition	5.000	2/1/91

Publication 622, which provides amortization tables and financial basic payment tables, is available from MSD Warehouse. To request Publication 622, complete FSA-159, available at <http://intranet.fsa.usda.gov/dam/ffasforms/forms.html>, and submit it by 1 of the following methods:

- FAX to 816-823-4740 or 816-823-4741
- e-mail to [ra.mokansasc2.kcasbwhse](mailto:ra.mokansasc2.kcasbwhse)
- mail to:

USDA/FSA/Kansas City Warehouse  
9240 Troost Ave  
Kansas City MO 64131.

**FLP Rates (Continued)**

**B Treasury Rates**

The following table provides the applicable Treasury rates.

Treasury Rates	Current Rate (%)	Date Set
90-Day Treasury Bill	0.125	10/1/09
Treasury Judgment Rate (see Note)	*--0.140	12/1/14--*

**Notes:** The 90-Day Treasury Bill rate is entered in eDALR\$ as the “Discount Rate” and is used to calculate present value and net recovery value.

The treasury judgment rate is the interest rate applicable to deficiency judgments for all loan types (pursuant to 28 U.S.C. Section 1961). The rate is based on the weekly average 1-year CMT yield published by the Federal Reserve System, Board of Governors. The rate shown is the most current rate posted to the Federal Reserve web site and is dated the \*--week ending November 14, 2014. The actual judgment rate is the rate for the calendar--\* week preceding the date the defendant becomes liable for interest. Access the Federal Reserve web site [www.federalreserve.gov/releases/H15/current](http://www.federalreserve.gov/releases/H15/current) for the weekly average 1-year CMT yield.

**C Historical 90-Day Treasury Bill Rates**

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

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