

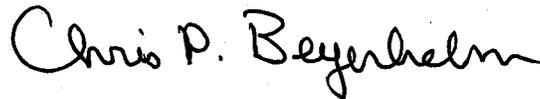
**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farm Service Agency  
Washington, DC 20250

**General Program Administration  
1-FLP (Revision 1)**

**Amendment 66**

**Approved by:** Deputy Administrator, Farm Loan Programs



**Amendment Transmittal**

**A Reasons for Amendment**

Subparagraph 2 B has been amended to provide a link for historical FLP-related directives.

Subparagraph 29 A has been amended to include the land contract guarantees in the loan limitations.

Subparagraph 29 D has been amended to update the loan approval limitations for land contract guarantees.

Subparagraphs 44 B, 47 B and 48 J have been amended to add FSA-2683.

Subparagraphs 251 C, D, and F have been amended to clarify classification instructions.

Exhibit 15 has been amended to update the process for accessing FBP.

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>
	1-1, 1-2	5, pages 19, 20
	2-15 through 2-18	15, pages 7, 8
	3-11, 3-12	17, pages 1, 2
	3-20.5, 3-20.6	
	3-25, 3-26	
	3-41 through 3-52	
	8-101, 8-102	



## Part 1 Introduction and Purpose

### 1 Purpose and Sources of Authority

#### A Handbook Purpose

**[7 CFR 761.1(d)] This part describes the Agency's general and administrative policies for its guaranteed and direct Farm Loan Programs. In general, this part addresses issues that affect both guaranteed and direct loan programs.**

This handbook is designed to assist FSA in understanding:

- general and administrative regulations governing FLP's
- roles and responsibilities in implementing those regulations and other general and administrative responsibilities.

#### B Sources of Authority

The sources of authority for this handbook include:

- 7 CFR Part 761 and other regulations that may be referenced throughout this handbook
- the various laws and statutes passed by Congress, including CONACT.

#### C Regulation References

Text in this handbook that is published in the CFR is printed in **bold** text. The CFR citation is printed in brackets in front of the text. The references and text:

- are intended to highlight the requirement spelled out in CFR
- may be used to support FSA adverse decisions.

#### \*--D FLP Objectives

7 CFR Parts 761 through 767 set forth FSA's regulations for FLP's. **The objective of these programs is to provide supervised credit and management assistance to eligible farmers to become owners or operators, or both, of family farms, to continue such operations when credit is not available elsewhere, or to return to normal farming operations after sustaining substantial losses as a result of a designated or declared disaster. These regulations apply to loan applicants, borrowers, lenders, holders, Agency personnel, and other parties involved in making, guaranteeing, holding, servicing, or liquidating such loans. The programs are designed to allow those who participate to transition to private commercial credit or other sources of credit in the shortest period of time practicable through the use of supervised credit, including farm assessments, borrower training, market placement, and borrower graduation requirements.--\***

## 2 Related References

### A Related FSA Handbooks

The following FSA handbooks concern FLP.

<b>IF the area of concern is about...</b>	<b>THEN see...</b>
State and county organization and administration policies, procedures, principles, and standards, such as work organization	16-AO.
civil rights compliance and administration for FSA programs	18-AO.
appeals and mediation	1-APP.
State and county records management	25-AS.
policies and procedures for the acquisition of supplies, equipment, and services	42-AS.
common management and operating provisions for program management activities, functions, and automated applications, such as forms that cannot be accepted by FAX	1-CM.
environmental requirements	1-EQ.
processing collections and canceling loan checks and payments	3-FI.
guaranteed loanmaking and loan servicing	2-FLP.
direct loanmaking	3-FLP.
direct loan regular or routine servicing	4-FLP.
direct loan special servicing and inventory property management	5-FLP.
the Emergency Loan Seed Producers Program, Horse Breeder Loan Program, ITLAP, SALP, and servicing of minor loan programs	6-FLP.
procedures for making records available to the public, other Federal agencies, and Congress	2-INFO.
procedures for collecting, maintaining, or disclosing data or information about an individual	3-INFO.
personnel management, such as employee conflict of interest	3-PM.
employee development and training	6-PM.

**Notes:** RD Instruction 1940-G must be used along with 1-EQ.

For information on:

- administrative offset, see RD Instruction 1951-C
- debt settlements, see RD Instruction 1956-B.

### B Helpful Links

The Helpful Links web site at

<https://arcticocean.sc.egov.usda.gov/flp/InformationalLinks?Action=HelpfulLinks&caller=index> provides links to useful web sites.

For FLP-related historical directives, including notices and Administrative Notices, click <http://www.fsa.usda.gov/FSA/flpNotices?area=newsroom&subject=landing&topic=foi-er-flp>.

## 29 Maximum Loan Authorities

### A OL, FO, CL, and EM Program Loan Limitations

Limitations on maximum loan amounts for OL, FO, and EM are established in CONACT. The Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriations Act of 1999 (Pub. L. 105-277), amended the limitations applicable to guaranteed OL and FO by providing for an annual adjustment based on the rate of inflation applicable to FY.

**[7 CFR 761.8 (a)] The outstanding principal balances for a farm loan applicant or anyone who will sign the promissory note cannot exceed any of the following at the time of loan closing or assumption of indebtedness. If the outstanding principal balance exceeds any of the limits at the time of approval, the farm operating plan must reflect that funds will be available to reduce the indebtedness prior to loan closing or assumption of indebtedness.**

**(1) Farm Ownership, Down payment loans, Conservation loans, and Soil and Water loans:**

**(i) Direct--\$300,000;**

**(ii) Guaranteed--\$700,000 (for fiscal year 2000 and increased at the beginning of each fiscal year in accordance with paragraph (b) of this section);**

**\*--Notes:** FY 2012 loan limit is \$1,214,000.

This limit includes land contract guarantees.--\*

**(iii) Any combination of a direct Farm Ownership loan, direct Conservation loan, direct Soil and Water loan, guaranteed Farm Ownership loan, guaranteed Conservation loan, and guaranteed Soil and Water loan--\$700,000 (for fiscal year 2000 and--\* increased each fiscal year in accordance with paragraph (b) of this section) (subparagraph B);**

**\*--Notes:** FY 2012 loan limit is \$1,214,000.

This limit includes land contract guarantees.--\*

**(2) Operating loans:**

**(i) Direct--\$300,000;**

**(ii) Guaranteed--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section);**

**Note:** FY 2012 loan limit is \$1,214,000.

**29 Maximum Loan Authorities (Continued)**

**A OL, FO, CL, and EM Program Loan Limitations (Continued)**

**(iii) Any combination of a direct Operating loan and guaranteed Operating loan--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section);**

**\*--Note:** FY 2012 loan limit is \$1,214,000.--\*

**(3) Any combination of guaranteed Farm Ownership loan, guaranteed Conservation loan, guaranteed Soil and Water loan, and guaranteed Operating loan--\$700,000 (for fiscal year 2000 and increased each fiscal year in accordance with paragraph (b) of this section);**

**\*--Notes:** FY 2012 loan limit is \$1,214,000.

This limit includes land contract guarantees.--\*

**(4) Any combination of direct Farm Ownership loan, direct Conservation loan, direct Soil and Water loan, direct Operating loan, guaranteed Farm Ownership loan, guaranteed Conservation loan, guaranteed Soil and Water loan, and guaranteed Operating loan--the amount in paragraph (a)(1)(ii) (subparagraph A) of this section plus \$300,000;**

**\*--Notes:** FY 2012 loan limit is \$1,514,000.

This limit includes land contract guarantees.--\*

**(5) Emergency loans--\$500,000;**

**(6) Any combination of direct Farm Ownership loan, direct Conservation loan, direct Soil and Water loan, direct Operating loan, guaranteed Farm Ownership loan, guaranteed Conservation loan, guaranteed Soil and Water loan, guaranteed Operating loan, and Emergency loan--the amount in paragraph (a)(1)(ii) (subparagraph A) of this section plus \$800,000.**

**\*--Notes:** FY 2012 loan limit is \$2,014,000.

This limit includes land contract guarantees.--\*

**B Adjustment for Guaranteed Loans**

**[7 CFR 761.8 (b)] The dollar limits of guaranteed loans will be increased each fiscal year based on the percentage change in the Prices Paid by Farmers Index as compiled by the National Agricultural Statistics Service, USDA. The maximum loan limits for the current fiscal year are available in any FSA office and on the FSA website at <http://www.fsa.usda.gov>.**

**29 Maximum Loan Authorities (Continued)****C Line of Credit Advances**

**[7 CFR 761.8 (c)] The total dollar amount of guaranteed line of credit advances and income releases cannot exceed the total estimated expenses, less interest expense, as indicated on the borrower's cash flow budget, unless the cash flow budget is revised and continues to reflect a feasible plan.**

A Standard Eligible Lender must obtain Agency approval before issuing future year's funds according to 2-FLP, subparagraph 265 C. Approval may be provided by any Agency official with loan approval authority, and is not subject to the maximum loan limits established in subparagraph D.

**Note:** PLP and CLP lenders may provide future years' funds without prior FSA approval.

**D Official Loan Approval Limitations for OL, FO, CL, and EM**

The following identifies the maximum loan approval authority for OL, FO, CL, and EM by grade and title of approval officials at the time of loan closing. All loan approval limitations include the loan being made plus any outstanding principal balances owed by anyone who will sign the promissory note. For LOC's, the maximum amount of the LOC ceiling will be considered the outstanding principal balance. An approval official cannot approve or reject a loan request that will exceed the official's approval authority at the time of loan closing. The official must forward the loan and recommendations to the appropriate approval official for action.

CO County Office employees who have loan approval authority may not exceed the authority of the equivalent grade FLO or FLM.

29 Maximum Loan Authorities (Continued)

D Official Loan Approval Limitations for OL, FO, CL, and EM (Continued)

\*--

Type of loan	FLO			FLM, DD, FLC, or Senior FLO	SED
	GS-7	GS-9	GS-11	GS-11/12/13	
<b>Maximum approval by assistance type – limitation I</b>					
Guaranteed OL	\$100,000	\$200,000	\$400,000	\$700,000	\$1,214,000
Direct OL	\$50,000	\$100,000	\$175,000	\$225,000	\$300,000
Guaranteed FO+SW+CL	\$0	\$175,000	\$400,000	\$700,000	\$1,214,000
Land Contract Guarantee	\$0	\$125,000	\$150,000	\$225,000	\$500,000
Direct FO+SW+CL	\$0	\$125,000	\$150,000	\$225,000	\$300,000
Direct EM	\$50,000	\$100,000	\$150,000	\$300,000	\$500,000
<b>Maximum approval for combined assistance types – Limitation II</b>					
OL Total Direct & Guaranteed	\$100,000	\$200,000	\$400,000	\$700,000	\$1,214,000
FO+CL+SW+ Land Contract Total Direct & Guaranteed	\$0	\$200,000	\$400,000	\$700,000	\$1,214,000
<b>Total approval for multiple assistance types – Limitation III</b>					
OL+FO+CL+SW+ Land Contract Total Direct and Guaranteed	\$0	\$400,000	\$550,000	\$850,000	\$1,514,000
Total Guaranteed	\$100,000	\$400,000	\$550,000	\$850,000	\$1,214,000
<b>Total approval for FO, CL, OL, EM and Land Contract – Limitation IV</b>					
OL+FO+CL+SW+EM+ Land Contract Total Direct and Guaranteed	\$0	\$400,000	\$550,000	\$850,000	\$2,014,000

--\*

SED, in consultation with FLC, may raise the loan approval authority limits for FLM’s and senior FLO’s who routinely show a higher than average loanmaking proficiency by the following:

- direct loanmaking, increase up to an additional \$50,000
- guaranteed or a combination of direct and guaranteed loanmaking, increase up to an additional \$200,000.

SED, after consulting with FLC, shall issue a State supplement establishing the method and standards, including what constitutes higher than average proficiency, for monitoring and evaluating the basis for raising loan approval authorities. This State supplement must be submitted for preapproval.

**Note:** Loans to employees in a County Office must be approved by the State Office. Loans to State Office employees must be approved by the National Office.

**43 Debarment and Suspension (Continued)**

**C Guaranteed Loanmaking**

SED shall review CLP and PLP lenders and their officers and agents for debarment or suspension as follows:

- before submitting to DAFLP for approval to obtain status
- during the annual review of lender's status according to 2-FLP, paragraph 267.

Loan approval officials shall review SEL's and their officers and agents before issuing FSA-2232.

**D Causes for Debarment or Suspension**

The causes for initiating and the actions required to initiate:

- \*--debarment are in 2 CFR Part 180, Subparts F and H, and 2 CFR Part 417, Subpart H
- suspension are in 2 CFR Part 180, Subparts F and G, and 2 CFR Part 417, Subpart G.--\*

**E Exceptions**

The Secretary of Agriculture or designee may grant a written exception permitting a debarred or suspended person or entity to participate in a covered transaction according to \*--2 CFR 180.135.--\*

**44 Collecting and Coding Ethnicity, Race, and Gender Information**

**A Purpose**

FSA collects ethnicity, race, and gender information for reporting purposes and to ensure that targeted funds are made available to SDA's and monitor SDA participation rates in FLP.

**B Procedure for Collecting and Coding Ethnicity, Race, and Gender Information**

\*--FSA-2001, FSA-2211, FSA-2212, FSA-2301, and FSA-2683 are used to request ethnicity,--\* race, and gender information of the applicant. This information may be requested only on an FSA approved form. An applicant's response to this request is optional. However, the authorized agency official must inform all applicants that for an applicant to be eligible for socially disadvantaged funds, FSA will need his or her ethnicity, race, and gender information.

When FSA receives a loan application, FSA will enter the ethnicity, race, and gender information into SCIMS so that the information can be downloaded to DLS and GLS.

**47 Ensuring Borrower Compliance with Restrictions on Lobbying****A Overview**

**[7 CFR 761.5] A person who applies for or receives a loan made or guaranteed by the Agency must comply with the restrictions on lobbying in 7 CFR Part 3018.**

USDA regulations about restrictions on lobbying are published in 7 CFR Part 3018. This paragraph provides guidance for implementing 7 CFR Part 3018 for FLP loan applicants and borrowers.

**Note:** CFR citations refer to Departmental regulations.

**B Applicant and Lender Certification**

Any applicant for a direct or guaranteed loan exceeding \$150,000 must certify compliance with lobbying activities requirements. The certification is obtained from all loan applicants \*--on FSA-2001, FSA-2211, FSA-2212, FSA-2301, and FSA-2683.--\*

Lenders applying for a loan guarantee exceeding \$150,000 must certify compliance with lobbying activities requirements. The certification is obtained from all lenders on FSA-2201.

Additional information on certification requirements is available in 7 CFR 3018.110, which is included in subparagraph D.



48 Credit Reports (Continued)

E Ordering Mortgage Credit Report

\*--Authorized agency officials who have access to FBP will access Equifax, Experian, and--\* Trans Union data through the FBP "General" menu screen.

See Exhibit 15 for ordering credit reports through FBP.

F Ordering Credit Reports for Nonapplicants

There may be instances when FSA must order a joint credit report in which the spouse is required to sign the promissory note for repayment purposes, but the spouse may not have to sign the application as a co-applicant. The credit report will be ordered in the same manner that all other joint credit reports are ordered. The County Office must however, have the nonapplicant spouse sign FSA-2007 before the credit report is ordered.

G When Mortgage and Commercial Credit Reports Are Not Acceptable

\*--If a County Office has problems with a credit report or credit reporting agency (e.g. data on the report is incomplete or the contractor is not complying with contract terms), then the County Office will contact the State Office for assistance.

**Note:** Agency officials will not intervene on behalf of the applicant/borrower in matters about disputed information, balances, or credit scores or ratings. These disputes will be handled according to subparagraph H.

If the issue is significant and the State Office needs assistance in resolving, the State Office shall contact DAFLP at the following.--\*

FSA DAFLP PDEED  
STOP 0521  
1280 MARYLAND AVE SW  
SUITE 270  
WASHINGTON DC 20024

Telephone: 202-720-3647

48 **Credit Reports (Continued)**

**H When the Applicant Disputes Information on the Credit Report**

If the applicant/borrower disagrees with or disputes information reflected on the credit report, refer the applicant/borrower to the company or companies issuing the credit report at the following phone numbers:

- Trans Union at 312-258-1717 to obtain a copy of their credit report or 800-916-8800 for customer service
- Experian at 888-397-3742 to obtain a copy of their credit report or 800-831-5614, extension 3 for customer service
- Equifax at 800-685-1111 to obtain a copy of their credit report or 800-685-5000, extension 2 for customer service.

**Note:** Agency officials will not intervene on behalf of the applicant/borrower in matters concerning disputed information, balances, credit scores, or ratings.

**I Credit Report Fees - Cost to the Applicant**

Applicants will be charged for reports according to the following.

Applicant	Cost
Individual	\$13.50
Joint	\$20.25
Entity	\$75.00

**Notes:** A husband and wife, who are members of an entity, **will** be charged a joint credit report fee. Individual credit reports will then be obtained for each.

No fee will be collected for servicing only applications according to 4-FLP, subparagraph 116 A or 5-FLP, subparagraph 81 C.

**J Recording Fees**

\*--The appropriate fee for credit reports collected will be recorded on FSA-2001, FSA-2301, and FSA-2683.--\*

**K Processing Credit Report Fees**

See 3-FI to process credit report fees.

**L Payment of Invoices for Credit Reports**

The National Office will:

- receive monthly invoices showing State usage
- submit payment to the vendor for credit reports generated through FBP.

## 53 CAIVRS (Continued)

**B Using CAIVRS**

Perform a CAIVRS inquiry according to the following.

<b>Step</b>	<b>Action</b>
1	Access the CAIVRS web site at <a href="https://entp.hud.gov/caivrs/public/home.html">https://entp.hud.gov/caivrs/public/home.html</a> .
2	CLICK "Government User Menu".
3	Enter CAIVRS ID and password.
4	Select the function to perform when prescreening an applicant, such as "CAIVRS Authorization".
5	Select the agency or program that is prescreening the applicant from the agency list.
6	Enter the applicant's Social Security number or EIN and select the appropriate Social Security number or EIN indicator.
7	CLICK "Submit".
8	Print the "CAIVRS Authorization Results" and place in case file.

**Note:** If there are no claims, defaults, or foreclosures reported to CAIVRS, then CAIVRS will respond that there are no cases and provide a confirmation number.

## 54 Hyperion Data Mart

### A Purpose and Overview

The Hyperion Data Mart is an ad-hoc reporting system used by the National Office and State Offices for monitoring purposes. FLP users who request and are granted access to the Hyperion Data mart will be given access to the FLP Data Mart folder within the Hyperion Data Mart. A user with access to the FLP Data Mart folder can pull direct loan making and loan servicing data as entered through DLS. Reports can be downloaded to Hyperion, Excel, or PDF format.

### B User Assistance

The Hyperion Data Mart may be accessed on the FSA Data Warehouse Home Page at <https://fsadwhouse.sc.egov.usda.gov/FSA-DataMarts/FSAdataMartsHomePage.htm> by clicking “Hyperion Data Marts”.

The Hyperion Reports User Guide for FLP Data Mart may be accessed on the FSA - Farm Loan Programs Systems Manual web site at <https://arcticoccean.sc.egov.usda.gov/flp/InformationalLinks?Action=Manuals&caller=index> by clicking “Hyperion Reports User Guide”.

### C Security

Authorized users may access the Hyperion Data Mart reporting system using their eAuthentication ID. New users can be requested by completing and submitting FSA-13-A according to appropriate IRM directives.

## 55 Type of Assistance and Fund Codes

### A Fund Codes

Fund codes are used to identify a type of loan. For example, Fund Code 44 indicates OL.

Obsolete fund codes are not used for new loans; however, obsolete fund codes will be reassigned if the loan is assumed.

See Exhibit 16 for a list of fund codes.

### B Type of Assistance Codes

Type of assistance codes identify the specific type of loan for DLS obligation purposes. For example, a Type of Assistance Code 152 is a 1-year Rural Youth loan for an SDA applicant.

See Exhibit 16 for a list of types of assistance codes.

## 56-59 (Reserved)

**Section 4 Borrower Account Classification**

**251 Overview**

**A CONACT Requirements**

CONACT requires FSA to classify borrower accounts and to review annually for graduation each direct loan borrower classified as “commercial” or “standard”. FSA uses the borrower account classification system to identify borrowers with the best potential to obtain commercial credit, except CL. See 4-FLP, Part 4 for graduation. Classification also identifies borrowers in need of special loan servicing and helps the National Office evaluate the quality of FSA’s direct loan portfolio.

Classifications are not disclosed to credit bureaus or other lenders. A borrower cannot appeal an account classification.

**B Classification Categories**

Accounts will be identified as 1 of the following.

<b>Classification</b>	<b>Classification Category</b>
1	Commercial
2	Standard
3	Acceptable
4	Marginal
5	Not Classified

**C When Classification Is Required**

\*--All classifications will be completed using FBP. For guidance on completing the classification, see Exhibit 15, subparagraph J 7 b. If the account is classified as--\* commercial or standard, the authorized agency official must thoroughly document that the borrower has met the test for credit and therefore meets the eligibility requirements for the loan being granted.

\*--Direct loans will be classified using the FBP credit presentation that is used to analyze and approve the loan.--\*

At the end of a year-end analysis, done according to Section 5, the authorized agency official must also classify the account.

Subsequently, the authorized agency official at minimum must classify the account every 2 years with the updated data collected according to 4-FLP, subparagraph 47 B.

Before an account is identified as “Currently Not Collectible (CNC)” according to 5-FLP, subparagraph 126 A, a classification will be completed using FBP. The D-Loan/Special Classification Credit Action shall be used and will be assigned a score of “5”, “Not Classified”. Post cross servicing referral, CNC accounts are not required to be classified.

## 251 Overview (Continued)

**D Classification of Youth Loans**

New youth loans will be classified as “3” when completing the Youth Loan Credit Action. For existing youth loans, that are current, complete a D-Loan/Special Classification Credit Action. A score of “3”, “Acceptable” will be assigned. For existing youth loans that are delinquent, the D-Loan/Special Classification Credit Action shall be used and will be assigned a score of “5”, “Not Classified”. The values of FSA’s Security Margin and percent of FSA Loss will be calculated from the best information available for the borrower. The basis for these values will be documented in the borrower’s case file.

**E Classification of CL’s**

\*--CL’s will be classified using the FBP credit presentation that is used to analyze and approve the loan. There is no test for credit for CL’s, so a classification of commercial or standard--\* is acceptable without further documentation.

At the time of a year-end analysis, completed according to Section 5, the authorized agency official must classify the account.

Subsequently, the authorized agency official at minimum must classify the account every 2 years with the updated data collected according to 4-FLP, subparagraph 47 B.

Streamlined CL’s will be classified as “2” using the D-loan/special classification credit action.

If CL, including Streamlined, subsequently becomes delinquent or financially distressed, all documents will be obtained to complete an analysis and the account will be classified using the updated information.

**F Classification Reporting**

Field Offices must use the Active FLP Borrowers Report from the FLP Data Mart at <https://fsadwhouse.sc.egov.usda.gov/FSA-DataMarts/FSAdataMartsHomePage.htm> to monitor classifications. This report identifies the classification category and date for the \*--most recent classification for each borrower. When a new classification is completed in FBP, the authorized agency official must update the Classification Review Workflow in DLS as soon as it is possible to do so.--\*

**Forms List (Continued)**

**B Forms (Continued)**

<b>Old Form Number</b>	<b>New Form Number</b>	<b>Title</b>	<b>Date Made Obsolete</b>
FSA-2110		State Office FLP Management File Review Questionnaire	3-6-06
FSA-2111		State Office Civil Rights FLP File Review Questionnaire	3-6-06
FSA-2112		Service Center FLP Management Review Questionnaire Direct Loans	3-6-06
FSA-2113		Service Center FLP Management Review Questionnaire Guaranteed Loans	3-6-06
FSA-2114		Service Center FLP Civil Rights File Review Questionnaire	3-6-06
FSA-2115		Service Center FLP Civil Rights File Review Worksheet	6-6-06
FSA-2116		Financial Data Input Form for Direct Loans	12-6-04
FSA-2117		Financial Data Input Form for Guaranteed Loans	12-6-04
FSA-2118		Lo-Doc Direct Loanmaking File Review Questionnaire	3-24-04
FSA-2119	(*)	Delinquent Borrower Servicing * * * File Review Questionnaire	
FSA-2120		Disaster Set-Aside (1951-T) File Review Questionnaire	1-9-04
FSA-2121		Guaranteed Loan Restructuring File Review Questionnaire	3-6-06
FSA-2122		Seriously Delinquent Borrower Servicing File Review Questionnaire	3-6-06
	FSA-2123	Farm Loan Programs Testing Certification	
	FSA-2126	Program Loan Cost Expense (PLCE) Request	
FSA-2130		Farm Loan Programs Training Report	3-24-04
FSA-2131		Registration for Farm Loan Programs (FLP) Orientation and/or CFAT	3-24-04

Forms List (Continued)

B Forms (Continued)

Old Form Number	New Form Number	Title	Date Made Obsolete
FSA-2300	FSA-2303	Notice of Farm Loan Programs Application Received	
FSA-2301	(*)	Youth Loan Application	
	FSA-2425	Request to Cancel Undisbursed Loan Funds	
FSA-2620	(*)	Indian Tribal Land Acquisition Program Loan Application	
FSA-2621	(*)	Indian Tribal Land Acquisition Program Tribal Council Resolution and Certification	
FSA-2622	(*)	Indian Land Acquisition Program Assignment of Tribal Income and Funds	
FSA-2623	(*)	Indian Tribal Land Acquisition Program Subordination Agreement	
FSA-2648	(*)	Civil Rights Compliance Review	
FSA-2651	(*)	Request for Special Apple Loan Program Assistance	
FSA-2652	(*)	Special Apple Program Promissory Note and Security Agreement	
FSA-2661	(*)	Request for Emergency Loan for Seed Producers Program Assistance	
FSA-2662	(*)	Emergency Loans for Speed Producers Promissory Note and Security	
FSA-2663	(*)	Subordination Agreement in Favor of the Government Emergency Loans for Seed Producers	
FSA-2664	(*)	Emergency Loans for Seed Producers Program Notice of Claim Assignment	
FSA-2670	(*)	Horse Breeder Loan Program Promissory Note	
FSA-2680	(*)	Letter of Interest	
FSA-2681	(*)	Loan Payment Guarantee Agreement and Contract Modification	
*--FSA-2683		Request for Land Contract Guarantee Assistance--*	

## Farm Business Plan - FSA User Guide (Continued)

### A Overview (Continued)

#### 2 System Access and Security (Continued)

##### a User Access to the FBP System (Continued)

- FLC or FBP Coordinator will:
  - ensure that a completed/signed FSA-13-A has been received before FBP user access request is processed
  - process FSA-13-A according to FBP - State FBP Coordinator User Guide, Section C1 or C3
  - sign and date FSA-13-A, in the “Other/Comments” section when the request has been processed

**Note:** FSA-13-A must be signed and dated before it is FAXed to ISO at 816-627-0687.

Other/Comments:  
**Add FBP access**

FBP Coordinator **must** sign and date after processing request.

- send the processed FSA-13-A to the SLR with a request that the form be FAXed or e-mailed to ISO at 816-627-0687
- notify the immediate supervisor and employee when FSA-13-A has been processed
- monitor emails received from ISO when an employee has left FSA. If FSA-13-A has not already been received, then notify the employee’s supervisor that FSA-13-A needs to be completed

**Note:** The ERSR on-line system cannot be used for FBP access requests.

- ISO will send a confirmation email when FSA-13-A is received.

#### FSA National Office and Other Employees

FSA-13-A’s for National Office, KCMO, contractors, and other employees will be completed by the immediate supervisor and submitted to Pixie Greer, FBP Program Sponsor by e-mail to [pixie.greer@wdc.usda.gov](mailto:pixie.greer@wdc.usda.gov) or by FAX to 202-720-8474.

## **Farm Business Plan - FSA User Guide (Continued)**

### **A Overview (Continued)**

#### **2 System Access and Security (Continued)**

##### **b Exiting the FBP System**

FSA users **must** always exit FBP by clicking “**Log Out**” at the top of the page.

##### **c Customers Obtaining Access to the FBP System**

Customer access to FBP is **not** currently available.

#### **3 Privacy of Information**

All data communications between the client web browser and server, including user ID’s, passwords, and all financial information, is protected by industry standard 128-bit SSL encryption. For more information on eSignatures, see **Electronic File Maintenance, Reports, and Signatures** (Section B).

**FLP Rates**

**A Interest Rates for FLP's**

\*--The following provides interest rates for FLP's as of April 1, 2012.--\*

<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	*--1.25	4/1/12--*
Operating – Limited Resource	5.00	12/1/90
Farm Ownership and Conservation Loans	3.375	2/1/12
Farm Ownership – Limited Resource	5.00	4/1/86
Farm Ownership – Down Payment	1.50	5/22/08
Farm Ownership – Joint Financing	5.00	3/24/97
Soil and Water	3.375	2/1/12
Soil and Water – Limited Resource	5.00	7/1/92
Recreation – Individual	3.375	2/1/12
Farmer Program – Homestead Protection	3.375	2/1/12
Shared Appreciation Amortization	2.375	2/1/12
Softwood Timber Loans	3.375	2/1/12
Economic Emergency – Operating	*--1.25	4/1/12--*
Economic Emergency – Real Estate	3.375	2/1/12
Emergency – Amount of Actual Loss	3.75	1/25/94
Emergency – Major Adjustment: Subtitle A Purpose (Excess of Loss)	*--5.875	4/1/12--*
Emergency – Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.875	4/1/12
Emergency – Annual Production	4.875	4/1/12
Nonprogram - Chattel Property	4.875	4/1/12
Nonprogram - Real Property	*--5.875	4/1/12--*
Apple Loans	0.375	1/1/12
Association – Grazing	3.375	2/1/12
Association – Irrigation and Drainage	3.375	2/1/12
Indian Land Acquisition	5.00	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)	*--0.180	4/1/12--*

**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 March 2, 2012. 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