

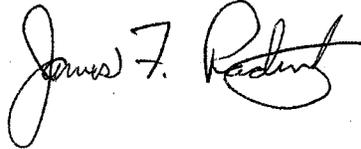
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

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

Amendment 75

Approved by: Acting Deputy Administrator, Farm Loan Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraphs 5 A through C have been amended to update FLOO contacts.

Subparagraph 165 B has been amended to provide information about the FMMI User's Guide.

Subparagraphs 165 D and F have been amended to provide reference to SAM.

Paragraph 168 has been amended to update contacts for assistance in modifying or canceling an obligation.

Exhibit 15, subparagraphs B and C have been amended to add:

- instructions for copying from Word documents
- instructions for Crystal and MRS reports
- requirement for Youth Loans in "FBP Account Type".

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

Page Control Chart		
TC	Text	Exhibit
	1-11, 1-12 7-11 through 7-14 7-21, 7-22	1, page 5 15, pages 1, 2 pages 33, 34 pages 34.5, 34.6 (add) pages 35-40 17, pages 1, 2

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 Pawlikowski	Loan Officer	202-720-0900

5 FLOO Contacts

A FLOO Contact List

The following provides the address for FLOO.

For USPS delivery	For FedEx or UPS delivery
USDA FARM SERVICE AGENCY FARM LOAN OPERATIONS OFFICE BLDG 103 PO BOX 200003 SAINT LOUIS MO 63120-0003	USDA, Farm Service Agency Farm Loan Operations Office 4300 Goodfellow Blvd, Bldg 103, 2 nd Floor St. Louis, MO 63120-1703

The following provides names, titles, and telephone numbers for FLOO.

Name	Title	Phone Number
Main Line		314-679-6800
Mark McKinley	FLOO Chief	314-679-6810
***	***	***
Sharon Sachs	Accountant	314-679-6804

Subparagraphs B through D provide contact information for employees within the Program Reporting Group, Loan Servicing Group 1, and Loan Servicing Group 2.

5 FLOO Contacts (Continued)

B Program Reporting Group

The following provides names, titles, and telephone and FAX numbers for the Program Reporting Group.

Program Reporting Group - ECM FAX Number 314-457-4478		
Name	Title	Phone Number
Karen Campbell	Group Chief	314-679-6861
Mariella Harstick	Accountant	314-679-6863
Wyvone Haymon	Accountant	314-679-6864
Katina Mims	Accountant	314-679-6833
Karen Johnisee	Financial Specialist	314-679-6865
Deborah Marcano	Financial Specialist	314-679-6866
--Charles Spencer	Accountant	314-679-6868--
Borrower Inquiry Line		800-428-9643

C Loan Servicing Group 1

The following provides names, titles, telephone and FAX numbers, and State assignments for Loan Servicing Group 1.

Loan Servicing Group 1 - ECM FAX Number 314-457-4539			
Name	Title	Phone Number	State Assignments
Germaine Jones	Group Chief	314-679-6820	
Keith Davis	Accountant	314-679-6825	
Paul Quante	Accountant	314-679-6836	
--Marquettia Young	Accountant	314-679-6827--	
Carrie Jackson	Lead Accounting Technician	314-679-6830	All States
Jeanette Broeckling	Accounting Technician	314-679-6823	AR, AZ, LA, MS, NE
Yvonne Collins-Myers	Accounting Technician	314-679-6824	CT, FL, ID, KY, UT
Kathleen Farid	Accounting Technician	314-679-6826	DE, IN, ME, OR, WY
Mary Jordan	Accounting Technician	314-679-6831	CO, GA, IL, MA, MI
Lawrence Mullen	Accounting Technician	314-679-6834	IA, KS, MO, SC, WDC
Susan Pennock	Accounting Technician	314-679-6835	AL, CA, MD, MN, MT

165 FMMI

A Background

FMMI is a commercial off-the-shelf web-based financial management system that provides online, real-time transaction and on-demand query capabilities. FMMI is a comprehensive system for all of USDA's financial and accounting functions.

PLCE data recorded in FMMI includes:

- State allocations in 4 PLCE funding accounts
- purchase order obligations
- invoices
- disbursements
- accounting adjustments made through purchase order or invoice modifications
- penalty interest
- manual disbursements
- post payment adjustments
- canceled checks
- vendor records
- FSA client records.

Borrower and property loan information is validated and stored in the BOPR table in FMMI to ensure that applicable customer data is accurate at obligation and back-fed correctly to PLAS.

SED shall ensure that an adequate number of employees are trained, delegated authority, and have the proper security clearance, user ID, and password to input and approve transactions using FMMI, which requires 2 employees to successfully process all transactions. Any FLP employee, as identified by FLC, may be selected and trained as a FMMI user. A contracting warrant is not needed for FMMI access or to process any PLCE transaction in FMMI.

B User Assistance

--The FMMI User's Guide can be referenced for any specific questions. It may be obtained by accessing the FLP web site at <https://arcticocean.sc.egov.usda.gov/flp/IndexServlet>. CLICK "Manuals" located on the left navigation bar.--

*--165 FMMI (Continued)

C Requesting FMMI Access

Access to FMMI is obtained by the following steps.

Step	Action
1	Employee shall login to Aglearn and complete the following self-paced courses: <ul style="list-style-type: none"> • FMMI 101: “Introduction to FMMI” • FMMI 201: “Integrated Process Overview” • FMMI 207: “Purchasing Overview” • FMMI 208: “Accounts Payable Overview” • FMMI 301: “FMMI Portal and SAP Navigation”
2	Employee shall access the FMMI Program Loan Cost Expense training materials located at https://arcticocean.sc.egov.usda.gov/flp/InformationalLinks?Action=Manuals&caller=index .
3	Login into the FMMI portal and complete the self-certification.
4	Using secure e-mail procedures, submit the following documents: <ul style="list-style-type: none"> • screen print of Aglearn history showing completion of all required FMMI self-paced courses • self-certification that the online training guides have been reviewed • completed and signed FSA 13-A • completed and signed FSA FM1. <p>Note: Access FSA FM1 from the Information Security Office Home Page at https://fsa.sc.egov.usda.gov/mgr/iso/public/Wiki%20Pages/Home.aspx. CLICK “View and Download Current Security Forms” in the left navigation pane. The Forms Page will be displayed with a list of available options. CLICK “FSA-FM1” link located under Form Number at the bottom of the page.</p> <p>The documents shall be submitted to either of the following:</p> <ul style="list-style-type: none"> • Anne Steppe at anne.steppe@wdc.usda.gov • Ann Smith at ann.smith@wdc.usda.gov.
5	Upon receipt of the required documents, the National Office will process a user access request through the FMMI portal.
6	NFC completes the user access request and notifies employee.

--*

165 FMMI (Continued)

D FMMI Vendor Identification Number

All vendors must have a FMMI vendor identification number assigned before processing FMMI obligations and disbursements. The FMMI vendor identification number is a FMMI-generated unique number used to identify vendors, organizations, and persons to whom USDA makes payments or from whom USDA collects receivables.

Vendors who have entered into BPA's or contracted to provide PLCE services must register in SAM. Use the FMMI-generated vendor ID number associated with the SAM record containing the vendor's remittance information.

Note: The State Office will not create another vendor record using the Pre-Approval Vendor process for a SAM-registered vendor.

Additional information about SAM registration may be found at <https://www.sam.gov/portal/public/SAM/>.

State Offices shall access the FMMI vendor table using the FMMI View Vendor Master Data function found in FMMI at:

- **Purchasing**
- **Commercial Vendor and Customer Master Data Evaluation**
- **Vendor/Customer Master Data > View Vendor Master Data.**

A search may be conducted on the vendor's Social Security number, TIN, vendor's name, city and State of vendor location, or a combination of these identifiers. When searching by name, an asterick (*) may be used as a wild card in the search string.

If the vendor is not located in FMMI, the vendor shall complete FSA-2173. Enter vendor requests into FMMI using the Vendor and Customer Master Data Request Screen. Concerns about FMMI vendor identification numbers can be addressed with LMD.

165 FMMI (Continued)

E Using EFT

DCIA of 1996 mandates using EFT as the payment method for Government disbursements. EFT enables FSA to pay for goods and services electronically by direct deposit.

FAR and Treasury regulations at 31 CFR Part 208 allow the following exemptions to the EFT requirement:

- Federal, State and local Government vendors
- Federal employees
- nonemployee travelers
- foreign vendors not operating on U.S. soil
- individuals that do not have an account at a financial institution
- operational hardship.

Note: Operational hardship applies if the vendor's regular business process will be severely hindered by receiving payment through EFT.

***--F SAM Exemptions**

Prospective vendors must be registered in SAM **before** the award of a contract, basic--* agreement, basic ordering agreement, or BPA.

There are certain exemptions to this requirement for PLCE transactions, as follows:

- PLCE non-contractual vendor
- foreign vendors doing work outside the U.S.
- Federal employees
- nonemployee travelers
- vendors paid for micro-purchases that do not use EFT.

Note: A micro-purchase is defined as the acquisition of supplies or services, the aggregate of which does not exceed \$2,500.

168 Modification or Cancellation of Obligation (Continued)

A Modifying or Canceling an Obligation (continued)

For guidance or assistance in processing modifications to **prior FY** obligations using “A” funds, or for guidance in processing other prior FY modifications, contact * * * Erin Greco, Loan Accounting Office, by:

- e-mail at **erin.greco@stl.usda.gov**
- telephone at 314-679-6728
- FAX at 314-679-6732.

*--169 Stopping Payments, Substituting or Replacing Checks, Canceling Checks, and Requesting Emergency Payments

A Stopping Payments for Funds Not Issued

If the scheduled pay date for the posted TY document is within **3 workdays** of the current date, a payment **cannot** be stopped. The scheduled date is found using the FMMI Document Chain Report and is calculated based on the payment terms and “Baseline Date.”

Example: The Document Chain Report shows a baseline date of 03-16-2012. The current date is 04-18-2012. Payment terms are PP30. The payment cannot be stopped because the current date is within 3 workdays of the baseline date and payment terms of “net 30 days.”

If the invoice TY document:

- has not been posted, process a purchase order modification to cancel the original ZMY transaction
- is posted, and the FMMI Document Chain Report does **not** reflect Treasury in Transit (TI) or Treasury Confirmation (TC) entries for the TY:
 - process an invoice modification to cancel the original TY transaction
 - if the purchase order is no longer wanted, a purchase order modification to cancel the obligation will be necessary
- is posted, and TI or TC entries **are** found in the FMMI Document Chain Report, contact the vendor for the return of funds.

B Inquiring on Mishandled/Lost Disbursement

Before inquiring on a mishandled disbursement, the PLCE Monitor or authorized agency official should determine whether the funds were sent to the vendor’s appropriate “Remit To” address if paid by paper check, or to the vendor’s current bank account if paid by EFT. This information is found by accessing the FMMI Document Chain Report or cross-checking remit-to information in the vendor’s Pre-Approval Vendor record used in the ZMY. If all information is correct in the vendor’s record and the current date is 10 business days after the Treasury Confirmation date shown in FMMI, the vendor should be referred to the Vendor Inquiry Call Line at 504-426-6430.

Note: If the vendor’s financial institution has returned an EFT disbursement to Treasury or the physical Treasury check has been returned to FSA, a replacement disbursement **cannot** be issued until funds are restored to the original obligation.--*

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

Abbreviations Not Listed in 1-CM (Continued)

Approved Abbreviation	Term	Reference
LOC	line of credit	29
LR	limited resource	Ex. 15
MADS	margin after debt service	Ex. 15
OA	Office of Adjudication	41, Ex. 12, 18
OTI	Opportunity to Improve Plan	25, 27
PAC	Program Authority Code	164, 166, 167
PARLC, LAO (FFIS Team)	Policy, Accounting, Reporting, and Loan Center, Loan Accounting Office	167, 168
PIP	Performance Improvement Plan	25, 27
PLP	Preferred Lender Program	29, 43, 143
PLS	Primary Loan Servicing	25, 27, 29, 144
PVHT	Voucher Header Inquiry Table	167, 168
PVLT	Voucher Line Inquiry Table	167, 168
RCI	recoverable cost items	Ex. 15
SALP	Special Apple Loan Program	2, 29
SAM	System for Award Management	165
SDMS	State Directives Management System	403
SEL	standard eligible lender	43
SLR	Security Liaison Representative	53, Ex. 14
TC	transaction code	46, 52, Ex. 14
TDCLC	term debt capability lease coverage	252
TDLCR	term debt and capital lease coverage ratio	Ex. 15
TY	payment voucher transaction	166, 167, 168
VID	vendor identification	162, 166
WEM	Web Equity Manager	Ex. 15
YEA	year-end analysis	Ex. 15

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 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)

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

2 Running Record (Continued)

a FOIA Running Record

All comments and entries that are exempt from disclosure according to FOIA should be documented in a running record separate from the customer's standard running record. To create the new running record, CLICK “Notes” and “Add/Modify/Delete”. The suggested Note Title/Description of the new running record should be “FOIA Running Record” or something similar.

b Printing Running Records

--It is recommended that running records always be printed using the Reports Selection Screen. Running case records will be printed and placed in the County Office file under-- the following circumstances:

- preparation for NAD appeals
- preparation for civil and criminal inquiries, investigations, audits, and litigations in conjunction with OIG, OGC, OCR, GAO, and CDAT.

*--c Copying From Word Documents

Microsoft Word applies special formatting to word documents so that the text appears correctly. When copying to a WordPad in FBP, the text must be stripped of the formatting for the text to print correctly using the Microsoft Reporting Service (MRS) feature.

Copy text from Microsoft Word to the WordPad located in “Notes” according to the following:

- highlight desired text in MS Word
- copy and paste in the appropriate WordPad block
- CLICK “Clean MS Word HTML” on the right side of the WordPad.

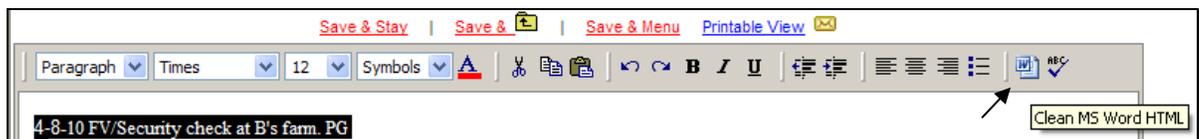


Figure 10c

Note: Bolding, tables, and bullet points will be removed during the “cleaning” process.--*

Farm Business Plan - FSA User Guide (Continued)

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

3 Footnotes and Comment NotePads

Footnotes are narrative comments which can be added in the WordPad block located at the bottom of the balance sheet, income and expense summary; and other documents.

Comment NotePads provide the capability to add comments on the balance sheet or income and expense schedules, as well as other areas of the applications. What looks like a small piece of paper next to a field indicates that comments can be entered in small text boxes once the indicator is clicked. After entering a comment, this same indicator will look like a sheet of paper with writing. The information entered in the text boxes will be saved and linked to the respective field.

a Printing Footnotes and Comment NotePads

To allow footnotes and/or comment NotePads to print on a selected report, CLICK "Reports" and "Reports Setup", and CHECK (✓) the appropriate boxes under "Print Footnotes on:" and "Print Comments".

Print Footnotes on:

Balance Sheet Summary Annual Cash Flow Borrowing Base
 Balance Sheet Trends Income Statement Covenant Tracking
 Inc / Exp Trends Collateral Analysis

Print Disclosures on: [None]

Balance Sheet Schedules: [None]

Income / Expense Schedules: [None]

Print e-Signatures on: Balance Sheet Income / Expense
 Borrowing Base / Inspection Certificate

Print Comments

General	Credit Action	Balance Sheet	Inc / Exp
<input type="checkbox"/> General Information	<input type="checkbox"/> Borrowing Base	<input checked="" type="checkbox"/> Summary	<input checked="" type="checkbox"/> Summary
<input type="checkbox"/> Related Entities	<input type="checkbox"/> Covenant Tracking	<input checked="" type="checkbox"/> Schedules	<input checked="" type="checkbox"/> Schedules
<input type="checkbox"/> Consolidations	<input type="checkbox"/> Form 1	<input type="checkbox"/> Collateral Analysis	<input type="checkbox"/> Accrual Adjustments
	<input type="checkbox"/> Form 2	<input type="checkbox"/> Earned Equity	<input type="checkbox"/> Enterprise Analysis
	<input type="checkbox"/> Form 3		
	<input type="checkbox"/> Form 4		
	<input type="checkbox"/> Decisioning		
	<input type="checkbox"/> FSA		
	<input type="checkbox"/> Security Agreement		

CHECK (✓) each document that user wants to print with footnotes.

CHECK (✓) each document that user wants to print with comments.

Figure 11a

Farm Business Plan - FSA User Guide (Continued)

4 Reports and Forms – Signature and Filing Requirements

a General – Generating and Printing Reports

*--Reports are generated from the ‘Reports’ selection screen using either Crystal Reports or MRS, depending on the report. When selecting a report from ‘Reports’, a new browser window will be displayed with the report. The report can be printed using the printer icon.

Certain reports are also available in color charts which can be generated by clicking ‘Charts’ on the Reports Screen next to the description, or by clicking on the ‘Word’ or ‘Excel’ hyperlink to open the chart in another format.



Figure 11b

Crystal Reports:

The report will open in Crystal Reports and this format is recommended for viewing/printing. CLICK the ‘Print’ icon to print the report.

Reports can also be exported into various other file format types for further analysis and use. While the report is open, CLICK “envelope icon” in the toolbar and select the export format.

Reports can be exported into the following programs or formats:

- Crystal Reports
- Microsoft Excel (formatted or data only)
- Microsoft Word
- Rich Text Format (RTF)
- Adobe Acrobat (PDF).



Figure 11c--*

Farm Business Plan - FSA User Guide (Continued)

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

a General – Generating and Printing Reports (Continued)

*--Select the format for export, CLICK 'Browse' and select the location for the file export, and then CLICK "OK" to export the file.

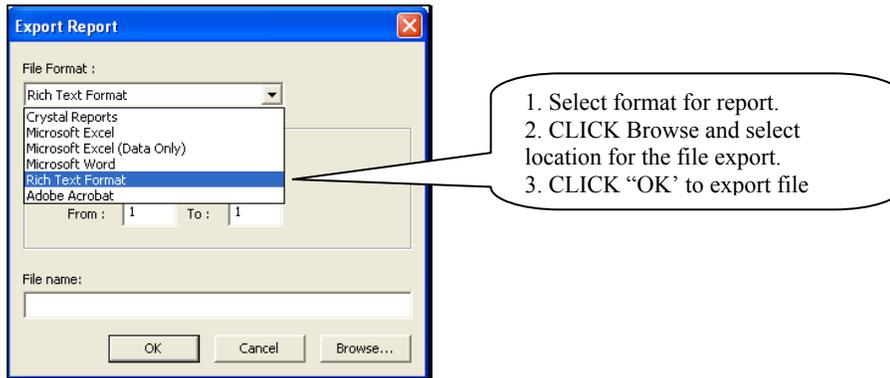


Figure 11d

Microsoft Reporting Services (MRS)

MRS reports will display as an Adobe PDF document when users select the report description link. This is the recommended format for viewing/printing reports.

Reports can also be viewed or exported into "Word" and/or "Excel" for further analysis and use. The links to "Word" and/or "Excel" will be displayed next to the description link for all MRS reports.

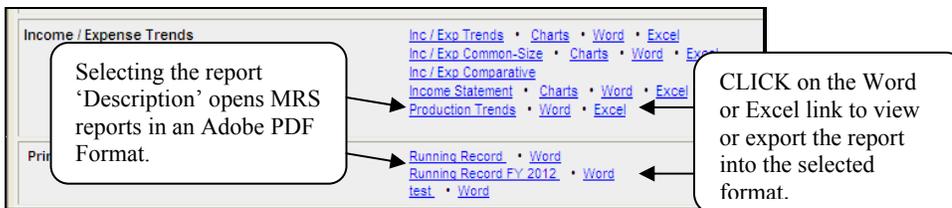


Figure 11e--*

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 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 1/	FSA Signature Required 1/	Must be Locked	Report Must be Printed 2/
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
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)

b 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.

c Reports Setup

“Reports”, “Reports Setup” contains many options to control the appearance of reports and what records are included in the generated analysis. Options selected affect each customer only. Up to 6 balance sheets and 6 projections/actuals can be included in reports. Options selected in “Reports”, “Reports Setup” will affect what balance sheets and projections/actuals are available or “will be used” in credit actions.

*--The options in the block titled “Analysis Based On” will automatically default to the National Office recommendations. The “Agriculture” check (✓) box selections should not be changed. Use the radio button to select either “Gross Revenues” or “Value Farm Prod” for the values to be used in all ratios.

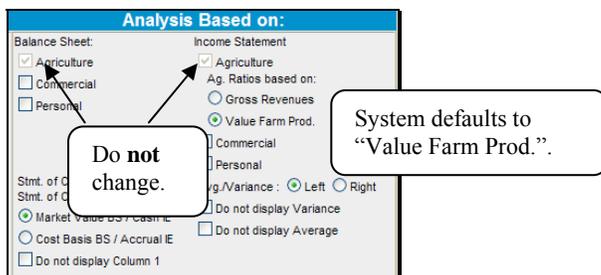


Figure 11f--*

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 Setup (Continued)

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 DALR\$ plan, if completed
 - Columns 2 through 4, preceding years using actual history, if available
 - Columns 5 and 6, may be used for Before DALR\$, After Deferral, or Typical-year projections, as needed--*

Note: The FSA loan official will select which years are most relevant to include in the average from the Reports Setup Menu by checking the box above the year.

- balance sheets:
 - *--Column 1, current or Post-Close/After DALR\$ plan, if completed
 - Columns 2 through 4, preceding years
 - Columns 5 and 6, may be used as needed.--*

5 eSignature Policy

The electronic signatures (“eSigned”) used for some documents complies with the Federal ESIGN act. An eSignature involves electronically authenticating the user, and using an unalterable signature that contains a date and time stamp.

FSA considers a locked eSignature within FBP to be the equivalent of a written signature.

Important: **Never share user eAuthentication passwords With anyone.** The eAuthentication user ID and password combination represents an eSignature, which is equivalent to a written signature. Sharing of the password has the same effect as authorizing someone else to sign your name. Users are responsible for maintaining the authenticity of their own credentials.

See **System Access and Security** (Section A 2) for more information on system access and security.

Farm Business Plan - FSA User Guide (Continued)

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

6 Maintaining FBP Customer Records

a Moving FBP Customer Records to the Recycle Bin

When a customer record no longer has a credit relationship with FSA, the record should be removed from the Locator Screen. **Before** removing the customer from the Locator Screen, change the information in the Credit Relationship Status field on the General Information Screen. Remove customer records as follows:

- access the General Information Screen in the customer record:
 - remove all information from the “Credit Relationship Status” field
 - enter an account description and date, such as “Paid in Full, XX/XX/XXXX”, “Application Rejected, XX/XX/XXXX”
 - from the Locator Screen:
 - select the record to be moved to the recycle bin by checking (✓) the box in front of the name
- Note:** Individual or multiple records may be moved at 1 time.
- *--CLICK “**Send To**” located above the list of names--*
 - verify the radio button for “Recycle Bin” is clicked
 - CLICK “**Send**”.

Note: Do **not** click the “Archive” radio button.

b Moving FBP Duplicate Customer Records to the Recycle Bin

Duplicate customer records shall not reside in the FBP active database. These records will be labeled “Duplicate File, XX/XX/XXXX” in the “Credit Relationship Status” field on the General Information Screen. Remove the account from the Locator Screen according to **Moving FBP Customer Accounts to the Recycle Bin** (Section B 6 a).

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.
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. • *--Note: Select “Active Account” for all Youth Loans.--* • “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 style="margin-left: 20px;">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. • “Producer Import” is used to identify files imported from producers.
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**”.

FLP Rates

A Interest Rates for FLP's

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

Loan Type	Current Rate (%)	Date Set
Rural Housing - Farm Loan Purposes		
Note: For the current interest rate, contact the National Office.		
Operating	1.125	9/1/12
Operating – Limited Resource	5.00	12/1/90
Farm Ownership and Conservation Loans	*--3.125	11/1/12--*
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	*--3.125	11/1/12
Soil and Water – Limited Resource	5.00	7/1/92
Recreation – Individual	3.125	11/1/12
Farmer Program – Homestead Protection	3.125	11/1/12
Shared Appreciation Amortization	2.125	11/1/12
Softwood Timber Loans	3.125	11/1/12
Economic Emergency – Operating	1.125	9/1/12
Economic Emergency – Real Estate	3.125	11/1/12
Emergency – Amount of Actual Loss	2.125	9/1/12
Emergency – Major Adjustment: Subtitle A Purpose (Excess of Loss)	5.250	11/1/12
Emergency – Major Adjustment: Subtitle B Purpose (Excess of Loss)	4.375	11/1/12
Emergency – Annual Production	4.375	11/1/12
Nonprogram - Chattel Property	4.375	11/1/12
Nonprogram - Real Property	5.250	11/1/12
Apple Loans	0.375	7/1/12
Association – Grazing	3.125	11/1/12
Association – Irrigation and Drainage	3.125	11/1/12--*
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
- 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)	0.170	10/1/12

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 September 28, 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 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