

**For:** State and County Offices

**Direct Loan System (DLS ) Enhancements - Customer Profile and PLAS Transaction Manager**

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



**1 Overview**

**A Background**

Field Offices currently use DLS for loan making to track applications and process new direct loans. In preparation for DLS Loan Servicing deployment later this year, enhancements have been made to the Customer Profile and PLAS Transaction Manager modules within DLS. The new Customer Profile and PLAS Transaction Manager modules will be deployed nationwide and available for use on August 3, 2009.

**B Purpose**

This notice provides the following:

- information on navigation changes within DLS loan making
- detailed information on the enhancements to Customer Profile sections
- introduction to the new PLAS Transaction Manager module.

**C Contact**

Direct questions about this notice about:

- loan making issues to Kathleen Miller by either of the following:
  - e-mail to [Kathleen.Miller@wdc.usda.gov](mailto:Kathleen.Miller@wdc.usda.gov)
  - telephone at 202-720-1643
- loan servicing issues to Sharilyn Hashimoto by either of the following:
  - e-mail to [sharilyn.hashimoto@wdc.usda.gov](mailto:sharilyn.hashimoto@wdc.usda.gov)
  - telephone at 202-720-2743.

<b>Disposal Date</b>	<b>Distribution</b>
October 1, 2009 7-30-09	State Offices; State Offices relay to County Offices

## 2 Navigation – Direct Loan Making

### A Top Navigation

There have been changes to the global navigation within DLS Loan Making to incorporate new hyperlinks for PLAS Transaction Manager on both the top and left navigation bars.

The following is an example of the existing top navigation bar.

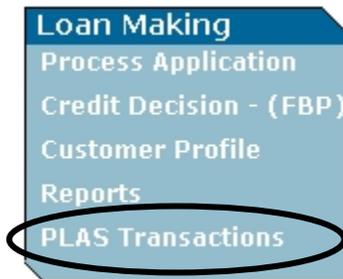


The following is an example of the new top navigation bar.

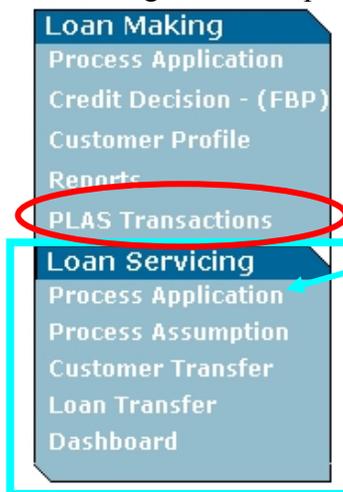


### B Left Navigation

The following is an example of the existing left navigation bar.



The following is an example of the new left navigation bar.



NOTE: This section of the left navigation bar will only be visible to the DLS Loan Servicing Pilot States during the period from August 3, 2009, through November 13, 2009. Upon nationwide release of DLS Loan Servicing, this section will be visible by all users.

3 PLAS Transaction Manager

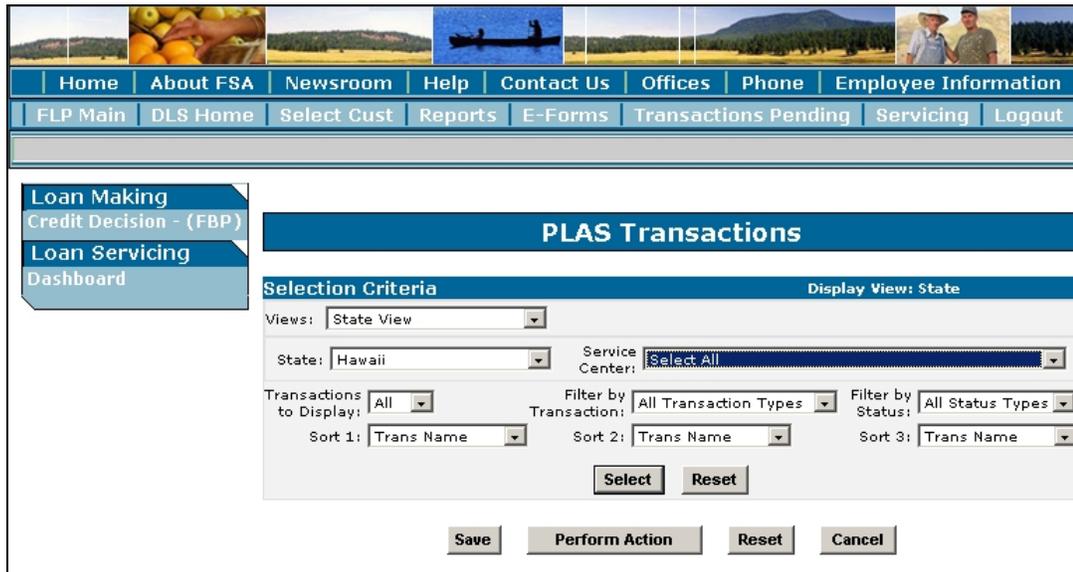
A General

In the existing “PLAS Transactions” view screens, there are two separate links, one for “PLAS State” and one for “PLAS SVC” (Service Center). As part of the enhancements, these links have been consolidated into one hyperlink named “Transactions Pending” on the top navigation bar. Depending on the user’s assigned eAuthentication roles (State/Service Center), the display will default accordingly when the link is clicked.

When a customer is selected there will be two different tabs displayed, one showing “Transactions Pending” and the other showing “Transaction History” for the selected customer. When a customer is not selected (when viewing all transactions pending in a given Service Center or for the entire State) all transactions processed through DLS are displayed according to the selection criteria requested and the “Transaction History” tab will not display.

**Note:** Only transactions that have been initiated and processed through DLS will appear in the "Transactions Pending". In addition to the 1A, 1C, 1D, and 1F transactions being processed currently through DLS, the 8R, 4A, 4D and 1M transactions will be processed through DLS once deployed. All other transactions will continue to be processed through ADPS. Future enhancements to DLS will incorporate remaining ADPS transactions.

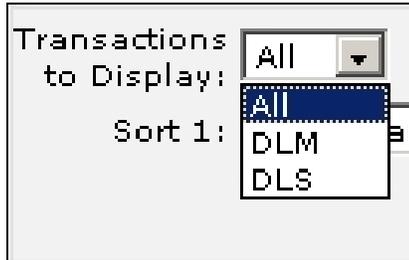
The following is an example of the PLAS Transactions Screen with **no customer selected**. Most of the filtering criteria remain the same. Users can select from different options to customize their view.



### 3 PLAS Transaction Manager (Continued)

#### B Filter Options – Transactions to Display

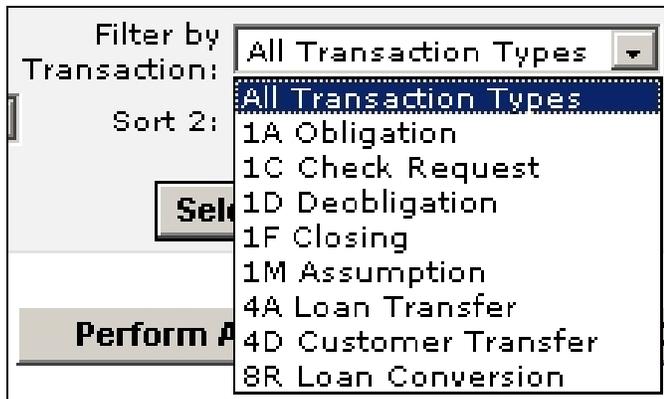
The following is an example of the “Transactions to Display” filter options. Users can choose to display only loan making “DLM”, loan servicing “DLS”, or all transactions “All” by a left mouse click on a selection. The default selection is for “All” types of transactions.



#### C Filter Options – Filter by Transaction

The following is an example of the “Filter by Transaction” option. Users can choose to display a specific transaction type by a left mouse click on a selection. The default is to show “All” transaction codes.

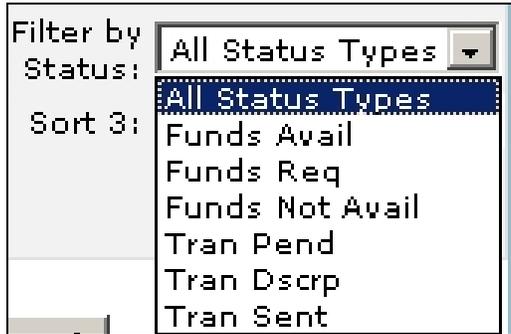
**Note:** Although the following example shows the 1M, 4A, 4D, and 8R as available filter criteria, these will only be applicable to DLS Loan Servicing Pilot States until nationwide deployment of DLS Loan Servicing scheduled for later this year.



3 PLAS Transaction Manager (Continued)

D Filter Options – Filter by Transaction Status

The following is an example of the “Filter by Status” option. Users can choose to display a specific transaction status by a left mouse click on a selection. The default is to show all transaction status types.



The sort filter criteria selections have been updated to include the new transaction types, codes, and statuses.

E Managing Transactions

The following is an example of the PLAS State and Service Center views from the existing system.

State View

Trans Name	Name	Date Rcvd	Loan Type	Fund Code	Amount	Status	Processing Action Seq
Mail Code	Case #	Vet	Loan #	TOA		Dscrp Cde	
<a href="#">Obligation-1A</a>	Blue, Farmer	05-01-2004	FO	41	43300.00	Tran Dscrp	No Action
09364	0 1234 - 0 123456789	No	0	201		89.	

Notice FLP-544

3 PLAS Transaction Manager (Continue)

E Managing Transactions (Continued)

Service Center View

Trans Name	Fund Code	Name	Effective Date	Amount	Status	Processing Action	Seq	L.No
	Loan #	Case #			Dscrp Cde			
<a href="#">Check Request-1C</a>	44		07-16-2009	5,000.00	Tran Pend			1
	1							
<a href="#">Check Request-1C</a>	44		07-16-2009	10,000.00	Tran Pend			2
	9							
<a href="#">Loan Closing-1F</a>	44		07-16-2009	10,000.00	Tran Pend			3
	9							

The State View and the Service Center View have been consolidated into 1 screen entitled “Transactions Pending” with filtering and sorting criteria available so a user can customize their view as needed.

The following is an example of the “Transactions Pending” view from the new system with the filter criteria of transaction code 1M selected.

Trans Name	Name	Date Rcvd	Loan Type	Fund Code	Amount	Status	Processing Action	OK Code
Mail Code	Case #	Vet	Loan #	TOA		Dscrp Cde		Seq
<a href="#">Assumption - 1M</a>		07-01-2009		44		Tran Dscrp		
22323		No	03	051		85	No Action	
<a href="#">Assumption - 1M</a>		06-24-2009		44		Tran Dscrp		
22323		No	05	051		59	No Action	

The following changes were made in the consolidation to the “Transactions Pending” view:

- case number was changed to hyphenate between the State and county code
- added the “OK Code” field to allow a user to enter an OK Code when needed for processing a PLAS transaction

**Note:** The "OK Code" field is only available on this screen for data entry on the 1A Transaction. For loan servicing, OK Codes will have to be entered in the data collection page where the applicable transaction was initiated within DLS.

- removed the “L.No” column.

Notice FLP-544

3 PLAS Transaction Manager (Continued)

E Managing Transactions (Continued)

The following is an example of the “Processing Action” column when the drop down list is clicked for user selection. The selections vary by transaction type and status.

Trans Name	Name	Date Rcvd	Loan Type	Fund Code	Amount	Status	Processing Action	OKCode
Mail Code	Case #	Vet	Loan #	TOA		Dscrp Cde		Seq
<a href="#">Loan Transfer-4A</a>		07-09-2009		43		Tran Dscrp	No Action	
22357		No	23			47	No Action Delete Send To PLAS No Action	
<a href="#">Loan Transfer-4A</a>		07-09-2009		43		Tran Dscrp	No Action	

F Transaction History

When a customer is selected and the "PLAS Transactions" link is clicked the system will display the tab “Transaction History” in addition to the “Transactions Pending” tab. Views can be switched between pending and history by a left mouse click on the specific tab.

Transactions Pending
Transactions History

PLAS Transactions

**Selection Criteria**
**Display View:** Customer

State:

Service Center:

Transactions to Display:

Filter by Transaction:

Filter by Status:

Sort 1:

Sort 2:

Sort 3:

Trans Name	Fund Code	Loan #	Effective Date	Amount	Status Dscrp Cde	Processing Action	OKCode Seq
<a href="#">Loan Conversion - 8R</a>	44	13	07-16-2009		Tran Dscrp	No Action	
					04, 09, 12, 82		

Users can review the specific transaction information for the selected customer by clicking on the hyperlink under the “Trans Name” column.

Notice FLP-544

3 PLAS Transaction Manager (Continued)

F Transaction History (Continued)

The following is an example of the new “Transactions History” tab view:

The screenshot shows a web interface with two tabs: "Transactions Pending" and "Transactions History". The "Transactions History" tab is active, displaying a table titled "PLAS Transactions History". The table has the following columns: Trans Code, Description, Fund Code-Loan No, Amount, Effective Date, Process Date, Status History, and Descr Code. The first row of data is circled in red, showing a transaction with Trans Code [1A](#), Description "Obligation-1A", Fund Code-Loan No "44-02", Amount "\$55,000.00", Effective Date "02-03-2004", Process Date "05-25-2007", and Status History [Processed](#). Other rows include transactions for "Obligation-1A", "Check Request-1C", and "Loan Closing-1F".

Trans Code	Description	Fund Code-Loan No	Amount	Effective Date	Process Date	Status History	Descr Code
<a href="#">1A</a>	Obligation-1A	44-02	\$55,000.00	02-03-2004	05-25-2007	<a href="#">Processed</a>	
<a href="#">1A</a>	Obligation-1A	44-01	\$105,000.00	11-21-2003	05-25-2007	<a href="#">Processed</a>	
<a href="#">1C</a>	Check Request-1C	44-02	\$55,000.00	02-24-2004	05-25-2007	<a href="#">Processed</a>	
<a href="#">1C</a>	Check Request-1C	44-01	\$20,000.00	12-17-2003	05-25-2007	<a href="#">Processed</a>	
<a href="#">1C</a>	Check Request-1C	44-01	\$30,000.00	12-12-2003	05-25-2007	<a href="#">Processed</a>	
<a href="#">1C</a>	Check Request-1C	44-01	\$15,000.00	01-08-2004	05-25-2007	<a href="#">Processed</a>	
<a href="#">1C</a>	Check Request-1C	44-01	\$40,000.00	12-12-2003	05-25-2007	<a href="#">Processed</a>	
<a href="#">1F</a>	Loan Closing-1F	44-01	\$40,000.00	12-08-2003	05-25-2007	<a href="#">Processed</a>	
<a href="#">1F</a>	Loan Closing-1F	44-02	\$55,000.00	02-19-2004	05-25-2007	<a href="#">Processed</a>	

The “Trans Code” and “Status History” hyperlinks can be clicked to access applicable views. This is an existing functionality in DLS and has not changed.

4 Customer Profile

A Enhancements to Customer Profile

This table shows the existing sections of Customer Profile and indicators as to sections changed.

Section	Change Status
SCIMS information	No Change
Profile Information	No Change
Customer Statement – Direct	Enhanced
Customer Statement – Guaranteed	Enhanced
Past Debt Information – Direct	Enhanced
Past Debt Information – Guaranteed	Enhanced
Other Debt – Direct	Removed
Other Debt – Guaranteed	Removed
Previous Debt Forgiveness – Direct	Enhanced
Previous Debt Forgiveness – Guaranteed	Enhanced
Borrower Training Information	No Change
Account Flag Information	Enhanced

B Customer Statement – Direct

In the existing system, the “Customer Statement – Direct” provided:

- general loan information directly flowing from PLAS
- allows a user to click on the “Loan #” hyperlink which accesses the customer’s view of the on-line Customer Statement.

Customer Statement - Direct				
Loan #	Loan Type	Loan Amount	Term	Is Loan Past Due
	Loan Date	Interest Rate	Principal Bal.	
<a href="#">14</a>	Emergency	\$6,574.21	15	Yes
	08-08-1997	3.7500 %	\$2,467.09	
<a href="#">19</a>	Emergency	\$10,700.00	20	Yes
	09-05-2001	3.7500 %	\$8,484.94	
<a href="#">20</a>	Emergency	\$4,250.00	20	Yes
	09-05-2001	3.7500 %	\$3,371.74	
<a href="#">22</a>	Emergency	\$256,501.64	19	Yes
	09-14-2001	9.5000 %	\$213,569.53	
<a href="#">23</a>	Farm Ownership	\$39,500.00	25	Yes
	09-14-2001	5.2500 %	\$35,215.84	
<a href="#">66</a>	Loan Cost	\$7.00	0	Yes
	05-24-1995	10.7500 %	\$0.00	
<a href="#">72</a>	Loan Cost	\$0.00	0	Yes
	03-18-1996	0.0000 %	\$0.00	

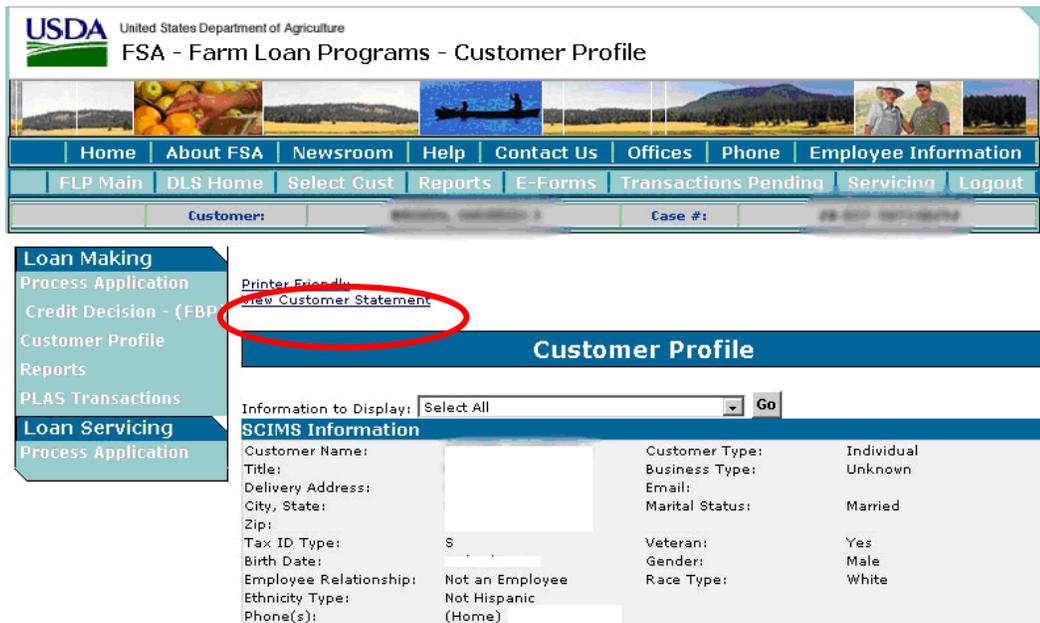
4 Customer Profile (Continued)

B Customer Statement – Direct (Continued)

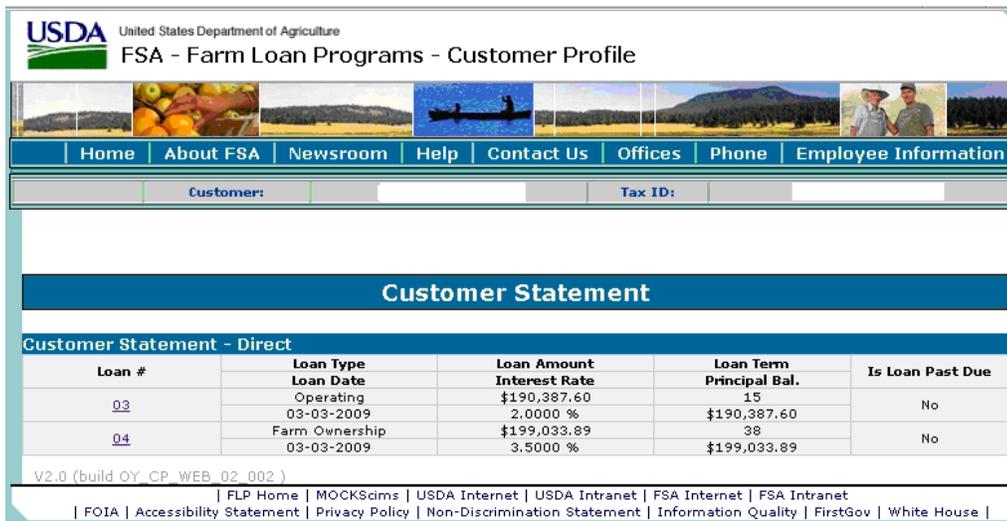
In the new system:

- the “Customer Statement – Direct” is renamed “Outstanding Debt – Direct”
- a new hyperlink titled “View Customer Statement” is added directly under the “Printer Friendly” hyperlink at the top of the Customer Profile page as shown in the following screen.

**Note:** There are no changes to viewing this information as the screens remain unchanged, only accessing the information has been moved.



This is an example of the summary view of Customer Statement accessed through the "New Customer Statement" hyperlink.



4 Customer Profile (Continued)

B Customer Statement – Direct (Continued)

Clicking on the hyperlink under the column labeled “Loan #” in the previous screen will present the following screen view.

**USDA** United States Department of Agriculture  
**FSA - Farm Loan Programs - Customer Profile**

Home | About FSA | Newsroom | Help | Contact Us | Offices | Phone | Employee Information

Customer: \_\_\_\_\_ Tax ID: \_\_\_\_\_

**Direct Loan Details: Loan Number 03**

Original Loan Information		Loan Status Information	
Loan Type:	Operating	Unpaid Prin/Unpaid Int:	\$190,387.60
Loan Date:	03-03-2009	Last Payment Date:	
Loan Amount:	\$190,387.60	Next Installment	
Interest Rate:	2.0000%	Date Due:	12-31-2009
Loan Term :	15	Amount Due:	\$14,818.00
		Cost Items Due:	\$0.00
		Past Due Amount:	\$0.00
		Total Amount Due:	\$14,818.00
		Interest Paid in 2008:	\$0.00
		Interest Paid in 2009:	\$0.00

Messages:  
 Your next installment is due on 12-31-2009 in the amount of \$14,818.00. Please note that unpaid balances shown are estimates. Contact your local service center if exact balances are needed. Your estimated payoff amount for this loan is \$191,201.31. Contact your local servicing center if exact balances are needed.

V2.0 (build OY\_CP\_WEB\_02\_002 )  
 | FLP Home | MOCKScims | USDA Internet | USDA Intranet | FSA Internet | FSA Intranet  
 | FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House |

C Outstanding Debt - Direct

The "Outstanding Debt – Direct" section has been developed to present more information at-a-glance and replaces the "Customer Statement Direct" section.

The following is an example of the existing system “Customer Statement – Direct” section.

Customer Statement - Direct				
Loan #	Loan Type	Loan Amount	Term	Is Loan Past Due
	Loan Date	Interest Rate	Principal Bal.	
<u>14</u>	Emergency	\$6,574.21	15	Yes
	08-08-1997	3.7500 %	\$2,467.09	

Notice FLP-544

4 Customer Profile (Continued)

C Outstanding Debt - Direct

The following is an example of the new system “Outstanding Debt – Direct”.

Outstanding Debt - Direct							
Fund Code - Loan No - Loan Type	Original (Restructured) Closing Date	Loan Term	Unpaid Principal Amt	Date of Last Payment	Annual Installment Amt	Customer Type	Primary Borr Id
	Original (Restructured) Loan Amt	Interest Rate	Unpaid Int Amt		Current Total Status	Related Entity	Primary Borr Name
44-06-OL	03-17-2003	7	\$10,849.94	02-05-2008	\$0.00	C	
	\$81,000.00	3.25%	\$407.69		\$13,125.00 A		
43-07-EM	03-17-2003	15	\$8,309.54	02-05-2008	\$0.00	C	
	\$13,252.71	3.75%	\$360.27		\$1,172.00 A		
44-08-OL	03-17-2003	15	\$61,459.51	02-05-2008	\$0.00	C	
	\$98,409.35	3.25%	\$2,309.36		\$8,394.00 A		
44-10-OL	03-08-2006	7	\$15,857.09	02-05-2008	\$0.00	C	
	\$28,000.00	4.875%	\$893.75		\$4,818.00 A		
41-31-FO	05-24-2007	15	\$19,290.08	02-05-2008	\$0.00	B	
	\$23,149.46	6.25%	\$1,393.91		\$2,423.00 A	Select a RE option	
	05-24-2007	11	\$44,821.44	02-05-2008	\$0.00	B	
29-32-EM	05-24-2007	6.25%	\$3,238.81	02-05-2008	\$7,333.00 A	Select a RE option	
	\$57,101.43	6.25%	\$3,238.81		\$0.00	B	
41-33-FO	05-24-2007	9	\$10,290.39	02-05-2008	\$0.00	B	
	\$13,830.38	6.25%	\$743.58		\$2,056.00 A	Select a RE option	
<b>Totals</b>			\$170,877.99		\$0.00		
			\$9,347.37				

The enhancements are:

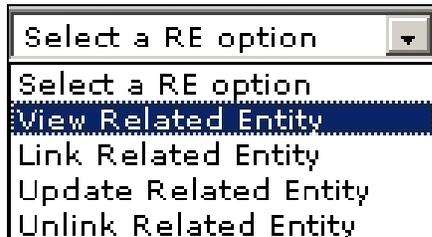
- added “Fund Code”
- modified “Loan Type” display and placement
- re-organized “Closing Date” and “Loan Amt” to be displayed together
- added unpaid interest displayed as “Unpaid Int Amt”
- modified “Past Due” with results of “Yes” or “No” to “Current Total Status” to display “A”: Ahead or “B”: Behind
- added “Date of Last Payment”
- added “Customer Type” with the codes “C”: Co-Borrower or “B”: Borrower”
- added display of the “Primary Borr ID” if the customer selected is a co-borrower on another loan
- added “Related Entity” with the ability to view, link, update, or unlink a related entity for the loan.

4 Customer Profile (Continued)

D Outstanding Debt – Direct – Related Entity

View Related Entity

Select an action to perform by clicking on the drop down box in the “Related Entity” field of the “Customer Statement” section of the “Customer Profile” in DLS. The following actions can be performed in the "Related Entity" function.



To view related entity information, click on the drop down box in the “Related Entity” field and select “View Related Entity”.

**Note:** This works the same as entering Related Entities in Loan Making.

System will display the following View Related Entity(s) Screen.



Click the "Cancel" button to return to the Customer Profile screen.

4 Customer Profile (Continued)

D Outstanding Debt – Direct – Related Entity (Continued)

Link Related Entity

To create a link for a related entity, click on the drop down box in the “Related Entity” field and select “Link Related Entity”. The SCIMS Search Screen will be displayed to find the borrower the user needs to add as a related entity.

Enter the applicable information in the screen, click search, and select the appropriate borrower from the SCIMS search results.

Notice FLP-544

4 Customer Profile (Continued)

D Outstanding Debt – Direct – Related Entity (Continued)

Link Related Entity (Continued)

The following Link Related Entity Screen will be displayed.

USDA United States Department of Agriculture  
FSA - Farm Loan Programs - Customer Profile

Home | About FSA | Newsroom | Help | Contact Us | Offices | Phone | Employee Information  
FLP Main | DLS Home | Select Cust | Reports | E-Forms | Transactions Pending | Servicing | Logout

Customer: [ ] Case #: [ ]

Direct Loan System Dashboard

### Link Related Entity

Related Entity Information:

Loan Closing Date	Fund Code - Loan No - Loan Type	Related Entity Name	Tax ID	Related Entity Type
08-14-1973	96-01-ID			<input type="radio"/> Coborrower <input type="radio"/> Cosigner <input checked="" type="radio"/> Guarantor

Submit Cancel

V2.0 (build OY\_CP\_WEB\_02\_002 )  
 | FLP Home | MOCKScims | USDA Internet | USDA Intranet | FSA Internet | FSA Intranet  
 | FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House |

Click the applicable radio button in the "Related Entity Type" section then click the "Submit" button. The Customer Profile screen will be re-displayed.

Update Related Entity

To update a related entity, select "Update Related Entity" in the drop down box. The system returns the following Update Related Entity Screen.

USDA United States Department of Agriculture  
FSA - Farm Loan Programs - Customer Profile

Home | About FSA | Newsroom | Help | Contact Us | Offices | Phone | Employee Information  
FLP Main | DLS Home | Select Cust | Reports | E-Forms | Transactions Pending | Servicing | Logout

Customer: [ ] Case #: [ ]

Direct Loan System Dashboard

### Update Related Entity

Related Entity Information:

Loan Closing Date	Fund Code - Loan No - Loan Type	Related Entity Name	Tax ID	Related Entity Type
08-14-1973	96-01-ID			<input type="radio"/> Coborrower <input type="radio"/> Cosigner <input checked="" type="radio"/> Guarantor
08-14-1973	96-01-ID			<input type="radio"/> Coborrower <input type="radio"/> Cosigner <input checked="" type="radio"/> Guarantor

Submit Cancel

V2.0 (build OY\_CP\_WEB\_02\_002 )  
 | FLP Home | MOCKScims | USDA Internet | USDA Intranet | FSA Internet | FSA Intranet  
 | FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House |

4 Customer Profile (Continued)

D Outstanding Debt – Direct – Related Entity (Continued)

Update Related Entity (Continued)

Click on the applicable radio button in the "Related Entity Type" section to update the type of related entity then click the "Submit" button. The Customer Profile Screen will be redisplayed.

Unlink Related Entity

To unlink a related entity, select “Unlink Related Entity” in the drop down box. The following Update Related Entity Screen will be re-displayed.

USDA United States Department of Agriculture  
FSA - Farm Loan Programs - Customer Profile

Home | About FSA | Newsroom | Help | Contact Us | Offices | Phone | Employee Information  
FLP Main | DLS Home | Select Cust | Reports | E-Forms | Transactions Pending | Servicing | Logout

Customer: \_\_\_\_\_ Case #: \_\_\_\_\_

Direct Loan System Dashboard

### Unlink Related Entity

Related Entity Information:

Selection	Loan Closing Date	Fund Code - Loan No - Loan Type	Related Entity Name	Tax ID	Related Entity Type
<input checked="" type="radio"/>	08-14-1973	96-01-ID			Guarantor
<input type="radio"/>	08-14-1973	96-01-ID			Guarantor

Reason:  Explanation:

Are you sure you want to unlink this related entity?  Yes  No

V2.0 (build 0Y\_CP\_WEB\_02\_002)

FLP Home | MOCKScims | USDA Internet | USDA Intranet | FSA Internet | FSA Intranet  
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | FirstGov | White House |

Click on the applicable radio button to select the related entity that is to be unlinked. Select the “Reason” for unlinking the entity from the drop down list as shown above. Enter comments in the “Explanation” section as needed. Verify that the unlink action is needed by selecting the “Yes” radio button, then, click the “Submit” button.

**Note:** Related entities are added/updated/viewed through Loan Making at the Process Application Screen when adding a loan request. This will not change. However, use the "Customer Profile related entity" option when there is a need to add/update/view related entities after the loan has closed.

4 Customer Profile (Continued)

E Customer Statement - Guaranteed

Existing Customer Statement – Guaranteed

The “Customer Statement – Guaranteed” section has been renamed “Outstanding Debt – Guaranteed”.

The following is an example of existing system's “Customer Statement – Guaranteed” section.

Customer Statement - Guaranteed			
Loan Type	Loan #	Original Closing Date	Settlement/Terminated Date
No Information Available		Current Loan Amount	Terminating Reason

Outstanding Debt – Guaranteed

The following is an example of new system's “Outstanding Debt – Guaranteed” section.

Outstanding Debt - Guaranteed						
Loan # - Loan Type	Original Closing Date	Maturity Date	Unpaid Principal Amt	Status	Customer Type	Primary Borr Id
	Original (Restructured) Loan Amt	Active Interest Assistance	Unpaid Int Amt	Last Status Update		Primary Borr Name
50 - FO	02-02-2006	02-01-2026	\$92,154.01	Current	C	
	\$96,000.00	N	\$4,281.45	09-30-2008		
<b>Totals</b>			\$92,154.01			
			\$4,281.45			

The following enhancements have been made to this section:

- combined the “Loan #” and “Loan Type”
- added “Maturity Date”
- added “Active Interest Assistance” indicator to show Y = Yes, N = No
- added “Unpaid Interest” as of the last status update processed through GLS
- added “Last Status Update” date
- added “Status” to indicate “Current” or “Behind”
- added “Totals”
- added “Customer Type” with the codes “C”: Co-Borrower or “B”: Borrower”
- added display of the “Primary Borr ID” if the customer selected is a co-borrower on another loan

4 Customer Profile (Continued)

F Past Debt Information – Direct

Existing Past Debt Information - Direct

The "Past Debt Information – Direct" section shows past direct loan debt information including new loan numbers if a loan had been restructured. If a loan has been consolidated as part of a servicing action there may be duplicate loan numbers displayed in the “New Loan #” column to indicate that a consolidation action took place.

The following is an example of the existing system's “Past Debt Information – Direct” section.

Past Debt Information - Direct				
Loan Type	Loan #	Closing Date	Last Act Date	New Loan #
		Loan Amount	Paid Status	

New Past Debt Information - Direct

The following is an example of the new system's “Past Debt Information – Direct” section.

Past Debt Information - Direct				
Fund Code - Loan No - Loan Type	Original (Restructured) Closing Date	Paid Status		New Loan #
	Original (Restructured) Loan Amt	Date Paid in Full		
43 - 01 - EM	04-08-1981	T05		
	\$0.00	02-25-1986		
43 - 02 - EM	04-08-1981	T05		
	\$0.00	02-25-1986		
43 - 03 - EM	04-08-1981	T05		09
	\$7,020.00	11-29-2005		
44 - 04 - OL	05-10-1983	T05		07
	\$50,000.00	11-29-2005		
43 - 05 - EM	05-10-1983	T05		10
	\$154,581.57	11-29-2005		
43 - 06 - EM	05-10-1983	T05		08
	\$60,764.45	11-29-2005		
44 - 07 - OL	08-06-1990	Q00		
	\$79,411.19	08-14-1990		
43 - 08 - EM	08-06-1990	Q00		
	\$117,141.91	08-14-1990		
43 - 09 - EM	08-06-1990	T05		14
	\$8,155.46	11-29-2005		
43 - 10 - EM	08-06-1990	T05		15
	\$193,959.76	11-29-2005		

The following enhancements have been made to this section:

- added the “Fund Code” and combined the “Loan Number” and “Loan Type” display
- replaced the “Last Act Date” with “Paid Status”
- added “Date Paid in Full”.

4 Customer Profile (Continued)

G Past Debt Information – Guaranteed

Existing Past Debt Information – Guaranteed

The Past Debt Information – Guaranteed section shows past guaranteed loan debt

The following is an example of the existing system's “Past Debt Information – Guaranteed” section.

Past Debt Information - Guaranteed			
Loan Type	Loan #	Original Closing Date	Settlement/Terminated Date
		Current Loan Amount	Terminating Reason
No Information Available			

New Past Debt Information - Guaranteed

The following is an example of the new system's “Past Debt Information – Guaranteed” section.

Past Debt Information - Guaranteed				
Loan # - Loan Type	Original Closing Date	Terminating Reason	Customer Type	Primary Borr Id
	Current Loan Amount	Settlement/Terminated Date		Primary Borr Name
50 - OL	12-03-1999	TERMINATED - PAID IN FULL	B	
	\$84,130.00			
52 - OL	02-07-2001	TERMINATED - PAID IN FULL	B	
	\$88,500.00			

The following enhancements have been made to this section:

- combined the “Loan #” and “Loan Type” display
- added “Customer Type” with the codes “C”: Co-Borrower or “B”: Borrower
- added display of the “Primary Borr ID” if the customer selected is a co-borrower on another loan.

4 Customer Profile (Continued)

H Previous Debt Forgiveness – Direct

Existing Previous Debt Forgiveness – Direct

The Previous Debt Forgiveness – Direct section shows direct loan debt forgiveness data on PLAS. This section of the Customer Profile is reviewed as part of customer eligibility determination. This section also allows a user to update any previous debt forgiveness that is repaid.

The following is an example of the existing system's “Previous Debt Forgiveness – Direct” section.

Previous Debt Forgiveness - Direct				
Loan Type	Loan #	Loss Type	Loss Date	Date Repaid
		Debt Settlement Type	Loss Amount	Amount Repaid
OL	7		08-06-1990	08-06-1990 ▼
			\$3,027.46	0.00

The following is an example of the new system's “Previous Debt Forgiveness – Direct” section.

Previous Debt Forgiveness - Direct					
Fund Code - Loan No - Loan Type	Settlement Date	Settlement Amount	Amount Repaid	Customer Type	Primary Borr Id
	Settlement Type	Affects Eligibility (Y/N)	Date of Last Collection		Primary Borr Name
44 - 07 - OL	08-06-1990	\$79,411.19	0.00	B	
			08-06-1990 ▼		
44 - 07 - OL	08-06-1990	\$3,027.46	0.00	B	
			08-06-1990 ▼		
43 - 08 - EM	08-06-1990	\$117,141.91	0.00	B	
			08-06-1990 ▼		
43 - 08 - EM	08-06-1990	\$2,022.71	0.00	B	
			08-06-1990 ▼		
43 - 10 - EM	08-06-1990	\$0.00	0.00	B	
			08-06-1990 ▼		
43 - 10 - EM	08-06-1990	-\$56,614.81	0.00	B	
			08-06-1990 ▼		
43 - 10 - EM	08-06-1990	-\$6,971.01	0.00	B	
			08-06-1990 ▼		

The following enhancements have been made to this section:

- added “Fund Code”, combined “Loan No” and “Loan Type” display
- renamed “Loss Type” and “Debt Settlement Type” to “Settlement Type”
- renamed “Loss Date” to “Settlement Date”
- renamed “Loss Amount” to “Settlement Amount”
- added “Affects Eligibility” indicator to show Y = Yes, N = No

4 Customer Profile (Continued)

H Previous Debt Forgiveness – Direct (Continued)

- renamed “Date Repaid” to “Date of Last Collection”
- added “Customer Type” with the codes “C”: Co-Borrower or “B”: Borrower”
- added display of the “Primary Borr ID” if the customer selected is a co-borrower on another loan.

I Previous Debt Forgiveness – Guaranteed

Existing Previous Debt Forgiveness - Guaranteed

The Previous Debt Forgiveness – Guaranteed section shows guaranteed loan loss information from GLS. This section of the Customer Profile is reviewed as part of customer eligibility determination.

The following is an example of the existing system's “Previous Debt Forgiveness – Guaranteed” section.

Previous Debt Forgiveness - Guaranteed			
Loan Type	Loan #	Loss Type	Net Loss Amount
		Loss Date	
No Information Available			

New Previous Debt Forgiveness - Guaranteed

The following is an example of the new system's “Previous Debt Forgiveness – Guaranteed” section.

Previous Debt Forgiveness - Guaranteed				
Loan # - Loan Type	Current Loan Amount	Loss Type	Customer Type	Primary Borr Id
	Net Loss Amount	Loss Date		Primary Borr Name
52 - OL-LOC	\$400,000.00	FINAL LOSS (LIQUIDATION)	C	
	\$77,718.36	12-12-2002		
53 - OL-LOC	\$400,000.00	FINAL LOSS (LIQUIDATION)	C	
	\$130,204.41	12-11-2002		
55 - OL-LOC	\$290,000.00	FINAL LOSS (LIQUIDATION)	C	
	\$62,747.60	12-11-2002		

The following enhancements have been made to this section:

- combined the "Loan #" and “Loan Type” display
- added “Current Loan Amount”

**Notice FLP-544**

**4 Customer Profile (Continued)**

**I Previous Debt Forgiveness – Guaranteed (Continued)**

**New Previous Debt Forgiveness - Guaranteed (Continued)**

- added “Customer Type” with the codes “C”: Co-Borrower or “B”: Borrower”
- added display of the “Primary Borr ID” if the customer selected is a co-borrower on another loan.

**J Account Flag Information**

The Account Flag Information section shows the flags such as BAP (bankruptcy action pending), FAP (foreclosure action pending) etc. that PLAS attaches to a borrower’s account. No changes were made to the column headings, however, there is a change to the Flag Date information. The information that is displayed under the Flag Date will default to “N/A” until DLS Phase II, Part 1 is implemented.

The following is an example of the existing system's “Account Flag Information” section.

Account Flag Information		
Flag Type	Flag Description Type	Flag Date
51-S	1951-S Servicing	09-24-2008

The following is an example of the new system's “Account Flag Information” section.

Account Flag Information		
Flag Type	Flag Description Type	Flag Date
51-S	1951-S Servicing	N/A

**K Borrower Training Information**

No changes were made to this section. Borrower training information and functionality remains the same.

**L Other Debt – Direct and Other Debt - Guaranteed**

These sections have been eliminated from the Customer Profile with certain sections of information being incorporated into the Outstanding Debt – Direct and Outstanding Debt – Guaranteed sections.

Other Debt - Direct				
Customer Type	Customer Name	Loan Type	Closing Date	Loan Amount
	SS#	Loan #		Unpaid Prin/Unpaid Int
No Information Available				
Other Debt - Guaranteed				
Customer Type	Customer Name	Loan Type	Closing Date	Loan Amount
	SS#	Loan #	Last Status Update	Unpaid Prin/Unpaid Int
No Information Available				