

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

Web-Based Farm Storage Facility Loan Program Functions 2-FSFL (Revision 1)	Amendment 8
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Approved by: Acting Deputy Administrator, Farm Programs



Amendment Transmittal

A Reason for Amendment

Paragraph 556 has been added to provide instructions on deferrals.

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Exhibits

1	Reports, Forms, Abbreviations, and Redelegations of Authority
2	Definitions of Terms Used in This Handbook
3	Statuses Used in DLS

555 Treasury Offset Payments**A Overview**

Delinquent FSFL's will be referred to TOP 120 calendar days after the installment due date. The National Office will initiate the referral to TOP to offset any payments due to the borrower.

B County Office Action

County Offices shall set the "Other Debt Offset" flag in FSA-FS, under Customer Profile, on all borrowers listed on the delinquent FSFL, according to instructions provided in 1-FSFL, subparagraph 262 E.

C State Office Action

After receiving notification of a Treasury offset, the State Office shall e-mail the following payment information to Stacy Carroll at stacy.carroll@wdc.usda.gov and cc laura.schlote@wdc.usda.gov:

- name and address of borrower
- State and county
- year and FSFL number
- date of treasury offset payment
- treasury offset payment amount.

D National Office Action

The National Office will contact OBF to obtain the exact net payment offset amount to be entered in DLS. OBF will recognize payments in CORE once payments have been applied to DLS using the Treasury Offset Payment option.

Note: Only National Office users will be able to enter Treasury offset payments in DLS.

*--556 Deferrals

A Overview

The deferral process in DLS allows a borrower to defer payment(s) and extend their loan maturity date.

DLS will not allow a borrower with an active deferral to apply for a new FSFL.

National Office will determine and record the next installment due date in DLS for all delinquent borrowers.

DLS will automatically establish the next installment due date for current borrowers.

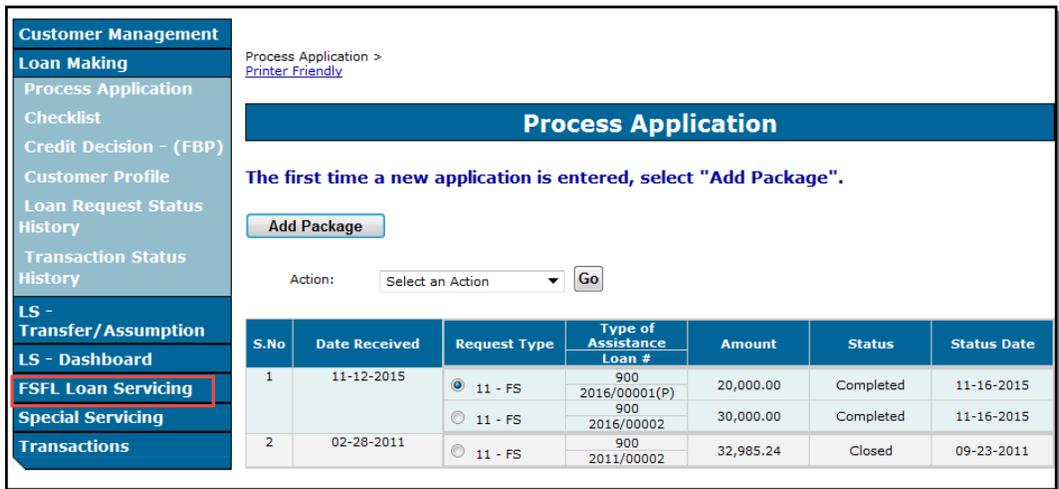
Important: Users processing deferrals for delinquent borrowers must coordinate with their STO specialist and National Office to determine and record the appropriate next installment due date.

Note: FSFLs with the following conditions cannot be deferred:

- original 12-year term
- secured with an ILOC
- CCC-777 deferral request received after the loan maturity date.

B Action

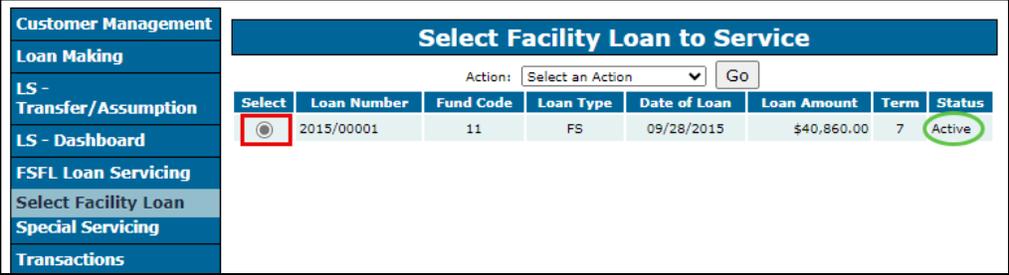
Complete the deferral process according to the following table.

Step	Action
1	Select the borrower according to paragraph 22.
2	<p>The Process Application Screen will be displayed.</p>  <p>From the left navigation bar CLICK “FSFL Loan Servicing”.</p>

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action
3	<p>The Select Facility Loan to Service Screen will be displayed.</p>  <p>Select the radio button of the applicable loan.</p> <p>Note: Only loans with a status of “Active” can be deferred.</p>
4	<p>Use the “Action” drop-down list to select “Loan Deferral”.</p>  <p>CLICK:</p> <ul style="list-style-type: none"> • “Loan Deferral” • “Go”.

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action
5	<p>The Deferral screen will be displayed.</p> <div data-bbox="402 405 1406 772" style="border: 1px solid black; padding: 10px;"> </div> <p>Important: CCC-777 Received Date and Deferral Year selection must be completed and saved to initiate the deferral process.</p>

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action
6	<p>The Deferral Screen will update including an updated deferral status and resulting loan information sections.</p> <div data-bbox="402 443 1409 997" style="border: 1px solid black; padding: 10px;"> <p>The screenshot shows a web application interface for loan deferrals. On the left is a vertical navigation menu with items: Customer Management, Loan Making, LS - Transfer/Assumption, LS - Dashboard, FSFL Loan Servicing, Select Facility Loan, Special Servicing, Transactions, and NATS. The main content area has a blue header 'Loan Deferral' and a message: 'Message: Deferral information has been successfully saved.' Below this are sections for 'Deferral Status' (showing 'Deferral Status: Pending' and 'Deferral Status Date: 05/22/2024'), 'Loan Information' (showing Loan Number: 2021/00005, Payment Status: Behind, Installment Due Date: 08/05/2022, and Loan Maturity Date: 08/05/2025), and 'Deferral Information' (with fields for CCC-777 Received Date, Financial Analysis Completion Date, Producer Withdraw Date, Deferral Year(s), COC Determination, and COC Determination Date). A red box highlights the 'Resulting Loan Information' section at the bottom, which shows 'Next Installment Due Date' and 'New Maturity Date: 08/05/2025'. At the bottom of the screen are 'Save', 'Delete', and 'Cancel' buttons.</p> </div> <p>New Maturity Date will auto populate based on the deferral year selection.</p> <p>If the payment status is “behind” the National Office will determine and record the next installment due date.</p> <p>If the payment status is “current” the next installment due date will auto populate. This date will be exactly 1 year following the upcoming installment due date.</p> <p>Note: Financial Analysis Completion Date, COC Determination, COC Determination Date, and Next Installment Due Date fields must have entries before the deferral can be submitted for 2nd party review.</p>

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action
7	<p>When all necessary fields have been completed the “Submit for Review” button will display.</p> <div data-bbox="402 438 1393 957" style="border: 1px solid black; padding: 10px;"> </div> <p>CLICK “Submit for Review”.</p> <p>Note: Upon submission for review the user will no longer be able to edit the deferral. Another user must complete the 2nd Party review.</p>

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action
8	<p>The Loan Deferral 2nd Party Review Screen.</p> <div data-bbox="397 405 1421 1073" style="border: 1px solid black; padding: 10px;"> <div style="text-align: center; background-color: #0056b3; color: white; padding: 5px;">Loan Deferral</div> <div style="background-color: #0056b3; color: white; padding: 5px;">Deferral Status</div> <p style="text-align: center;">Deferral Status: Under Review Deferral Status Date: 05/22/2024</p> <div style="background-color: #0056b3; color: white; padding: 5px;">Loan Information</div> <p style="text-align: center;">Loan Number: 2021/00005 Payment Status: Behind Installment Due Date: 08/05/2022 Loan Maturity Date: 08/05/2025</p> <div style="background-color: #0056b3; color: white; padding: 5px;">Deferral Information</div> <p style="text-align: center;">CCC-777 Received Date: 05/21/2024 Deferral Year(s): <input checked="" type="radio"/> 1 Financial Analysis Completion Date: 05/22/2024 COC Determination: Approved COC Determination Date: 05/22/2024</p> <div style="background-color: #0056b3; color: white; padding: 5px;">Resulting Loan Information</div> <p style="text-align: center;">Next Installment Due Date: 08/05/2025 New Maturity Date: 08/05/2026</p> <div style="text-align: center; margin-top: 10px;"> Approve Reject Cancel </div> </div> <p>Upon review, if recorded information is:</p> <ul style="list-style-type: none"> • accurate, CLICK “Approve”. • not accurate, CLICK “Reject”. <p>Note: Upon rejection the deferral will return to pending status where deferral information can be edited.</p>

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*--556 Deferrals (Continued)

B Action (Continued)

Step	Action																								
9	<p data-bbox="391 325 792 359">Deferral confirmation message.</p> <div data-bbox="402 405 1404 1024" style="border: 1px solid black; padding: 10px;"> <p data-bbox="407 415 938 443">Message: Loan 2021/00005 has been deferred.</p> <div data-bbox="407 468 1393 1014"> <table border="1"> <tr> <th colspan="2" data-bbox="407 468 1393 520">Loan Deferral</th> </tr> <tr> <th colspan="2" data-bbox="407 527 1393 562">Deferral Status</th> </tr> <tr> <td data-bbox="480 573 711 600">Deferral Status: Approved</td> <td data-bbox="1011 573 1292 600">Deferral Status Date: 05/22/2024</td> </tr> <tr> <th colspan="2" data-bbox="407 611 1393 646">Loan Information</th> </tr> <tr> <td data-bbox="500 657 727 684">Loan Number: 2021/00005</td> <td data-bbox="1049 657 1252 684">Payment Status: Behind</td> </tr> <tr> <td data-bbox="435 695 727 722">Installment Due Date: 08/05/2022</td> <td data-bbox="1019 695 1292 722">Loan Maturity Date: 08/05/2025</td> </tr> <tr> <th colspan="2" data-bbox="407 732 1393 768">Deferral Information</th> </tr> <tr> <td data-bbox="500 779 813 806">CCC-777 Received Date: 05/21/2024</td> <td data-bbox="1049 779 1268 806">Deferral Year(s): <input checked="" type="radio"/> 1</td> </tr> <tr> <td data-bbox="407 816 813 844">Financial Analysis Completion Date: 05/22/2024</td> <td data-bbox="1019 816 1268 844">COC Determination: Approved</td> </tr> <tr> <td></td> <td data-bbox="979 854 1292 882">COC Determination Date: 05/22/2024</td> </tr> <tr> <th colspan="2" data-bbox="407 892 1393 928">Resulting Loan Information</th> </tr> <tr> <td data-bbox="480 938 813 966">Next Installment Due Date: 08/05/2025</td> <td data-bbox="1024 938 1292 966">New Maturity Date: 08/05/2026</td> </tr> </table> </div> <p data-bbox="391 1083 1349 1117">An erroneously approved deferral can only be reversed by National Office.</p> <p data-bbox="391 1157 1446 1224">Note: Once a deferral has been approved in DLS the results can be viewed on the Loan Inquiry Screen.</p> </div>	Loan Deferral		Deferral Status		Deferral Status: Approved	Deferral Status Date: 05/22/2024	Loan Information		Loan Number: 2021/00005	Payment Status: Behind	Installment Due Date: 08/05/2022	Loan Maturity Date: 08/05/2025	Deferral Information		CCC-777 Received Date: 05/21/2024	Deferral Year(s): <input checked="" type="radio"/> 1	Financial Analysis Completion Date: 05/22/2024	COC Determination: Approved		COC Determination Date: 05/22/2024	Resulting Loan Information		Next Installment Due Date: 08/05/2025	New Maturity Date: 08/05/2026
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*--556 Deferrals (Continued)

C Loan Inquiry Screen

User can confirm the next installment due date and the updated payment status.

FSFL Loan Inquiry

Summary
History

Loan Information

Loan Number: 2021/00005	Loan Amount:	\$650.00
FSA State: California (06)	Loan Term:	3
FSA County: Merced (047)	Interest Rate:	2.500%

Installment Status

Current Amount Due: \$0.00	Next Installment Date:	08/05/2025
Daily Interest Accrual: \$0.044521	Next Installment Amount:	\$227.59
Payment Status: \$0.00 Current - Deferred	Next Installment Total Due:	\$227.59

Loan Payoff as of Accrual Date

Accrual Date: <input type="text" value="05/22/2024"/>	Outstanding Loan Principal:	\$650.00
	Outstanding Loan Interest:	\$45.41
	Total Outstanding Loan Amount:	\$695.41

User can also view deferred payments on the “History” portion of the Loan Inquiry Screen.

Note: Deferral History will include all behind and future payments approved for deferral.

FSFL Loan Inquiry

Summary
History

Loan Information

Loan Number: 2021/00005	Loan Amount:	\$650.00
FSA State: California (06)	Loan Term:	3
FSA County: Merced (047)	Interest Rate:	2.500%

Loan History Transactions

Effective Date	Transaction Type	Transaction Amount	Transaction Date and Time
08/06/2021	Assumption	N/A	08/06/2021 18:52:27
08/06/2021	Loan Creation	\$650.00	08/06/2021 08:19:28

Deferral History

Action	Effective Date	Installment Amount	Installment Due Date
Deferral	05/22/2024	\$227.59	08/05/2024
Deferral	05/22/2024	\$227.59	08/05/2023
Deferral	05/22/2024	\$227.59	08/05/2022

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*--556 Deferrals (Continued)

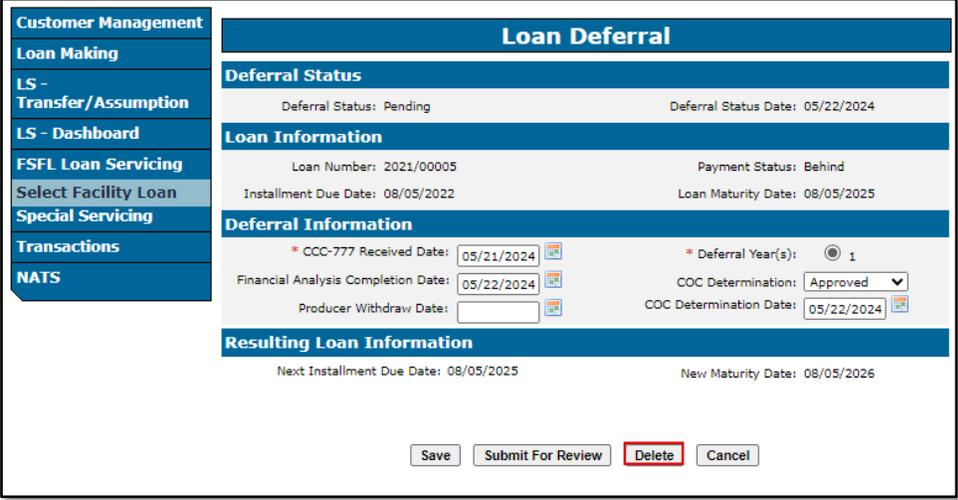
D Withdrawing Deferrals

Step	Action
1	<p>User can withdraw a deferral by recording a “Producer Withdraw Date”.</p> <div data-bbox="415 403 1386 1041" style="border: 1px solid black; padding: 10px;"> <div style="background-color: #0056b3; color: white; text-align: center; padding: 5px;">Loan Deferral</div> <div style="background-color: #0056b3; color: white; padding: 5px;">Deferral Status</div> <p style="text-align: center;">Deferral Status: Pending Deferral Status Date: 05/22/2024</p> <div style="background-color: #0056b3; color: white; padding: 5px;">Loan Information</div> <p style="text-align: center;">Loan Number: 2021/00005 Payment Status: Behind</p> <p style="text-align: center;">Installment Due Date: 08/05/2022 Loan Maturity Date: 08/05/2025</p> <div style="background-color: #0056b3; color: white; padding: 5px;">Deferral Information</div> <p>* CCC-777 Received Date: <input type="text" value="05/21/2024"/> <input type="button" value="Calendar"/> * Deferral Year(s): <input checked="" type="radio"/> 1</p> <p>Financial Analysis Completion Date: <input type="text"/> <input type="button" value="Calendar"/> COC Determination: <input type="text" value="Select"/> ▼</p> <p>Producer Withdraw Date: <input type="text" value="05/22/2024"/> <input type="button" value="Calendar"/> COC Determination Date: <input type="text"/> <input type="button" value="Calendar"/></p> <div style="background-color: #0056b3; color: white; padding: 5px;">Resulting Loan Information</div> <p style="text-align: center;">Next Installment Due Date: New Maturity Date: 08/05/2026</p> <p style="text-align: center;"> <input style="border: 2px solid red;" type="button" value="Save"/> <input type="button" value="Delete"/> <input type="button" value="Cancel"/> </p> </div> <p>CLICK “Save”.</p> <p>Note: Only deferrals in a “Pending” status can be withdrawn.</p>
2	<p>Withdraw confirmation message.</p> <div data-bbox="415 1289 1380 1604" style="border: 1px solid black; padding: 10px;"> <p style="text-align: center; font-weight: bold;">Do you want to withdraw this deferral?</p> <p style="text-align: center;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </p> <p style="font-size: small; text-align: center;"> Other FSA ▼ Help Contact Us Logout of eAuth </p> </div> <p>CLICK “Yes” to complete the withdraw.</p> <p>Note: Once a deferral has been withdrawn the deferral screen will be reset to blank.</p>

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*--556 Deferrals (Continued)

E Deleting Deferrals

Step	Action
1	<p>Deleting a deferral.</p>  <p>CLICK “Delete”.</p> <p>Note: Only deferrals in a “Pending” status can be deleted.</p>
2	<p>Deletion Confirmation Message</p>  <p>CLICK “Yes”.</p> <p>Note: Once deleted the deferral screen will be reset to blank.</p>

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557-599 (Reserved)

Part 8 (Withdrawn--Amend. 4)

600-602 (Withdrawn--Amend. 4)

603-605 (Withdrawn—Amend. 3)

