

# FSA CONSERVATION LOAN PROGRAM



Implementation Date:  
Immediately Upon Publication in the Federal Register

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# Introduction

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Conservation of natural resources, including soil, air and water, is a high priority to Americans. Many farmers and ranchers who need and want to implement conservation measures on their land are faced with costly expenses needed to implement these practices.

Many of these individuals utilize USDA's conservation programs, such as the Environmental Quality Incentive Program (EQIP) and the Conservation Reserve Enhancement Program (CREP); however, these programs are limited to providing only a portion of the cost to implement the conservation practice.

# Introduction

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In response to these issues, the 2008 Farm Bill authorized the new Conservation Loan program (CL), which allows FSA to provide direct or guarantee conservation loans to eligible borrowers to cover the cost of implementing qualified conservation projects.

The CL Program contains several specific differences from many of FSA's traditional loan programs, such as family farm size, test for credit, and graduation requirements. These differences effectively replace FSA's traditional role as a "safety net" for America's farmers with the objective to encourage natural resource conservation.

These exceptions will allow FSA to provide access to conservation financing to more farmers and ranchers who are not our typical customers.

# Introduction

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## Partnership with NRCS

NRCS provides national leadership in the conservation of soil, water, and related natural resources.

FSA has partnered with NRCS by providing that any conservation practice identified on an approved NRCS conservation plan will qualify for financing under the CL program.



# Purposes

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## **CL uses include, but are not limited to:**

- Install structures to address soil, water, and related resource conservation.
- Establish forest cover for: sustainable yield timber management, erosion control, or shelter belt purposes.
- Install water conservation measures.
- Install waste management systems.
- Refinance debt incurred for any authorized CL purpose (Guaranteed only).
- Adapt any other emerging or existing conservation practices, techniques or technologies, as noted by NRCS, which may require the purchase of equipment.

# New Definitions

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**Conservation Loan** - A loan in which the proceeds are used to cover the cost to the borrower of carrying out a qualified conservation project.

**Conservation Plan** - NRCS approved written record of the land user's decisions and supporting information, for treatment of a land unit or water as a result of the planning process, that meets NRCS Field Office Technical Guide (FOTG) quality criteria for each natural and takes into account economic and social considerations.

# New Definitions

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**Conservation Practice** - A specific treatment that is planned and applied according to NRCS's standards and specifications as a part of a resource management system for land, water, and related resources.

**Conservation Project** - Conservation measures that address provisions of a conservation plan of the eligible borrower.

**Transition Plan** – Plan that outlines an operation's transition to organic or sustainable agriculture.

# Application Requirements

## Direct & Guaranteed

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In addition to the application requirements for FO and OL, CL **applicants must provide the following:**

- **Approved Conservation Plan** - must address conservation practices that will be financed by the request.
  - NRCS-CPA-1155 and/or Toolkit Plan
- **Transition plan (for applicants requesting priority funding)** can be:
  - Part of the **conservation plan**  
OR
  - **Organic plan** - must be approved by a certified agent and the state organic certification program  
OR
  - Part of a **grant awarded by USDA** – must be awarded by the Sustainable Agriculture Research and Education (SARE) program of the National Institute of Food and Agriculture, USDA.

# Priority Funding

## Direct & Guaranteed

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CL funds will be targeted to:

- Beginning farmers and socially disadvantaged farmers.
- **Facilitate an operation's transition to organic or sustainable agriculture.** To be considered for **priority funding**, an applicant **must submit a transition plan.**
- Build conservation structures or establish conservation practices **to comply with highly erodible land regulations.**

# Eligibility

## Direct & Guaranteed

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General eligibility requirements for Direct and Guaranteed loans apply, **with the exception of:**

- **Family farm size**
- **Test for credit**
- **Non-eligible enterprises are permitted** (as defined in 1-FLP, Exhibit 2). However, the applicant must be engaged in agricultural production at the time that the loan is closed.

# Streamlined CLs

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In an effort to minimize the burden on FSA, producers and lenders, and focus our resources on borrowers exhibiting higher risk, the paperwork and documentation requirements for applicants with particularly strong financial position has been streamlined. Specifically, the requirement to submit a cash flow budget with its supporting documentation has been waived.

Lenders, whether SEL, CLP or PLP, will follow their normal underwriting standards and only be required to submit the cash flow budget analysis they typically perform for similar loans.



# Streamlined CL Criteria

## Direct and Guaranteed

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To qualify, the applicant **must meet the following criteria:**

- **Debt to asset ratio** is 40 percent or less
- **Net worth** of 3 times the requested loan amount or greater
- **FICO credit score** is at least 700
  - For entities, a majority of the members must have a personal FICO score of at least 700
- **Current on all payments** to all creditors, including FSA (if currently a direct borrower)
- For Direct Streamlined CLs, applicants must also **have not received primary loan servicing** on any FLP debt within the last 5 years

# Scenario 1

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Warren Mann is a new applicant, requesting a \$50,000 CL from FSA. With the following financial background:

- Farm is valued at \$500,000.00
- Current on all outstanding debt of \$4,800
- Credit score of 721

**Question:** Is Mr. Mann eligible for a Streamlined CL?

**Answer:** Yes.

Based on the information given, his debt to asset ratio is less than 40%, net worth is more than 3 times the requested amount; and FICO score is greater than 700.

The only limiting factor would be if he has received primary loan servicing on any FLP debt within the past 5 years. This information can be verified by pulling a borrower history report.

# Scenario 2

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The entity, ABC, LLC, wants to apply for a CL through the Streamlined process. The members of the entity are Jim, Susan, and Ryan. They each have equal interest. Their FICO scores are as follows:

- Jim = 750
- Susan = 682
- Ryan = 628

**Question:** Does this entity qualify for a Streamlined CL?

**Answer:** No

This entity will not qualify because a majority of the entity members must have FICO score equal to 700 or more. Susan and Ryan's FICO score are less than 700.

# Submission Requirements

## Direct

Submission Requirements	CL	Streamlined CL
Application Form (FSA 2001)	Y	Y
Entity Information (if applicable)	Y	Y
Written Description of Training & Experience (FSA 2302)	Y	Y
3 Years of Financial History (FSA 2002)	Y	
3 Years of Production History (FSA 2003)	Y	
Credit Elsewhere Documentation		
Environmental Information (if applicable)	Y	Y
Verification of Nonfarm Income (FSA 2014)	Y	
Balance Sheet (FSA 2037)	Y	Y
Income & Expense (FSA 2038)	Y	
Description of Farmed Land (FSA 2006)	Y	
Credit Report Fee	Y	Y
Verification of Debts (FSA 2005)	Y	
Conservation Plan (NRCS-CPA-1155 and/or Toolkit Plan)	Y	Y
A Transitional Plan (if applicable)	Y	Y

# Submission Requirements

## Guaranteed

Submission Requirements	SEL CL	SEL Streamlined	CLP CL	CLP Streamlined
Application Form	Y	Y	Y	Y
Loan Narrative	Y	Y	Y	Y
Balance Sheet	Y	Y	Y	Y
Cash Flow Budget	Y	N/A	Y	N/A
Description of Farmed Land	Y	Y	Y	Y
Entity Information (if applicable)	Y	Y	Y	Y
Credit Report	Y	Y	F	F
Conservation Plan (NRCS-CPA-1155 and/or Toolkit Plan)	Y	Y	Y	Y
Transition Plan (if applicable)	Y	Y	Y	Y
Environmental Information (if applicable)	Y	Y	Y	Y

### Additional Requirement for Loans More Than \$125,000

Proposed Loan Agreement	Y	Y	F	F
Verification of Debts Over \$1,000	Y	Y	F	F
Verification of Income	Y	N/A	F	N/A
3 Years of Production History	Y	N/A	N/A	N/A
3 Years of Financial History	Y	N/A	F	N/A
Development Plans (if applicable)	Y	Y	F	F

"F" - must be maintained in lender's file

Guaranteed Lenders should follow their internal procedure to determine financial feasibility for Streamlined CLs.

**PLP lenders:** Submit FSA-2212 and loan narrative

# Loan Limitations & Disbursements

## Direct and Guaranteed

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### **Loan Limitations**

CL is to be considered as an FO and included in the FO total indebtedness. The outstanding principal balance for a farm loan applicant or anyone who will sign the promissory note cannot exceed any of the limits at the time of approval.

### **Disbursements (Direct)**

Disbursements can be made up to a three-year period, based on type of project.

# Rates and Terms

## Direct

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### **Interest Rate**

Direct FO rate in effect either at the time of loan approval or loan closing, whichever is less.

- No limited resource rate applies.

### **Terms**

CL loans will have the following terms: Chattel – 7 yrs and Real Estate – 20 years, unless the applicant requests a lesser term.

# Rates and Terms Guaranteed

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## Interest Rates

Determined by the Lender

## Rate of guarantee

75 percent (regardless of Lender type)

## Terms

Each loan must be scheduled for repayment over a period **not to exceed 20 years** from the date of the note, or shorter period, based on the life of the security.



# Security Direct

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CLs will be secured by assets having a security value of at least 100 percent of the loan amount and additional security up to 150 percent of the loan amount will be taken when available.

The Agency will choose the best security available when there are several alternatives that meet the Agency's security requirements.

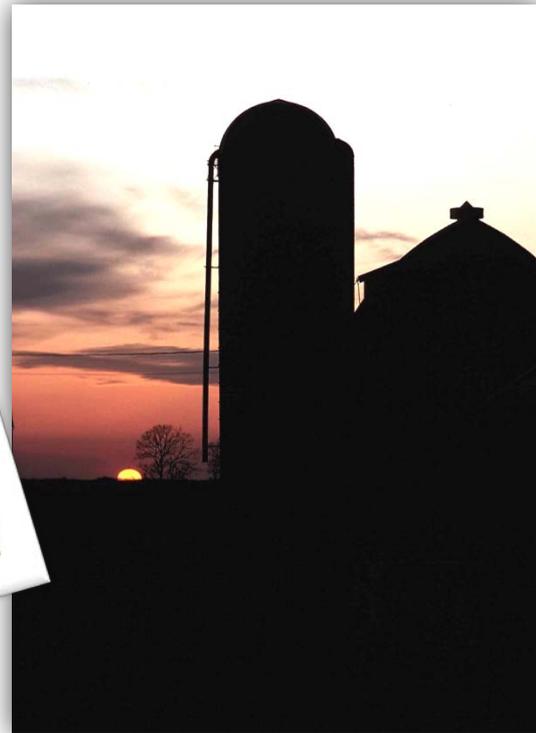
Taking a lien on non-essential assets is not required.

# Security Guaranteed

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CLs will be secured in the same manner as guaranteed FOs and OLs.

For loans with terms greater than seven years, a lien must be taken on real estate.



# Scenario 3

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**An applicant comes into the office to apply for a CL. The applicant is eligible for a Streamlined Direct CL.**

Question: How do you determine the terms of the loan?

Answer: Determination will be based on type of collateral. Loans secured by chattels will be 7 years and loans secured by real estate will be 20 years.

# Regular Servicing

## Direct

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CLs will be serviced in the same manner as other FSA direct loans, **with the following exceptions:**

### **Classification and Graduation Requirements**

- CLs are **not subject to graduation requirements.**
- ~~AC~~ CL Loans will be classified in accordance with 1-FLP.  
Streamlined CL Loans will be classified as Classification Code 2, using "D-Loan Special Classification" credit action.
- Graduation reminder letters will not be sent to borrowers who only have CL and/or Non-Program loans.

# Regular Servicing

## Direct

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### **Regular Payments**

Will apply in the same manner as other regular payments.

### **Extra Payments**

An assignment will be taken on any payments received relating to practices financed with CL funds, such as EQIP payments, and the payment will be applied as an extra payment.

# Servicing Direct

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## **Farm Assessments**

The assessments for CLs are similar to any other direct FO and OL, with the exception of Streamlined CLs. Due to statutory requirements, Streamlined CL borrowers will be required to provide a balance sheet and income tax records annually (to note any possible negative trends).

## **Year-End Analysis**

Streamlined Direct CLs are **exempt from year end analysis requirement.**

## **Direct Restructuring (Special Servicing)**

The maturity date can not exceed 20 years from the date of the original note.

# Servicing Guaranteed

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CLs will be serviced in the same manner as regular FSA guaranteed loans, **except:**

## Year-End Analysis

- When a SEL or a CLP lender performs an annual analysis on **a borrower with only a Streamlined CL**, they **will not need to compare the planned income and expenses** with the actual income and expenses for the same time period.

# Servicing Guaranteed

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## Lender Review

- When reviewing SEL lender files, a CL review will be completed **within three years of the loan closing.**
- Subsequent reviews will be completed if the loan becomes nonperforming.



# Servicing Guaranteed

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## Guaranteed Restructuring

- **CLs can be restructured with uneven payments.**
- The maturity date **cannot exceed 20 years** from the date of the original note.
- The lender will certify that the borrower is still in compliance with the approved conservation plan.



# Direct Loan System

## Direct Loan Making (DLM)

Credit Decision - (FBP)  
Customer Profile  
Obligate Loan Request  
Loan Request Status History  
Transaction Status History  
Reports  
PLAS Transactions  
**Loan Servicing**  
Process Application  
Process Assumption  
Customer Transfer  
Loan Transfer  
Dashboard

### Process Application

The first time a new application is entered, select "Add Package".

Action:

S.No	Date Received	Request Type	Type of Assistance Loan #	Amount	Status	Status Date
1	04-03-2010	<input checked="" type="radio"/> 30 - CL	631	21,000.00	Approved	04-05-2010
		<input type="radio"/> 43 - EM	000	2,500.00	Eligible	03-25-2010
2	04-02-2010	<input type="radio"/> 30 - CL	593	123,000.00	Approved	04-05-2010
		<input type="radio"/> 43 - EM	092	2,500.00	Approved	04-05-2010
3	04-01-2010	<input type="radio"/> 30 - CL	593	22,220.00	Approved	04-05-2010
4	03-29-2010	<input type="radio"/>	000			

### Process Application Screen:

When adding a package with CL in DLS Loan Making, select the "Add Package" button.

# Direct Loan System

## Direct Loan Making (DLM)

**Add Application Package & Loan Request Detail**

**Application Package Detail Information**

Date Received : 06-25-2010 ▼

**Loan Request Detail Information**

Request Type: Select ▼  
Init/Sub: Select  
Beginning Farmer: EM  
Lo-Doc Loan: IL, OL-A, OL-T, OL-Y

Emergency Designation #:

Subsequent  
 No  
 No

Prevaling Claimant:  Yes  No  
Priority Consideration:  Yes  No

**Loan Information**

Requested Loan Amt:  Incomplete Letter Date1:  ▼

### Add Application Package & Loan Request Detail Screen:

Request Type field will now display “CL” as a selection for the loan request type.

# Direct Loan System

## Direct Loan Making (DLM)

**Credit Decision - (FBP)**  
Customer Profile  
Loan Request Status History  
Transaction Status History  
Reports  
PLAS Transactions  
**Loan Servicing**  
Process Application  
Process Assumption  
Customer Transfer  
Loan Transfer  
Dashboard

### Loan Obligation

Loan Req Status Date: 01-23-2007  
Loan Req Status: Approved  
PLAS Trans Status: n/a  
Request Type : CL

Date: 01-23-2007  
Received:  
Use of Funds: 11-Capital Improvements/Construction Costs  
Type of Assistance: Select a Value  
Collateral: 590-Cnsrvtn Ln Pgm - Regular  
Interest Rate: 591-Cnsrvtn Ln Pgm - NBF-SDA-GEN  
592-Cnsrvtn Ln Pgm - NBF-SDA-ETH  
593-Cnsrvtn Ln Pgm - Priority-BF  
631-Cnsrvtn Ln Pgm - Priority-SDA  
632-Cnsrvtn Ln Pgm - Priority-O&S  
633-Cnsrvtn Ln Pgm - Priority-HEL

Beginning Farmer Code: Select [Help](#)  
Approved Loan Amount: 30000.00  
Repayment Period:  [Help](#)  
Title: Farm Loan Specialist

### Loan Obligation Screen:

For CL, TOA's includes:

590 –Cnsrvtn Ln Pgm – Regular  
592 –Cnsrvtn Ln Pgm – NBF-SDA-ETH  
631 –Cnsrvtn Ln Pgm – Priority-SDA  
633 –Cnsrvtn Ln Pgm – Priority-HEL

591 –Cnsrvtn Ln Pgm – NBF-SDA-GEN  
593 –Cnsrvtn Ln Pgm – Priority-BF  
632 –Cnsrvtn Ln Pgm – Priority-O&S

# Direct Loan System

## Direct Loan Servicing (DLS)



UNITED STATES DEPARTMENT OF AGRICULTURE  
**Farm Service Agency**



**Direct Loan Servicing**

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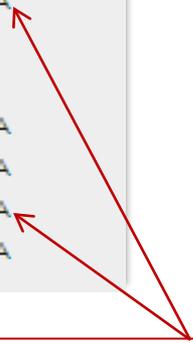
**Impact: CL TOAs have been added and will be displayed in DLS as applicable.**

# Farm Business Plan (FBP)

**General Loan Making Eligibility**

Does customer meet the eligibility requirements of 3-FLP?

Controlled substances?	<input type="radio"/> Yes	<input type="radio"/> No	
Legal capacity?	<input type="radio"/> Yes	<input type="radio"/> No	
Citizenship?	<input type="radio"/> Yes	<input type="radio"/> No	
Credit history?	<input type="radio"/> Yes	<input type="radio"/> No	
Credit elsewhere?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA
Delinquent Federal Debt and unpaid Federal Judgments?	<input type="radio"/> Yes	<input type="radio"/> No	
Federal Crop Insurance violations?	<input type="radio"/> Yes	<input type="radio"/> No	
Managerial ability?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA
Borrower training?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA
Owner/Operator of a Family Farm?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA
Entity composition?	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> NA



## General Loan Making Eligibility Section:

Eligibility questions have been enhanced on all existing credit presentations. The “NA” radio button is available on both the “Credit Elsewhere?” and “Owner/Operator of a Family Farm?” questions.

# Farm Business Plan (FBP)

**Special Classification**

[Save & Update](#) | [Save & Stay](#) | [Save & \[icon\]](#) | [Save & \[icon\]](#) | [Score Now](#)

### General Information

Credit Action Description: Cons Lo- Doc Loan  
Individual Name: Pixie ~Greer 28200310160021021491 1  
Company Name: ~Greer 28200310160021021491 1  
Address 1:   
Address 2:   
City, State, Zip: 222-22-2222  
SSN / Federal Tax I.D. #: Individual  
Entity Type: Description: Beef Cattle Ranching and Farming SIC: 0  
Type of Operation - Primary:   
Year Started Farming:   
% of Business Owned?:  %  
Contact Phone:

FSA Security Margin = FSA Collateral - Prior Liens - FSA Loans  
FSA Security Margin:   
% of FSA Loss = FSA Security Margin / FSA Loans  
(Enter percentage as a positive value)  
(Enter zero if FSA Security Margin is positive)  
% of FSA Loss:

Assigned classification level: **Step 1: →**

Model Used: Special Classification **Step 2: → Score Now**

Score = **3.00** **3 Accept**  
**REVIEW**

Financial Statements and Forms calculated from:

Criteria  
Assigned classification level:

Comments [Save & Stay](#)

[Plan Approval](#) ← **Step 3:**  
Approved Pixie Greer System Administrator

## Direct CL

### Special Classification:

For Streamlined Direct CLs, complete the credit action using the following steps:

1. Select "2-Standard" from the "Assigned Classification level" drop down list.
2. Select "Score Now" to classify the account.
3. Select "Approved" from the Status Lookup window.

Non-Streamlined Direct CLs will be classified in accordance with 1-FLP.

# Farm Business Plan (FBP)

## Streamlined

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### Reminders

**Entity applicants** - a FICO Score is not available on entity Business Profile Reports. To meet the eligibility requirement for a Streamlined Loan, the majority of the individual entity members must meet the minimum FICO Score requirement of at least 700.

**Income/Expense (cash flow) information** - is not required for Streamlined CLs.



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## Existing Loan - Create

\*Required Field(s) ? Help

**Borrower:** WASHINGTON,

*Fund Code:	<input type="text" value="30 - Conservation"/>	*Loan Number:	<input type="text" value="01"/>
*Loan Type:	<input type="text" value="CC - Conservation Loan Chattel Property"/> <input type="text" value="CC - Conservation Loan Chattel Property"/> <input type="text" value="CR - Conservation Real Estate Property"/>	*Accrued Interest (\$):	<input type="text" value="1234"/>
*Principal Balance (\$):	<input type="text"/>	*Payment Schedule:	<input type="text" value="EQ - Equal"/>
*Accrual Date (MM/DD/YYYY):	<input type="text" value="06/30/2010"/>		

## Existing Loan – Create Screen:

Conservation Loans can be serviced as existing loans similarly to other program loans. The loans can be found under the Existing Loan menu as:

**Fund Code:** 30 – Conservation

**Two Loan Types:** CC – Conservation Loan Chattel Property or CR – Conservation Real Estate Property

Note: Loan Type should reflect the type of security pledged for the loan.

# eDALR\$

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## New Annual Operating / Term Loan - Add

\*Required Field(s)

[? Help](#)

Borrower: WASHINGTON,

\*Term Type:

\*Fund Code:

\*Loan Type:

\*Amount (\$):

### New Annual Operating/Term Loan-Add Screen:

New Conservation Loans can be made in conjunction with loan servicing through the New Annual Operating/Term Loan – Add menu by selecting:

**Term Type with a Fund Code:** 30- Conservation

**Loan Types of either:** CC – Conservation Loan Chattel Property or CR – Conservation Real Estate Property

Note: Property based on the security to be pledged for the loan.

# eDALR\$

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## Reminders

### Servicing Existing CLs

- The **maximum reamortization term** available for either loan type is **20 years from the original note date**.
- CLs cannot be considered for Limited Resource rates and cannot be consolidated.

### New CLs

- The maximum term for a new CL **secured by real estate** property is **20 years**.
- The maximum term for a new CL **secured by chattel** property is **7 years**.

# GLS

## Application Information

Received Date 05/05/2009  
Applicant 000000007 BASHFUL DWARF  
State: 50 County: Servicing Office: 51 341  
Spouse/Other  
Lender 123123123 / 004 FIRST BANK  
Loan Type \*    
Conservation Loan

## GLS Farm Loan Guarantee Request Add Screen:

When adding a new CL Request:

- Select Loan Type of Farm Ownership
- Check the box for Conservation Loan.

## Loan Terms

	Lender Proposed	Same As	Agency Approved
		All <input checked="" type="checkbox"/>	
Requested Loan Amount *	<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>
Guaranteed Interest Rate *	<input type="text"/> <input type="radio"/> Fixed <input type="radio"/> Variable	<input checked="" type="checkbox"/>	<input type="text"/> <input type="radio"/> Fixed <input type="radio"/> Variable
Non Guaranteed Interest Rate *	<input type="text"/> <input type="radio"/> Fixed <input type="radio"/> Variable	<input checked="" type="checkbox"/>	<input type="text"/> <input type="radio"/> Fixed <input type="radio"/> Variable
Prepayment Penalty *	<input type="text"/>	<input checked="" type="checkbox"/>	<input type="text"/>

**Currently, the Loan Type is displayed "Farm Ownership." However, CL is a separate loan type with a Fund Code of 30.**

# GLS

## USDA GLS Farm Loan Application Package List

[GLS Home](#) | [FSA Home](#) | [List Applications](#) | [Add Application](#) | [Add Request](#) | [Borrower](#) | [Lender](#) | [Loans](#) | [Reports](#) | [Forms](#) | [Help](#)

### Search by

Applicant ID  (Random ID/Account Number)

Applicant Name/State

Lender

Lender ID \* Branch \*

Submit

Reset

ID Cross Reference

Action

Pkg Nbr	Applicant ID	Applicant Name	Received Date	Lender ID/Branch	Lender Name	Rqt Nbr	Loan Type	Amount	Status	Obligation Status
001	<a href="#">000000007</a>	BASHFUL DWARF	<a href="#">05/05/2009</a>	123123123 / 004	FIRST BANK	01	<a href="#">OL</a>	\$6,000.00	OBLIGATED	CLOSED
						02	<a href="#">OLLOC</a>	\$4,444.44	OBLIGATED	OBLIGATED
						03	<a href="#">FO</a>	\$40,000.00	OBLIGATED	CLOSED
						04	<a href="#">FO</a>	\$67,000.00	OBLIGATED	OBLIGATED
						05	<a href="#">FO CL</a>	\$25,000.00	OBLIGATED	CLOSED

## GLS Farm Loan Application Package List Screen:

The Loan Type field has been expanded to show the new CL loan type: FO CL. Currently, the Loan Type is displayed "FO CL." However, CL is a separate loan type with a Fund Code of 30.

# GLS



[Help](#)

Primary Borrower ID	000000007	BASHFUL DWARF	
Co-Borrower ID			
Received Date	05/05/2009	Geographic State/County	50 000
PLAS Case Number	500000252242457	Obligation Loan Number	00
Loan Type	FO CONSERVATION	Source of Funds	1 NEW GUARANTEE
Fiscal Year	<input type="text"/> (Finance Office Only)		
PLAS Race Code	4	HISPANIC	
Agency Emp Rltshp	0	NO RELATIONSHIP	
Gender Code	4	MALE-OWNED ORGANIZATION	
Marital Status	0		
Veteran Code	0		
Type of Payment	2	ANNUAL	
Community Size			
Type of Assistance	Select	Percent of Guarantee	75
Term of Interest Asst	0	Submission Code	1 INITIAL
Loan Amount	120000.00	Approval Date	04/04/2010
Note Interest Rate	6.5000	Borrower Interest Rate	6.5000
Repayment Period	20	Income Category	0

## Guarantee Obligation Request Screen:

For FO Loans, CL TOAs have been added to the following fields:

- Loan Type
- Type of Assistance List

CL's TOAs for Guaranteed FO Loans are:

- 596 – Conservation Loan – Regular
- 597 – Conservation Loan – NBF- SDA- GEN
- 598 – Conservation Loan – NBF- SDA-ETH
- 599 – Conservation Loan – Priority - BF
- 634 – Conservation Loan – Priority - SDA
- 635 – Conservation Loan – Priority - O&S
- 636 – Conservation Loan – Priority HEL

# For More Information

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Please contact your State's designated CL program  
**Point of Contact**

A Fact Sheet and Press Release for the CL program  
is available at: [www.fsa.usda.gov](http://www.fsa.usda.gov)