



*Building Rural America*  
**National Association of Credit Specialists**  
of the  
**USDA – Farm Service Agency**  
Information Technology Committee

**THE INFORMATION TECHNOLOGY COMMITTEE MET AT THE SHERATON DOWNTOWN HOTEL IN SALT LAKE CITY, UTAH ON JUNE 22, 2011, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.**

**Resolution 1**

**CONCERN:** Currently the GLS system will not allow the linking of entity members until the loan is closed in GLS, which may result in liable parties not being associated with the loan resulting in numerous errors and complications.

**PROPOSED SOLUTION:** Allow the linkage of related borrowers at any point during the application process in GLS by adding the function “add/link liable parties” as an option in the drop-down box menu.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LMD.) *A Request For Automation* has been made to expand the application entry process to allow all liable parties to be added. It has been ranked as the number one Critical Project by the GLS SRB. When resources are available the project will be implemented.

**Committee Response:** **Currently there are no resources available to complete. Committee follow-up required.**

**Resolution 2**

**CONCERN:** Field offices routinely fax corrections that need to be made to borrower accounts to FLOO. Once FLOO has fixed the problem, the county office is not notified of the correction or completion of the problem case. Time and effort can be wasted by the county office in following-up on these matters to determine if they have been completed.

**PROPOSED SOLUTION:** Require a follow-up email from FLOO indicating corrections have been completed.

**NATIONAL OFFICE RESPONSE:** (Response was prepared by FLOO and emailed to NACS on 10/12/2011.) This was an issue that was identified in the FLOO Listening Session back in November 2010. In April 2011, FLOO started issuing completion letters for all work items

completed in FLOO. So when a work item is sent into FLOO for servicing, via ECM, the field should receive two email letters. One letter will be the Receipt of Work email. It notifies the field that FLOO got the work item and what technician it is assigned to. The second letter is sent to the field office once the work has been completed. Any instances where this process is not being followed the field office should contact Chief, Loan Servicing Group-I, Germaine Jones (314-679-6820) for states 01 to 32 and Chief, Farm Loan Servicing Group II, Deborah Stokes (314-679-6840) for states 33 to 64. The only caveat to this is if FLOO cannot identify what field office employee sent the work item into FLOO because they did not put their first and last name on the fax or the fax is not legible.

**Committee Response: This has been taken care of and if anyone isn't receiving confirmation of the work being assigned and/or being completed whoever is submitting the work needs to provide their full name and email address in order to receive confirmation. No follow-up needed by committee.**

### **Resolution 3**

**CONCERN:** DLS Special servicing workflow for Disaster Set-Aside (DSA) automatically sets the due date as the same date the request is received resulting in an alert date that is past due.

**PROPOSED SOLUTION:** Correct the workflow to indicate the processing time as allowed by 5-FLP.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LSPMD.) The DLS Routine Servicing Disaster Set-Aside workflow was created per the requirements we received from the field office task force that we worked with on routine loan servicing. The logic of having the warning reminder created immediately was due to the nature of that particular group of workflows and the number of possible workflows that could be active at the same time, they did not want the SI Other workflows to fall through the cracks if there wasn't a "Warning" icon to let the office know that there was something needing attention. We have been working on an enhancement to the Special Servicing process to include the tracking and processing of DSAs according to the timeframes allowed in 5-FLP, but do not have an ETA at this point due to other development projects being worked on for DLS. Due to budget constraints and other priorities, we will not be able to make any requested changes at this time.

**Committee Response: No changes to budget; therefore, can't be completed at this time. Committee follow-up required.**

### **Resolution 4**

**CONCERN:** The FBP only provides for a Categorical Exclusion Environmental Review and does not indicate the type of review completed if other than CatEx anywhere in the system including the credit presentation. This can lead to confusion about the level of review that was completed.

**PROPOSED SOLUTION:** Add a section to the credit presentation to indicate the level of environmental review completed. These check boxes should include the ability to check multiple boxes, such as: CatEx, Modified Class I, Class I, class II, FSA 851 and FEMA 81-93.

**NATIONAL OFFICE RESPONSE:** (Response prepared by PDEED.) The level of environmental review completed for each loan application is currently tracked in the DLS Loan Making Checklist, which is the official system of record. Adding the same information to the FBP credit presentation would be a duplication of work for the loan official. For this reason we do not agree with your proposed resolution.

**Committee Response: No follow-up needed.**

### **Resolution 5**

**CONCERN:** GLS assigns a lender ID branch number for lenders actively involved in its guaranteed loan programs which may involve hundreds of branch locations, some utilizing FSA programs and others RD programs. If a lender's *eAuth ID* is assigned the role of "FSA Branch Administrator", then only one branch number can be assigned to that *ID*; however, that person may have responsibility for multiple branches for the lender. In order to access multiple lender branches, the person must be assigned the role of "FSA Lender Administrator" and then will have access to all of the lender's branches, which may cause confusion during the required reporting periods.

**PROPOSED SOLUTION:** Update GLS to allow a lender with a role of "FSA Branch Administrator" to be tied to multiple branches for that lender.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LMD.) The functionality that allows a user to be attached to (or associated with) selected branches was part of the Application Authorization Security Management (AASM) project. FSA will work with RD to implement tying multiple branches to the role of "FSA Branch Administrator".

**Committee Response: They have not been able to implement due to budget. Committee follow-up required.**

### **Resolution 6**

**CONCERN:** SCIMS will only allow a name that contains multiple capital letters such as "McName" to be input with either a space after the "Mc" and then a capital letter, i.e. "Mc Name". Or, capitalize the "M" with all other letters in lower case, i.e. "Mcname". In addition, names that contain other symbols, such as "O'Name" or "O-Name", cannot be entered into SCIMS containing these special characters. Forms that pull data from SCIMS may be pre-filled with names that are not considered to be "legal".

**PROPOSED SOLUTION:** Modify SCIMS to allow names with more than one capital letter and special characters to be entered correctly.

**NATIONAL OFFICE RESPONSE:** (Response to be prepared by ITSD staff.) DAFLP has forwarded this request to FCAO who has asked the SCIMS IT staff to respond.

**Committee Response: No follow-up needed.**

### **Resolution 7**

**CONCERN:** Preparing legal documents for loan making and servicing is complex and time consuming. Many data entry errors are likely with all information being manually entered.

**PROPOSED SOLUTION:** Create a system similar to the “Data Filled Forms Option” for DLS that is currently available in GLS.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LMD and LSPMD.) While we certainly understand your concern, we are unable to accommodate your request. A few years back, the decision was made to not go with the use of pre-filled data forms in DLS because of the difficulty and expense to maintain this given the frequency of changes that are made to handbooks and forms. Also, with the shrinking IT budgets and the multitude of IT initiatives currently pending, it would not be possible to consider this request anytime in the foreseeable future.

**Committee Response: No follow-up needed.**

### **Resolution 8**

**CONCERN:** There is no place in DLS to Track FSA’s security interest in chattels when assignments are obtained on crop insurance, government payments, and products such as milk or poultry. Manual tracking systems are currently being used to ensure that assignments are obtained as required which vary from office to office and state to state and are difficult to maintain and review.

**PROPOSED SOLUTION:** Add a workflow item under the borrower SI tab to track assignments.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LSPMD.) This would be a good candidate for the use of custom Office Management reminders that can be created at the borrower and/or workflow specific level. If STO standardizes reminder language within their state, they can use these custom reminders for numerous tracking and follow-up on items of this nature. A report on the custom reminders from the DLS Reports can also be pulled.

**Committee Response: There are no funds to implement at this time; however, a solution is in the works. Committee follow-up required. They suggest using the customer reminders section until funding is available to implement a solution. Committee follow-up required.**

### **Resolution 9**

**CONCERN:** When doing cash receipts in NRRS the customer's full ID is required to start the receipt. Often the employee must leave their work station and pull the customers file to get the ID. This is time consuming when many receipts are being collected in one day. NRRS does not verify the name of the customer on the receipt for FLP collections; it just verifies that the ID number is valid (as it exists in SCIMS).

**PROPOSED SOLUTION:** When initiating a new receipt in NRRS, include a search function wherein the customer can be located by searching by either the last name or last four of their ID number. Once selected the borrower's information would be pre-filled on the customer receipt greatly reducing time and errors.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LSPMD.) NRRS does populate the name associated with the ID number that is input. The employee is able to get the full ID number from DLS without having to leave their work station and pull the borrower case file. When a payment is received the county office should check DLS prior to applying the payment to ensure that the payment received will be applied to the correct loan. We can write a request for this enhancement and see what the IT staff can provide for FLP.

**Committee Response: A follow-up email has been sent to Todd Burke, ITSD, for further explanation as they are working on implementing something at this time. See attached information regarding NRRS release expected the week of March 5<sup>th</sup>. At this time it appears this release will cover the concern therefore no further follow-up needed at this time.**

### **Resolution 10**

**CONCERN:** Completing credit presentations for subsequent loan making/servicing actions can be unnecessarily time consuming when their or few changes.

**PROPOSED SOLUTION:** Allow credit presentations to be duplicated and updated as needed.

**NATIONAL OFFICE RESPONSE:** (Response prepared by PDEED.) The credit presentation is the primary loan decision document. We understand that having to enter new information for each credit presentation can be time consuming. However we do not concur with this recommendation as we believe it would increase the potential for errors on the credit presentation because of information not being properly reviewed and updated after duplication.

**Committee Response: National Office doesn't want to allow the credit presentation to be duplicated because there are certain items that need to be addressed for each loan and they feel that if it is allowed to be duplicated enough thought won't go into completing this information or it won't even be looked at. It was also discussed about having an abbreviated credit presentation for when a producer gets additional funding within a year. The national office is still working on the micro-loan program which may be able to assist with this issue. No follow-up needed.**

## **Resolution 11**

**CONCERN:** Prior lien holders are not identified on the balance sheet/loan schedule; therefore, when the collateral analysis is completed information may need to be manually altered to ensure the correct values are used in the analysis.

**PROPOSED SOLUTION:** In the FBP, add the ability to indicate a prior lien holder on the balance sheet for specific items of security and have this information flow over to the collateral analysis.

**NATIONAL OFFICE RESPONSE:** (Response prepared by PDEED.) Your proposal to have specific lines of security, which have been identified as having a prior lien, flow separately from the Balance Sheet schedule to the collateral analysis would be too cost prohibitive to implement and we do not concur.

Currently loan officials can identify Prior Lien holders on the Balance Sheet schedules by adding information to the "Description" field in the line entry or by documenting on the comment pads. The prior lien information can then be easily viewed by the loan official to ensure that the correct values are being used when building the collateral analysis.

**Committee Response: No follow-up needed.**

## **Resolution 12**

**CONCERN:** In cases of joint financing, when you can use an interest rate of less than 5% currently DLM doesn't allow it to be coded as joint financing.

**PROPOSED SOLUTION:** Modify DLM to allow coding as joint financing when using an interest rate of less than 5%.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LMD.) The interest rate for joint financing (participation) loans was set at 5 percent in 1997, at OMB direction. Since then, interest rates have declined, however the joint financing rate has not, resulting in a disincentive to make participation loans. In order to get an interest rate lower than 5 percent, the type of assistance (TOA) on the obligation/loan must be changed to a regular or regular beginning farmer direct FO (current rate 4.25 percent) and with the change comes the new TOA name. That is why DLS will not allow for the name change to joint financing (participation).

We understand your concern, however rather than making it easier to change the codes, we will attempt to lower the joint financing (participation) loan rate to track with the direct FO rate. This would eliminate the need to change the codes after obligation.

**Committee Response: No follow-up needed.**

### **Resolution 13**

**CONCERN:** Currently GLS takes you out to print forms for guaranteed loan closing form.

**PROPOSED SOLUTION:** Add the Guaranteed Loan Closing Report to GLS as a data filled form.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LMD.) We agree with this request and a *Request For Automation* will be prepared and submitted.

**Committee Response: This has been approved to be completed however no resources are available to complete at this time. Committee follow-up required.**

### **Resolution 14**

**CONCERN:** General eligibility requirements include “No Agency Loss”. It can be difficult to make this determination when multiple years have passed since a loss was incurred.

**PROPOSED SOLUTION:** The determination of eligibility for this requirement should be made when the loss claim is paid. FSA Loan View should be revised to show the loan status to “terminated – loss paid” when applicable.

**NATIONAL OFFICE RESPONSE:** (Response prepared by LSPMD.) GLS does display the status of “terminated-loss claim” on the GLS Loan List Screen and the FSA Loan View Screen per loan. The user has to scroll down on the FSA Loan View screen to the Loss Information section to determine if the loss claim has been paid or not. At this time we are not able to do any modifications to GLS until the CLP project is completed.

**Committee Response: No follow-up at this point.**

### **Resolution 15**

**CONCERN:** The applicant’s personal debts are entered on the Balance Sheet for each debt. All personal debts for the Cash Flow have to be re-entered under Owner Withdrawal. This is time-consuming and creates a possibility of input errors.

**PROPOSED SOLUTION:** Program the Farm Business Plan so that when the personal debts are entered in the Balance Sheet that they automatically also pre-fill the Cash Flow, Owner Withdrawal, eliminating duplicate entries and possibility of errors.

**NATIONAL OFFICE RESPONSE:** (Response prepared by PDEED.) We agree and our plan was to implement the requested enhancement in the FBP during FY2011, however due to budget constraints we were unable to implement as planned. We will look at implementing the enhancement in FY2012, subject to budget constraints.

**Committee Response:** There is a new version of FBP set to be released in June 2011. The changes in this version that the user will see include:

**Not having to click save as much- a lot of things will save automatically.**

**Some cells will be able to complete calculations.**

**Changes forthcoming in FY 2013- Having the personal debts flow from the balance sheet to the I&E under owner withdrawals.**

## 2010 Carry-over resolutions

### Resolution 13

#### CONCERN:

The 540 Report is a very good tool to manage our portfolio; however it does not provide sub-totals and grand totals for each section and columns.

#### PROPOSED SOLUTION:

Add totals to the 540 report as follows: - Subtotal the Interest, Principal, and Payment Status columns for each area of the 540 report such as "Borrowers with Loans 90 days or more past due", B's with loans less than 90 days past due, Require Attention, Ahead or on Schedule. - Add a total loan on the last page of the 540 report to show totals for Interest, Principal, and Payment Status columns to include all borrowers both current, ahead, behind, etc.

**NATIONAL OFFICE RESPONSE:** To be addressed by OCIO/ITSD/ADC/FCAO

N.O. intends to have RC540 off TRMS and converted to Hyperion by end of FY11. This requested change will be included in the new format for the RC540 in Hyperion.

**COMMITTEE RESPONSE:** The 540 report is currently in testing. When it comes out it will do away with TRMS. Also you will have the option to be able to download the report into Excel.

### Resolution 19

#### CONCERN:

The DLM application report does not total the dollars approved which would be very useful for county offices.

#### PROPOSED SOLUTION:

Modify the DLM application report to provide the amount approved by loan type and by county.

#### NATIONAL OFFICE RESPONSE:

All the Loan Making (Jasper) reports will be reprogrammed to become Hyperion reports. If possible, we will adopt this proposal when the reports are reprogrammed.

**COMMITTEE RESPONSE:** First on their list is to get all reports moved. Once all reports are moved over then they will begin to add enhancements.

### Resolution 23

#### CONCERN:

The same checklist is used for all loans in DLM; however, youth loans have very few applicable items.

#### PROPOSED SOLUTION:

When the application is for a youth loan, have all non-applicable items default to NA.

#### NATIONAL OFFICE RESPONSE:

We agree and will look into making this change based on budget and priority.

**COMMITTEE RESPONSE:** They will look at this again once funding is available to complete.

### **Resolution 33**

#### **CONCERN:**

The new FLP Loan Application Package (FSA 2001 FO/OL) is now available on the FSA Employees website; however, it is not available to the public. This means that an applicant would still need to search for each form individually.

#### **PROPOSED SOLUTION:**

Post the FLP Loan Application Package (FSA 2001 FO/OL) on the FSA Public website so that an applicant can easily access all the required forms.

#### **NATIONAL OFFICE RESPONSE:**

The national office will pursue the development of loan making application packages to be made available on the e-gov website. However, several related issues, such as acceptance of electronic signatures and multiple signature capabilities within e-forms feature on the public website, must be addressed prior to releasing application packages. FSA must work with RD and NRCS in resolving e-forms issues.

Note: Direct loan servicing application packages will not be made available on the e-gov website. FSA has to comply with statutory provision at 7 U.S.C. 1981d for providing borrowers with notice explaining loan servicing options.

**COMMITTEE RESPONSE: This is set to come out to the public. It will be released through E-gov. Currently it looks to be several months before it will be available.**

### **2009 Carry-over resolution**

#### **Resolution 8**

**Concern:** Annually the National Office requests information on how many Class I, Modified Class I, and Class II Environmental Assessments were completed for the fiscal year. The information is requested through the State Environmental Coordinator who must request the information from the County Office. At this time there is no electronic way of collecting the information so it must be completed manually.

**Solution:** The Loan Making Checklist in LM includes information when the following Environmental forms are completed: Form 1940-22 "Environmental Checklist for Categorical Exclusions." Form 1940-21 Class I assessment. Form 1940 - Class II assessment. Document contact with SHPO. Document contact FWS as applicable. FSA 851 "Environmental Risk Survey Form." I recommend that an environmental report be created in LM and in LS if the same information is in DLS. The report should be able to compile the information on the County, State and National level. With this electronic report manual collecting of this information will be eliminated. The State Environmental Coordinator and National Office Staff will be capable of pulling the information at any time as needs arise.

**ITSD Response:** A report providing this information as already been included as a priority for development in DLS. We hope to have a report of this information available for field offices sometime in FY 2010.

**Committee Response: They are still working on this issue. If not completed by June committee will determine whether to follow-up further.**

**Addition IT updated provided during call:**

**DLM Updates:**

- **Admin function to be expanded in field to allow work on Borrower training and obligation screen.**

**DLS Updates**

- **Debt restructure transactions will be moved to DLS -special servicing, so that you do not have to go out to ADPS to complete any DLS transactions.**
- **Customer history will be moved into DLS and out of ADPS.**

**FSA 2040 (1962-1):**

- **Proposed rule with OGC, which may be cleared in next few days; after which, the proposal would be published for comment and then go to final clearance.**

**They are working on getting as many reports as possible converted to Oracle to reduce the reports mailed by FLOO. The plan to use e-Fiche has been determined to not be a viable option.**

**Chris Beyerhelm: With the current budget situation FSA's goal is to complete the current projects that are being worked on before starting others.**