UNNUMBERED LETTERS ISSUED FOR THE MONTH OF FEBRUARY 2006

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02/13/06	FedTraveler.com Personal Identification Numbers	RD Employees
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02/16/06	Bank of American Fraudulent E-Mail	RD Employees
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02/27/06	Correction of Borrower Addresses in the Guaranteed Loan System (Compliance with GAO-05-288R)	S/D
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February 3, 2006

SUBJECT: Faith-Based and Community Initiatives Teleconference Notes

TO: Rural Development State Directors

ATTN: Faith-Based and Community Initiatives Coordinators and Alternates
Administrative Program Directors

As per discussion during the Faith-Based and Community Initiatives (FBCI) teleconference held Tuesday, January 10, 2006, attached are the notes. We thank everyone who participated and hope that you found the session beneficial. Our next teleconference is scheduled for April 2006 and a date will be announced. If you would like specific information covered regarding the FBCI data collection, reports, public outreach, or have questions that you would like addressed, please contact Rhonda Brown, Rural Development FBCI Coordinator, at (202) 692-0298 or rhonda.brown@wdc.usda.gov or Jacqueline Jackson, Rural Development FBCI Assistant Coordinator, at (202) 692-0209 or jacqueline.jackson@wdc.usda.gov, by March 31, 2006.

(Signed by Sharon Randolph) for

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

Attachment

EXPIRATION DATE:
April 30, 2006

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 2/3/06 at 8:09AM by the Office of the Deputy Administrator for Operations and Management. State Directors should notify other personnel as appropriate.

FBCI Teleconference – Tuesday, January 10, 2006
3:00PM – 4:30PM

NOTES:

Opening Remarks – Sherie Hinton Henry, Deputy Administrator for Operations and Management, unable to participate (Rhonda Brown, RD FBCI Coordinator acted as monitor)

Roll Call (absent- CO, IA, and NV)

► **FBCI Reporting System:**

FBCI FY 2005 Final Reports have been emailed to all State Directors, FBCI, Coordinator/Alternates, and N/O Officials. Please share the reports with all program staff. The reports provide statistics on areas where we are doing well and where we need improvement in the 12 programs under the FBCI.

<u>Data Entry</u>: {REPORT ALL LOANS and GRANTS CLOSED in the 11 PROGRAMS THE FIELD IS REPONSIBLE FOR; the 12th program-Distance Learning and Telemedicine is input by N/O Utilities Program)

Due dates for FBCI reporting are posted on the FBCI Report system message board. Additional messages will be posted regarding teleconferences, public outreach reporting, etc. We would encourage you all to check the message board weekly.

After states have completed monthly data entry, reports should be printed and shared with the State Director and program staff. This ensures accurate information and reporting. Please review the following areas for data accuracy prior to closing of the report: Spelling, capitalization, DUNS numbers-they are nine digits, no dashes, comma's or spaces.

<u>Corrections to the System</u>:

The system is locked to users at the end of the reporting period and corrections will be the N/O FBCI staff only. Please forward any corrections needed via email.

DUNS Number- is a required OMB data entry.

<u>Success Stories: (Stories of Life/Lives Transformed</u>)

Please use as guides the sample stories emailed on December 22, 2005, to all FBCI Coordinators/Alternates.

Remember:

Stories should not be submitted until they have been reviewed and approved by the appropriate Program Director, PIC, and State Director.

All stories must meet the criteria outlined by the Department FBCI:

1) Vitals about the organization (history, contacts, how many it serves, brief description of entity/service provided, etc.)

2) A reference to how the program is connected to the FBCI and how it has benefited from that connection.

3) A narrative or personal story of life/lives transformed by the program as a result of the FBCI/USDA assistance. If applicable, the narrative should contain a description of the scope of the financial assistance activity and how many people it is helping. Story/comments from individual, public official, project manager, etc.

► **Public Outreach:**

Reporting Requirements:

► **Due by the 10th of the month following reporting month.**
Example: Report for January is due by February 10th.

► **Please use the newly revised fillable pdf. (need Adobe 6.0) report form emailed and also available on the FBCI Intranet site. DO NOT CHANGE THE FORM. The new form requires selection of one "Type of Activity" and selection of "Participant Involvement," select all that apply. Instructions on completing the form are available on the RD intranet. We request the fillable form be completed and emailed to: Rhonda Brown, cc: Jacqueline Jackson.**

RD FBCI Web site-Events Calendar:

Please forward all FBCI meeting/technical assistance workshop information for your state so it can be posted.

COMMUNICATION/OUTREACH PLAN:

We have provided comments to each state regarding the FY 2006 Communication/Outreach Plan. Please feel free to contact us if you have any questions on the FBCI portion of the plan. All employees should have a copy of the plan to ensure its success. Flag your calendar for July 2006, to meet with the PIC regarding the FY 2007 Plan and any FBCI updates that may be needed.

► **Questions and Answers**

Q. MFH Staff has advised the FBCI State Coord. that DUNS numbers are not required for RRH Loans?

A. This is in conflict with OMB FBCI reporting requirements. We will research and discuss with the Department. Answer will be provided to State Directors, FBCI Coordinator/Alternate and Program Staff.

Q. FBCI Public Outreach Form-error sited in section 8B, if Newspaper is checked, it automatically checks TV.

A. The form has been corrected and is posted on the RD- FBCI intranet site.

Q. Has there been any resolution to the problem experienced by some states getting FBCI applicants through the regional OGC review process?

A. All decisions regarding regional OGC opinions where there is an issue/denial on a faith-based applicant will be made by the OGC at headquarters. CF issues are submitted through Chad Parker, CF Div. N/O, for referral to OGC headquarters.

► **Closing Remarks - We will continue to hold FBCI teleconferences on a quarterly basis. As always, we encourage you to submit any questions, concerns, helpful hints that you would like covered during the next teleconference.**

Future Teleconference Dates:

April 2006-date to be determined
August 15, 2006

PLEASE REFER BACK TO THE EXAMPLES SENT OUT 12/22/05 WHEN PUTTING TOGETHER SUCCESS STORIES. Check the FBCI Web Based Report System Message Board Weekly. FBCI Unnumbered letters are posted to the RD Regulations website.

February 6, 2006

SUBJECT: Approval of State Director Travel Voucher and Leave

TO: Rural Development State Directors

ATTN: Administrative Program Directors
Human Resources Managers

This memorandum is in response to numerous questions received regarding approval of leave, Travel Vouchers and Time and Attendance (T&A) Reports for State Directors.

The authority to review and approve the State Director's leave for 8 hours or less, Travel Vouchers, and T&A Reports is hereby delegated to the Administrative Program Director in each State Office. Leave requests over 8 hours should be submitted to the Under Secretary's office for prior approval on Form SF-71, "Application for Leave", which can be found at http://www.opm.gov/forms/pdf_fill/opm71.pdf . This duty is not to be re-delegated.

Completed Travel Vouchers (form AD-616) should always be approved by the Special Approving Official (SAO) and the Administrative Program Director; if the Administrative Program Director is the SAO then only the Administrative Program Director's approval is necessary prior to submitting for reimbursement. A self-paced training module is available at: www.gsa.gov/aopctraveltraining that will provide Administrative Program Directors with the necessary tools and resources to be successful in their review of travel vouchers.

The T&A Report completed at the end of each pay period should be reviewed and approved by the Administrative Program Director after it has been reviewed and signed by the State Director.

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Administrative/Other Programs

If you have any questions or concerns about leave or T&As, please contact Norma Valdes, Human Resources Specialist at (202) 692-0198 or via e-mail at norma.valdes@wdc.usda.gov. For questions about travel, please contact one of the Travel Unit staff: Veronica Carroll, (202) 692-0229, Irene Wofford, (202) 692-0030, or Tony Pearson, (202) 692-0227. You may also e-mail the Travel Unit mailbox at: ssd.travel@wdc.usda.gov.

(Signed by Allan Johnson)

ALLAN JOHNSON
Deputy Under Secretary
Rural Development

Sent by electronic mail on February 8, 2006 at 2:45 pm by Human Resources. State Directors should advise other personnel as appropriate.

February 13, 2006

SUBJECT: FedTraveler.com Personal Identification Numbers

TO: All Rural Development Employees

Employees may experience problems with refreshing their FedTraveler.com Personal Identification Number (PIN). The Office of the Chief Financial Officer has been advised by Electronic Data Systems that when refreshing their PIN, employees will receive an e-mail with a reference to login to www.zegato.com. This link is invalid and should not be used. Employees should login to www.fedtraveler.com to refresh their PIN and access the travel system.

This problem is in the process of being resolved. If employees have any further issues with their PIN, please submit an Issue Response Form (IRF) for assistance. IRFs may be obtained at http://www.nfc.usda.gov/corporate/travelbridge.htm. The completed form should be sent to the Issue Response Team mailbox at IRT@eds.com.

If you have any questions, please contact one of the Travel Unit staff: Veronica Carroll, (202) 692-0229, Irene Wofford, (202) 692-0030, or Tony Pearson, (202) 692-0227. You may also e-mail the Travel Unit mailbox at: ssd.travel@wdc.usda.gov.

(Signed by Sherie Hinton Henry)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 02/15/206 at 12:15 p.m. by SSD.

February 13, 2005

SUBJECT: Interest Rate Changes for Housing Programs and Credit Sales (Nonprogram)

TO: Rural Development State Directors, Rural Development Managers, and Area Directors

ATTN: Rural Housing Program Director

The following interest rates, effective March 1, 2006, are changed as follows:

Loan Type	**Existing Rate**	**New Rate**
ALL LOAN TYPES		
Treasury Judgment Rate	4.360%	4.500%

The new rate shown above is as of the week ending January 27, 2006. The actual judgment rate that will be used will be the rate for the calendar week proceeding the date the defendant becomes liable for interest. This rate may be found by going to the Federal Reserve web site for the weekly average 1-year Constant Maturity Treasury yield (www.federalreserve.gov/releases/h15/data/wf/tcm1y.txt).

RURAL HOUSING LOANS		
Rural Housing (RH) 502		
Low or Moderate	5.750	5.750

EXPIRATION DATE:
March 31, 2006

FILING INSTRUCTIONS:
Administrative/Other Programs

Single Family Housing (SFH) Nonprogram	6.250	6.250
Rural Housing Site (RH-524), Non-Self-Help	5.750	5.750
Rural Rental Housing and Rural Cooperative Housing	5.750	5.750

Please notify appropriate personnel of these rates.

(Signed by Russell T. Davis)

RUSSELL T. DAVIS
Administrator
Housing & Community Facilities Programs

Sent by Electronic Mail on _2/16/06 at 9:20 a.m. by PAD.

February 16, 2006

SUBJECT: Bank of America Fraudulent E-Mail

TO: All Rural Development Employees

The Office of the Chief Financial Officer (OCFO) was recently notified that employees are receiving fraudulent e-mails advising them that their Bank of America (BOA) account may have been accessed by an unauthorized third party. The e-mail reads:

Bank of America Higher Standards

Your Online Banking is Blocked

We recently reviewed your account, and suspect that your Bank of America account may have been accessed by an unauthorized third party. Protecting the security of your account is our primary concern. Therefore, as a preventative measure, we have temporarily limited access to sensitive account features.

To restore your account access, we need you to confirm your identity, to do so we need you to follow the link below and proceed to confirm your information:

https://www.bankofamerica.com/cgi-bin/imcpprd. dll/Ctrl.jsp?BV_UseBVCookie=yes

Tank you for your patience as we work together to protect your account.

Sincerely,
Bank of America Customer Service

Important
Please update your records on or before 48 hours, a failure to update your records will result in a temporal hold on your funds.

Bank of America, N.A. Member FDIC. Equal Housing Lender
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EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Administrative/Other Programs

BOA has advised that the e-mail is fraudulent and they are in the process of shutting down the fraudulent site. If you think you have submitted information to the fraudulent site, please contact BOA Customer Service immediately at (800) 472-1424. You are encouraged to forward suspicious e-mails to abuse@bankofamerica.com, and then delete the e-mail. Please be advised that Bank of America does not request this type of information via e-mail.

If you have any questions, please contact one of the Travel Unit staff: Veronica Carroll, (202) 692-0229, Irene Wofford, (202) 692-0030, or Tony Pearson, (202) 692-0227. You may also e-mail the Travel Unit mailbox at: ssd.travel@wdc.usda.gov.

(Signed by Sherie Hinton Henry)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

Sent via electronic mail on 02/21/2006 at 10:15 a.m. by SSD.

February 16, 2006

SUBJECT: Expansion of Eligibility for Rural Economic Development Loan and Grant Program and Access to Eligibility Information

TO: Rural Development, State Directors

ATTN: Business Program Directors

The intent of this Unnumbered Letter (UL) is to inform the field office staff of a statutory change in the applicant eligibility requirements under the Rural Economic Development Loan and Grant (REDLG) program.

Public Law 109-97 expands the eligibility requirements under the REDLG program.
An organization is eligible to apply for REDLG funding if it can be described as:

1. any former Rural Utilities Service borrower that has repaid or prepaid an insured, direct, or guaranteed loan under the Rural Electrification Act (Act);

2. any not-for-profit utility that is eligible to receive an insured or direct loan under such Act; or

3. any borrower currently in debt under such Act.

Organizations that are "eligible to receive an insured or direct loan" are identified by the Act as: corporations, states, territories, and subdivisions and agencies thereof, municipalities, people's utility districts, and cooperative, nonprofit, limited-dividend, or mutual association that provide retail or power supply or telephone service needs in rural areas.

Questions regarding the eligibility of an organization should be directed to State General Field Representatives.

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Community/Business Programs

If you have any questions regarding this UL please contact Todd Hubbell, Loan Specialist, Specialty Lenders Division, Processing Branch, at (202) 720-1400.

(Signed by Jackie J. Gleason)

JACKIE J. GLEASON
Acting Administrator
Business and Cooperative Programs

February 17, 2006

SUBJECT: Business and Industry Guaranteed Loan Program
Moody's Financial Analyst Software Upgrade

TO: State Directors, Rural Development

ATTN: Business Programs Directors
Information Resources Managers

The Agency is distributing an upgrade to the Moody's Financial Analyst (MFA) software, which will be MFA Version 5.0 (MFA V5). Revised instructions for installation and configuration are included in the compact disc (CD) being forwarded to the Information Resource Managers (IRM). The following files can be accessed from the CD to assist in the installation process:

1. Financial Analyst Administrator Guide which provides program application, parameters, and database information.
2. Install Guide Access details the process to install the application.
3. What's New Moody's KMV Financial Analyst V5.0 discusses the new features of MFA V5.
4. Minimum Hardware and Software Requirements.

The Financial Analyst Administrator Guide includes the process to enter the RiskCalc User ID and Password into Moody's Administrator. This will allow the user to run the RiskCalc program. The guide will instruct your IRM of the steps to install the User ID and Password. You will need to go to Moody's Administrator by clicking on Start, Program Files, Moody's Financial Analyst, and then Moody's Administrator. You will need to enter the password "admin".

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Community/Business Programs

When in Moody's Administrator, select File, and then select RiskCalc User ID and Password. When the dialog box appears, enter the User ID and Password noted below.

Organization RiskCalc User ID: usdarural
Organization RiskCalc Password: solution (the password is case sensitive)

The Moody's RiskCalc Web site can offer additional information concerning research and models: http://riskcalc.moodysrms.com/us/research. You should run the RiskCalc Report to analyze financial statement data and produce default probability predictions.

In addition, the following are suggested reports to submit to the National Office with loan processing and servicing requests. State Loan Committees should consider including the same for the Committee review and decisionmaking process.

Financial Section on Print Menu:

1. Detailed Balance Sheet - Actual and Percent
2. Detailed Income Statement - Actual and Percent
3. Detailed Ratios
4. Detailed Reconciliations
5. Detailed UCA Cashflow
6. Quick Projection Variables

Consultant Section of Print Menu:

1. Quick Call Summary
2. Focus Questions Report
3. Financial Performance Analysis
4. Financial Statement Alerts

Peer Comparison Section of Print Menu:

1. Ratios
2. Comparison of Industry Values

Questions concerning the program should be addressed to:

1. Moody's Support Line:

Telephone	1-866-995-9659
Fax	1-574-245-7670
Email	techsupport@MKMV.com
Web site	http://support.MoodysKMV.com/ecustomer

Access to certain areas of the support site requires a user ID and password. We suggest each user request their own ID and password directly from the site.

2. National Office B&I Loan Processing Division:

Chuck Angelucci	(202) 690-0309	charles.angelucci@wdc.usda.gov
Bill Smith	(202) 205-0903	william.smith@wdc.usda.gov

After installation of MFA V5, back up the existing FAMASPeerData.mdb file in the C:\Program Files\Moodys Financial Analyst\Databases folder by renaming it FAMASPeerData2003.mdb. To obtain the RMA database for the 2004 Upgrade for MFA V5, you will need to access the following:

1. Support Web site at http://support.MoodysKMV.com/ecustomer.
2. Browse the Public Knowledge Base.
3. Search Knowledge Base – enter key word MFA V5 2004 RMA Database.
4. Select MFA V5 2004 RMA Database.
5. Download, open, and print the 2004 RMA Release Notes and Download Instructions (MFA).
6. Download and open MFA V5 2004 RMA Database Upgrade. For security reasons, we suggest the IRM download the upgrade as a zip file. The Download Instructions for the MS Access database platform are as follows:

    a. The file appears in the winzip program.
    b. Highlight file name FAMASPeerData.mdb.
    c. Select Extract.
    d. Locate the Financial Analyst application folder, typically C:\Program Files\Moodys Financial Analyst (i.e., the location of the Analyst.exe file).
    e. Select the Databases folder under the Financial Analyst application folder.
    f. Extract file.

g. The zip file requires the password RMAMKMV2004 and is case sensitive.
h. Close Winzip. Open Windows Explorer. Locate the Financial Analyst application folder, C:\Program Files\Moodys Financial Analyst.
i. The winzip program will create a new subfile in Databases called Access and place the FAMASPeerData.mdb in same. You will need to transfer the FAMASPeerData.mdb from the subfile Access to the Databases file to enable the program to read the database file. Copy the new FAMASPeerData.mdb file to the Databases folder. (Make sure you have backed up the old FAMASPeerData.mdb file by renaming it FAMASPeerData2003.mdb.)

The MFA V5 2004 RMA Database contains industry information based on the North American Industry Classification System (NAICS) information. When using the Moody's program, under Customer Information, you will input the Industry Classification as NAICS and the appropriate Industry code, and click "ok". The resulting action will update the peer selection criteria. The MFA V5 2004 RMA Database does not support Standard Industrial Classification (SIC) codes, which is the basis for the RMA 2003 database. We recommend that all future analyses use the NAICS code and MFA V5 2004 RMA Database.

We have renewed our maintenance and RiskCalc contract with Moody's for a 1-year period. However, due to administrative funding constraints, we were only able to support 195 licenses as opposed to the 475 licenses we previously had. The National Office has reviewed the use of licenses that each State Office recently reported to Chuck Angelucci. Unfortunately, we had to limit the number of licenses for each State Office. Please refer to Attachment B. Each State Office must retain at least one license, but if your State Office would like to voluntarily surrender some of its licenses, please inform Mr. Angelucci by e-mail at charles.angelucci@wdc.usda.gov. If additional licenses are surrendered, we may be able to accommodate a limited number of requests for licenses. We also request that you contact Mr. Angelucci with the names of the licensees corresponding to the attached chart. The licenses are specific to individual licensees, which understandably create problems in the event of staff turnover.

Use of the software is no longer considered mandatory for all Business and Industry (B&I) Guaranteed Loan Program processing and servicing actions. If Moody's is included with the submission to the National Office, it will expedite the processing of your request. When included, please submit the spreadsheets file via e-mail to Fred Kieferle, fred.kieferle@wdc.usda.gov, for loan processing and David Lewis, david.lewis@wdc.usda.gov, for loan servicing (see Attachment A for instructions) in addition to mailing the loan docket, analysis, and recommendation for all B&I processing and servicing requests submitted to the National Office.

Please contact your State IRM to install the Moody's software on the licensees’ computers. Copies of the CD may be made to help facilitate installation of the software, but use of the software is person specific.

If you have any questions, please contact the B&I Division at (202) 690-4103.

(Signed by Jackie J. Gleason)

JACKIE J. GLEASON
Acting Administrator
Business and Cooperative Programs

Attachments

Attachment A

Sending Data Files Via E-mail

To Send A File:

1. Start with the Moody's Financial Analyst Training Manual Version 4, Section 8, "Adding a Local Customer Database", page 159. It is suggested to create a new database, i.e., Create, step number 5. The Moody's program will use the name "LocalSend". The database is created in the Moody's Financial Analyst Program. When selecting a path, (see number 6 on page 160), it is suggested to create a new folder for files sent to the National Office, to keep them separate from other databases.

   Remember to write down the path name where you added the local customer database, i.e. C:\ProgramFiles\MoodysFinancialAnalyst\Databases\Your Folder Name\Customer Database Name. A suggestion is to use the actual customer name, a truncated version. You will need the path when using the WinZip Program.

2. Proceed to "Copying a Customer", on page 161 of the Training Manual. You will need to select the database, i.e., LocalSend, and copy the customer to that database.

3. Open the WinZip program and Select "New". You will need to create the Zip file. The zip file can be created in C:\Temp or some other folder. You can use the customer name to identify the Zip file. Once you hit OK, a screen will appear prompting you to add from a folder. Locate the file based on the path identified during the "Add a Local Database" process, number 1 above. Select the customer database, and hit add. You cannot have the file open in the Moody's program and create the Zip file at the same time.

To E-mail the Zip file, open your e-mail program, locate the zip file, and attach the zip file to the message.

To Receive a File:

1. When a zip file has been received via e-mail, save the zip attachment to, i.e., C:\Temp or some other folder. Open the WinZip program, selecting the Open icon, locate the zip file based on the saved location, and open the archive file. Thereafter, select Extract, and identify the location to extract to. The file can be placed in the same folder noted in the Training Manual, page 160, number 6, and identified under number 1 of "To Send a File".

2. To receive the database into the Moody's program, follow the instructions in the Training Manual, pages 164 - 166, "Receiving Data". It is suggested the name of

the database identified in step 10, on page 164, be titled Receive. The Moody's program will identify it as LocalReceive.

3. Once completed, access the Moody's program, selecting File/Open. The open customer dialog box will be displayed. Select the Customer Database using the drop down arrow. The LocalReceive database should be displayed. Contained under customer names will be the database received and stored using the "Receiving Data" process. Clicking on OK will open the database in the Moody's Program.

4. Once the local database has been established, the customer data can be copied or moved to another database, i.e., the Default Access Database. The user can also continue to open the customer database, i.e., LocalReceive.

Attachment B

Number of Licenses per State Office

STATE	REVISED # LICENSEES
Alabama	4
Alaska	1
Arizona	2
Arkansas	3
California	1
Colorado	4
Delaware/MD	1
Florida/VI	4
Georgia	5
Hawaii/WPT	4
Idaho	4
Illinois	5
Indiana	3
Iowa	4
Kansas	4
Kentucky	4
Louisiana	4
Maine	3
Massachusetts/CT/RI	4
Michigan	5
Minnesota	1
Mississippi	5
Missouri	4
Montana	4
Nebraska	4
Nevada	4
New Jersey	5
New Mexico	5
New York	4
North Carolina	4
North Dakota	4
Ohio	4
Oklahoma	3
Oregon	4
Pennsylvania	2
Puerto Rico	4
South Carolina	4
South Dakota	1
Tennessee	5
Texas	3
Utah	3
Vermont/NH	3
Virginia	4
Washington	5
West Virginia	2
Wisconsin	5
Wyoming	4

N/O - B&I Division	8
N/O - SLD	6
F/O - St. Louis	1
N/O - CP	1
N/O - CF	3
Reserve	7
TOTAL	195

February 21, 2006

TO: All State Directors

ATTN: Community Programs Directors

FROM: Russell T. Davis ***(Signed by Russell T. Davis)***
Administrator
Housing and Community Facilities Programs

SUBJECT: Servicing Requirements for Community Facilities Guaranteed Loans

The overall success rate for Community Facilities Guaranteed Loans continues to be very high. However, as of February 3, 2006, there were 17 delinquent loans which accounted for three percent of our portfolio. This reflects a one percent increase in the delinquency rate from last year. Your continuing efforts are necessary to effectively manage this aspect of program operations.

We recognize that the primary responsibility for servicing rests with the lender, pursuant to the Lender's Agreement and reasonable and prudent servicing standards. In monitoring our servicing activities over the past year, there are several areas that need emphasizing in order to strengthen our overall servicing efforts, maintain a high success rate in our portfolio and reduce the potential for losses in the program. These areas are also being addressed in regulatory changes now being developed.

Loan Reporting By Lender

The lender must report to the Agency the outstanding principal and interest balance on each guaranteed loan semiannually by use of Form RD 1980-41, "Guaranteed Loan Status Report." The Deputy Chief Financial Office (DCFO) will mail this report directly to the lender. The lender will complete the form and return it to the Rural Development State Office.

The Community Programs' staffs are to insure that the reports are submitted timely; that the reported loan balances are accurately entered into the Guaranteed Loan System (GLS); and, that a report has been submitted for all outstanding guaranteed loans in their state.

EXPIRATION DATE:
April 30, 2007

FILING INSTRUCTIONS:
Business/Community Programs

Financial Reports

The lender must obtain the financial statements required by the Loan Agreement. The lender must submit the borrower's annual financial statements to the Agency servicing office within 120 days of the end of the borrower's fiscal year. The lender must analyze the financial statements and provide the Agency servicing office with a written summary of the lender's analysis and conclusions, including trends, strengths, weaknesses, extraordinary transactions, and other indications of the financial condition of the borrower. Additionally, when applicable, the lender will require an audit in accordance with the Office of Management and Budget (OMB) circulars (available in any Agency office). Community Programs' staffs will review the financial statements and lender analysis to insure appropriate remedial action is taken, if necessary. This is a very critical aspect of servicing our portfolio. Appropriate follow-up is necessary to assure this aspect of servicing is fully met.

New Requirements for Defaulted Guaranteed Loans

The lender must immediately notify the Agency when a borrower is placed on a watch list by the lender or other indicator of an intensive servicing situation; is 30 days past due on a payment; has not met its responsibilities of providing the required financial statements; or is otherwise in default. If a monetary default exceeds 30 days, the lender will arrange a meeting with the borrower within forty-five (45) days of the default to resolve the default. The lender will provide a written summary of the meeting and any decisions or actions agreed upon within ten (10) days of the meeting, to the Agency. The lender will continue to provide the Agency, at least on a quarterly basis, a written summary to include the cause of default, amount of default, and the remedial action necessary and being taken to cure the default. The lender will also report bi-monthly using the "Guaranteed Loan Borrower Default Status" Form RD1980-44, until such time as the loan is no longer in default.

DCFO Notification

The State Director will notify the DCFO of any change in payment terms such as reamortizations or interest rate adjustments and effective dates of any changes resulting from servicing actions.

The State Director will also report quarterly to the National Office on all delinquent and problem loans, to include the cause of default, amount of default and the remedial action necessary to cure the default. The report will be in the suggested format shown as "Exhibit A," on the attachment.

Bankruptcy

The lender will inform the Agency immediately upon notification of a bankruptcy case and keep the Agency adequately and regularly informed, in writing, of all aspects of the proceedings, at a minimum, on a quarterly basis.

With your continued support and servicing efforts, we expect to see a continuing downward trend in the default rates and losses for the Community Facilities Guaranteed Loan Program. If you have any questions regarding the above, please contact Kendra Doedderlein, Senior Loan Specialist, Guaranteed Loan Division, Community Programs at 202-720-1503.

Attachment

Attachment
Exhibit A

QUARTERLY DELINQUENCY REPORT FOR NATIONAL OFFICE

BORROWER ID NO.:	**BORROWER NAME:**		
_____	_____		
LOAN AMOUNT:	**LENDER:**		
_____	_____		
GUARANTEED PERCENTAGE:	**LOAN BALANCE:**	**TOTAL AMT. DELINQUENT:**	**TOTAL MONTHS DELINQUENT:**
_____%	$_____	$_____	$ _____

(If additional space is required to fully discuss the following items, please attach a separate sheet of paper.)

REASON FOR DELINQUENCY:

_____

_____

_____

_____

PLAN TO CURE DELINQUENCY:

_____

_____

_____

_____

ESTIMATED TIME TO CURE DELINQUENCY:

_____

OTHER RELEVANT INFORMATION:

_____

_____

_____

_____

COMMUNITY PROGRAMS DIRECTOR:

_____ _____
Signature *Date*

STATE OFFICE:

_____

STATE DIRECTOR:

_____ _____
Signature *Date*

February 22, 2006

TO: State Directors
Rural Development

ATTN: Program Managers and Field Staff Administering
Community Facilities Loans

FROM: Russell T. Davis ***(Signed by Russell T. Davis)***
Administrator
Housing and Community Facilities Programs

SUBJECT: Best Practices for Community Facilities Loans
For Childcare Projects

PURPOSE/INTENDED OUTCOME:

This unnumbered letter is being issued to provide guidance on best practices for making Community Facilities (CF) loans to childcare projects. We have compiled information from several states regarding their best practices in making successful loans for childcare. We are providing this guidance to assist in the development of viable loans.

IMPLEMENTATION RESPONSIBILITIES:

We recommend utilizing any and all of the following practices when making loans for childcare facilities.

- Educate yourself by developing a statewide task force consisting of appropriate State and Federal agencies and Extension Service. State agencies would include those responsible for licensing requirements and possible funding sources, i.e., the agency responsible for administering Community Development Block Grants in your State. Find out if your State has any monies specifically earmarked for childcare.

- Educate your applicant by developing a manual or brochure to assist them in getting started. Help them to contact the right people and agencies.

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Community/Business Programs

- Know your market. In some cases, enrollment is not the issue, instead the issue is the ability to pay and have the facility cash flow. There are many programs that provide assistance to families to help pay childcare costs. Often the operators are not aware of these programs. Health and Human Services offers assistance to individuals in Welfare to Work and back-to-school programs. Food and Nutrition Services offers a program similar to the school lunch program. Be prepared to provide this information to your applicants and borrowers.

- Organize a community meeting. The participants should include members of the school system, business, government, health care, organizations and individuals currently providing childcare services, and individual citizens. A facilitator from outside the community or a staff person from Rural Development can lead the discussion on early childhood needs and facility development. This setting ensures that all participants are heard and a consensus is reached. Community support and participation is imperative for a successful project.

- If possible, get commitments from community organizations and businesses to provide financial support if there are shortfalls in revenue. If there is strong community support and commitment from the beginning, there will be resources if the project needs assistance.

- Community support can also be provided through in-kind services that would result in cost savings to the facility. These services could include janitorial, lawn mowing, snow removal, and administrative/bookkeeping services.

- The project needs to be marketed differently to different entities to enlist their support. The availability of quality childcare can benefit the city by attracting and retaining young families and the ripple effect that will have on the community's economy. Schools will benefit because their reimbursements are based on enrollment. Hospitals and local industry will benefit because their employees will have a childcare resource.

- Require a borrower contribution to reduce overall debt service. This can be accomplished through community fundraising activities.

- Leverage debt by identifying other funding sources. In addition to Federal and State Agencies, consider foundations and large, local businesses that may benefit from the availability of childcare.

- Encourage nonprofit organizations to partner with public body entities such as a school district, city, county, or hospital. In these cases the public body is the borrower and the nonprofit is the operator through a management agreement. Long-term financial viability is enhanced when a public body is the borrower.

- The retention of quality staff is dependent on hours, benefits and salary. An advantage to a public body owner/operator is that they are typically able to provide employment benefits including health insurance and retirement programs.

- If the entity is a nonprofit childcare organization, the nonprofit's board should be structured with a majority of representation from public body groups including schools, city/county government, hospital, and economic development organizations. This should be required in the Letter of Conditions. The board should include minority representation from parents, the operating organization, and interested individuals from the community.

- An independent feasibility study should be required for large projects.

- Location, location, location. Location is a key factor. Is the facility convenient and accessible? Is it enroute to major employers? Childcare facilities tend to be more successful if they are located closer to higher population areas, i.e., 18,000 vs.1,800.

- The staff needs to be experienced. In addition to program operations, there needs to be a staff person with a financial background to monitor cash flow and budgeting.

- Require actual written agreements between parents and facility prior to starting construction. This should be in your Letter of Conditions.

- State licensing and staffing requirements affect the design of the facility and actual square footage. Staffing and space requirements vary depending on the age of the children and are an important consideration in making the project cash flow.

Please contact Beth Jones, Community Programs, (202) 720-1498, if you have any questions.

February 22, 2006

SUBJECT: New Program Type Codes for FY 2006

TO: All State Directors, Rural Development

ATTENTION: Rural Housing Program Directors

This is to announce a change of Program Type codes for Single Family Housing Direct. The new codes were published in the DLOS manual update during FY 2005. Field support staff has received questions regarding the new codes, and they are included here for your convenience.

These codes replaced codes used in prior years because of subsidy changes. The old codes have been suspended in UniFi for current loans. Please update your pending loans upon approval.

The new codes are as follows:

Old Code	Program Title	New Code
1024	Credit Sale	1050
1027	502 EZ/EC Very Low Income	1048
1028	502 EZ/EC Low Income	1049
2008	504 EZ/EC Loan	2028
2009	504 EZ/EC Combination Loan Grant	2029

The DLOS training manual can be found on the Intranet under the RHS Document library and is updated quarterly.

If you have any questions about the new Program Type codes, please call Lou Paulson at (202) 720-1478 or contact her by e-mail at lou.paulson@wdc.usda.gov.

(Signed by Russell T. Davis)

RUSSELL T. DAVIS
Administrator
Housing and Community Facilities Programs

EXPIRATION DATE:
September 30, 2006

FILING INSTRUCTIONS:
Housing Programs

February 24, 2006

TO: State Directors
Rural Development

ATTENTION: Multi-Family Housing Program Directors, Coordinators, Contract Program Managers, and Specialists, State Appraisers

FROM: Russell T. Davis ***(Signed by Russell T. Davis)***
Administrator
Housing and Community Facilities Programs

SUBJECT: Funding Multi-Family Housing Appraisals and Working with Borrowers to Obtain Appraisals for Remainder of Fiscal Year 2006

This Unnumbered Letter (UL) is to inform you that non-recoverable program loan cost expense funds ("A" funds) will not be available for funding most Multi-Family Housing (MFH) appraisals during the remainder of Fiscal Year (FY) 2006.

This UL replaces the UL dated May 24, 2005, with the subject, “Funding MFH Appraisals for Remainder of Fiscal Year 2005” and the related UL dated July 8, 2005, with the subject, “Guidance on Working with Borrowers to Obtain MFH Appraisals.” "A" funds will not be available for MFH appraisals for new construction loans, rehabilitation loans, or transfers during the remainder of FY 2006. However, these funds may be made available for appraisals for prepayment or foreclosure, but only after all reasonable efforts have been made to write the appraisal within the Agency, by a qualified State Appraiser within your State or within a neighboring State. All requests for “A” funds for MFH appraisals for prepayment or foreclosure must be made to the Deputy Director, Program Support Staff, and are subject to approval by the Administrator.

MFH appraisals for new construction loans, rehabilitation loans, or transfers will continue to be ordered and paid for by the loan applicant, property owner, or transferee, in accordance with 7 CFR 3560.53(m). The following guidance is provided for working with loan applicants, property owners, or transferees to ensure that high quality MFH appraisals are consistently obtained for use by Rural Development.

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Housing Programs

Rural Development must inform the loan applicant/property owner/transferee that he/she is responsible for procuring the appraisal. This should be done as soon as possible in the loan application or transfer process in order to allow the loan applicant/property owner/transferee to obtain the appraisal in a timely manner.

The applicant/owner/transferee must engage a qualified State Certified General Appraiser, certified (or temporarily licensed) in the State in which the subject property is located. The appraiser must have the specialized knowledge and experience necessary to be competent to appraise Rural Development multi-family housing. The appraiser must understand the housing programs, value types and definitions, real and intangible property rights, use restrictions, pertinent tax considerations, and methods for valuation of various types of favorable financing involved in the appraisal of subsidized housing. The applicant/owner/transferee is not required to engage an appraiser that is on Rural Development's approved appraiser list. However, the applicant/owner/transferee should consult with the Agency's State Appraiser when selecting an appraiser for the assignment. The State Appraiser can direct the applicant/owner/transferee to a qualified appraiser that has consistently completed good quality appraisals for the Agency in the past.

Rural Development must inform the applicant/owner/transferee that the appraiser should be referred to 7 CFR 3560, subpart P, and to Chapter 7 of the Loan Origination Handbook (HB-1-3560) for Rural Development MFH appraisal requirements. The engagement letter or contract between the applicant/owner/ transferee and the appraiser should be consistent with these requirements. The applicant/owner/transferee should be advised that if participating lenders are involved, they should be consulted to determine their appraisal requirements, so that one appraisal can be ordered that meets the requirements of all participating lenders.

In the appraisal, Rural Development must be addressed in the letter of transmittal and identified as an “intended user” of the report. One copy of the appraisal report must be delivered to Rural Development. A qualified Agency review appraiser must perform a technical review of the appraisal. The applicant's engagement letter or contract should specify that the appraisal is subject to review by Rural Development and that the appraiser must be prepared to provide any additional written support, clarification, and/or corrected appraisal pages to bring the report into compliance with Agency requirements, if requested by the appraiser’s client.

In an effort to ensure that an appraisal acceptable to the Agency is obtained in a timely manner, Rural Development must cooperate with the applicant/owner/ transferee in his/her effort to procure the appraisal, as follows.

- Rural Development must inform the applicant/owner/transferee that the Rural Development State Appraiser is available to consult with the applicant/owner/ transferee and their appraiser regarding the Agency's MFH appraisal requirements throughout the appraisal process.
- The State Appraiser must provide the applicant/owner/transferee with a completed *Appraisal Information Sheet* (Attachment 7-E, HB-1-3560) to enable the applicant/owner/transferee to properly describe the required scope of work in the request for quote and the contract.
- The State Appraiser must be available to review the engagement letter or contract between the applicant/owner/transferee and the appraiser to help ensure that the appropriate scope of work has been included.

- Upon notification that the applicant/owner/transferee has contracted with the appraiser, Rural Development (or the designated Agency contact person) must provide an appraisal data package to the appraiser within 5 business days. All applicable items listed in the *Appraisal Data Package Checklist* (Attachment 7-F, HB-1-3560) should be included in the appraisal data package. However, delivery of the appraisal data package should not be delayed if some of the items on the checklist are unavailable. Data provided directly to the appraiser should include information that identifies the property so the appraiser may determine the applicability of the data to the appraisal assignment. Any confidential information must be prominently marked "CONFIDENTIAL INFORMATION" and must be provided directly to the appraiser. Confidential information is information that is identified as confidential when it is provided to the appraiser and that is not available from any other source. It includes income and expense statements, occupancy reports, and project classifications for comparable properties. The appraiser must be informed that comparable properties for which confidential information has been provided must not be identified by property name or location in the appraisal report. Comparables must be identi-fied in the report by numeric or alpha indicators (e.g., Expense Comparable 1).
- The State Appraiser must be available for a post-award telephone conference with the appraiser to help ensure that the appraiser understands the scope of work of the assignment and Rural Development MFH appraisal requirements.
- The State Appraiser must be available to answer questions and provide information to the appraiser regarding Rural Development MFH appraisal requirements during the course of the assignment.

A Procedure Notice (PN) will follow this UL that will revise the 7 CFR 3560 handbooks to include procedures for working with applicants/owners/transferees to ensure that high quality appraisals are consistently obtained for use by Rural Development.

Any questions or comments should be directed to Brett Morgan, Review Appraiser with the MFH Processing Division in the National Office, (202) 720-1620.

February 27, 2006

TO: All State Directors
Rural Development

ATTENTION: Rural Housing Program Directors,
Guaranteed Rural Housing Specialists,
Rural Development Managers, and
Community Development Managers

FROM: Russell T. Davis *(Signed by James C. Alsop) for*
Administrator
Housing and Community Facilities Programs

SUBJECT: Correction of Borrower Addresses
in the Guaranteed Loan System
(Compliance with GAO-05-288R)

On March 10, 2005, the United States Government Accountability Office (GAO) issued GAO-05-288R, "Internal Controls Report", which was a follow-up to GAO-05-110, "Changing the Definition of Rural Could Improve Eligibility Determinations." The GAO-05-288R report made three recommendations for executive action as follows:

- Issue an Administrative Notice to field management and staff explaining how data are used for management and reporting purposes and advising them of the need to establish a second-party review to help ensure that data in the three Information Resource Management (IRM) databases are accurate and complete.
- Require that each State Office correct errors in existing information.
- Take corrective action to ensure that system edit functions are in place and properly functioning.

EXPIRATION DATE:
April 30, 2006

FILING INSTRUCTIONS:
Housing Programs

The first recommendation was met in the form of an Unnumbered Letter dated August 24, 2004, and entitled "Entering Accurate Address into Production Systems Dedicated Loan Origination System (DLOS), Guaranteed Loan System (GLS), and the Multi-Family Housing Information System (MFIS)". This Unnumbered Letter also addresses the second recommendation as it pertains to the Guaranteed Single Family Housing Program and the borrower addresses in the Guaranteed Loan System (GLS). The National Office and the IRM staff are currently working to meet the third recommendation.

To determine the level of accuracy of addresses in GLS, we geo-coded the entire active Single Family Housing (SFH) Guaranteed Rural Housing (GRH) portfolio. The following information was obtained.

GRH Portfolio Geo-Coding Results

Mat Type	Loan Count	Percent of Total
0	2,073	1.11%
1	134,993	72.35%
2	14,659	7.86%
3	15,040	8.06%
4	19,638	10.52%
5	190	0.10%
Total	**186,593**	**100.00%**

Match 0 = no match found

Match 1 = Match is an exact house number match within a single side of a single street block OR is a unique intersection

Match 2 = Match is to a single street block within +/- 100 house numbers of the input, but the correct side of street and correct placement within block are not known

Match 3 = Match is to a ZIP+2 vicinity

Match 4 = Match is to a 5-digit ZIP vicinity

Match 5 = Match is to a 3-digit ZIP vicinity

Match 6 = Match is to multiple street segments

A total of 2,263 loans have addresses that cannot be geo-coded to at least match code 4. There are a variety of reasons for this. Many of the addresses can be corrected and will then geo-code to a match code of 4 or better. However, some addresses will not be able to be geo-coded.

Below are some of the issues found with the address data, however, there may be other reasons.

Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
ALABAMA	0	1	144 HIDDEN CIRCLE	City Name is Wrong, Should be Rainbow City		RAINBOW CIRCLE	AL	359060000
ALABAMA	0	1	1429 CARTERS	City Name is Wrong, Should be Toney		GROVE	AL	357730000
ALABAMA	0	1	176 RAINBOW CIRCLE	State Abbr. is incorrect. Should be AL not AK		GUNTERSVILLE	AK	359760000
ALABAMA	0	2	Doe, John	14271 ELK RIVER		MILLS	AL	356110000
ALABAMA	0	2	Buck, Bob	1700 PERDIDO KEY DR	#A-9	PERDIDO KEY	AL	325070000
				City, ST, and Zipcode do not match. Zipcode is a FL				

1. City is incorrect, spelled wrong, or incomplete.
2. State abbreviation does not match zip-code
3. City, State abbreviation, and zip code do not match.

	A	B	C	G	H	I	J	K	L
1	Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
97	ALASKA	5	2	Ice, John	2260 GRIZZLEY BEAR		WASILLA	AK	996540000
					Address spelled wrong. Grizzly Bear, not Grizzley Bear				

4. Address misspelled

Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
WISCONSIN	0	1	13761 GONDOLA ROAD			TOMAH, WI 54660Q	WI	546600000
				City, State, and zip code entered into city field.				

5. City field has additional data in it such as the State and zip code.

Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
ILLINOIS	0	2	Crackcorn, Jimmy	102 EAST LOGAN	PALMYRA IL	RR 1, BOX	IL	626740000
ILLINOIS	0	2		419 TAFT ST		PUTMAN	IL	613630000
ILLINOIS	0	2		808 WEST 10TH STREET		JOHNSTON	IL	629510000
ILLINOIS	0	2	Doe, Jane	415 FLORA AVENUE	FLORA,IL	POST OFFICE BOX	IL	628390000

Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
INDIANA	0	1	1622 ASHLEY DRIVE			46052	IN	460520000
INDIANA	0	1				PARSLEY	IN	461470000
INDIANA	0	2	Flintstone, Fred	118 N SECOND STREET		OAKLAND	IN	476600000
INDIANA	0	2	Rubble, Barney	619 W EMERSON	PRINCETON	UNKNOWN	IN	476700000

6. Data in address fields is not correct, not in proper field, or may have additional data that is not part of the property address.

There is another situation that is easily detectable and is associated with approximately 24,777 accounts. The co-borrower on the account is listed in address field 1 or address field 2. This situation occurred on accounts prior to Fiscal Year 2000. At that time, co-borrowers were entered on address line 1 under the old Guaranteed Loan Accounting System. When the old database was converted to the new Guaranteed Loan System, separate database tables were created for borrowers and the co-borrower was no longer supposed to be entered in an address field. Thus, most of the affected accounts were loans made prior to the conversion.

Loan Geo State Name	Match Type Code	Address Selection	Borrower Address Line1	Borrower Address Line2	Borrower Address Line3	Borrower City	Borrower State Abbr	Borrower Zip Code
ALABAMA	0	2	Staghorn, Mike	14271 ELK RIVER		MILLS	AL	356110000
ALABAMA	0	2	Jetson, George	1700 PERDIDO KEY DR	#A-9	PERDIDO KEY	AL	325070000
ALABAMA	0	2	Wizz, Gee Gee	15684 DOGWOOD RD		BAY	AL	365070000

To correct this situation, several transactions must be completed for each account, including establishment of a co-borrower in GLS (would require pulling the case file and application) and correcting the address so that address 1 contains the primary address field (requires a 4C PLAS transaction processed through GLS). However, only about 1.83% of these accounts are coded as a "0" or "5." Since the correct address field can be selected to geo-code, only those accounts with a code "0" or "5" are required to be corrected.

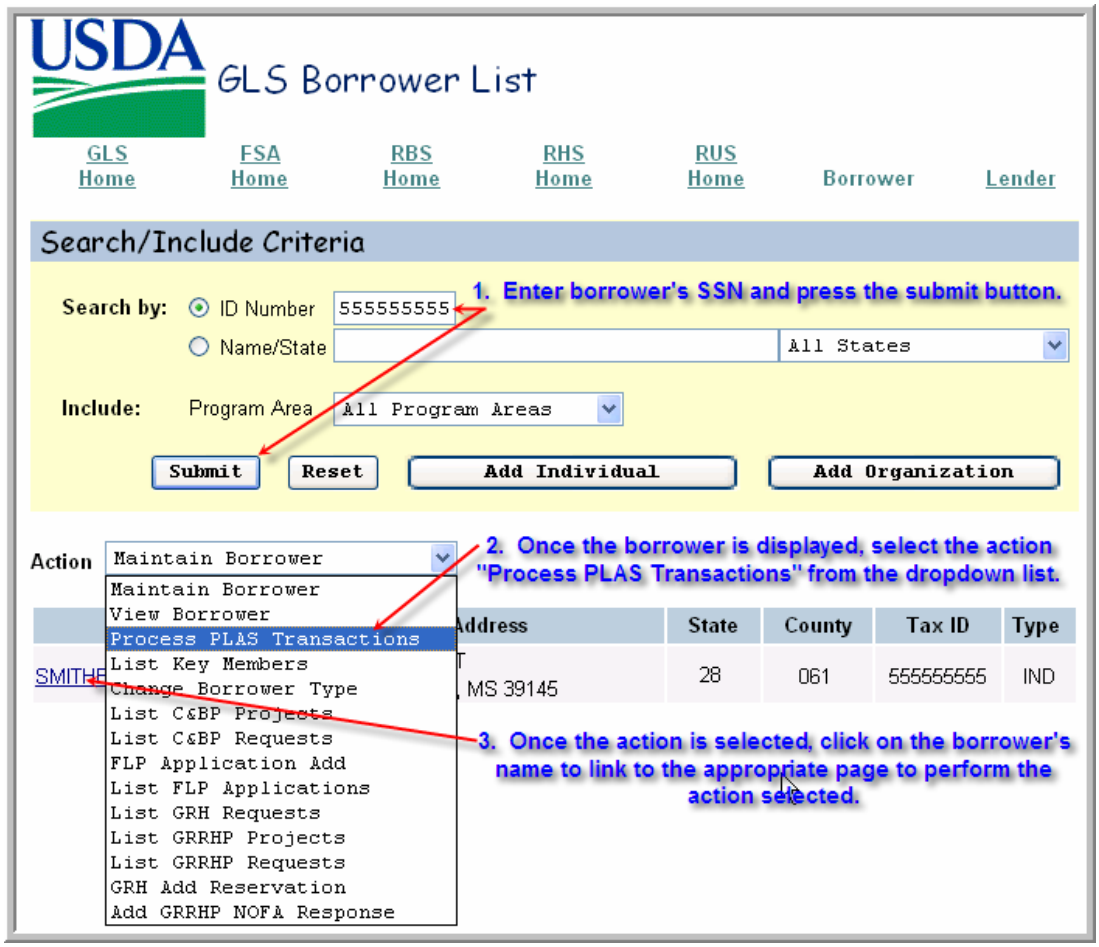
GRH Address 2 and Address 3 fields Geo-Coding Results

Mat Type	Loan Count	Percent of Total
0	418	1.69%
1	15,870	64.05%
2	1,368	5.52%
3	1,292	5.21%
4	5,795	23.39%
5	34	0.14%
Total	**24,777**	**100.00%**

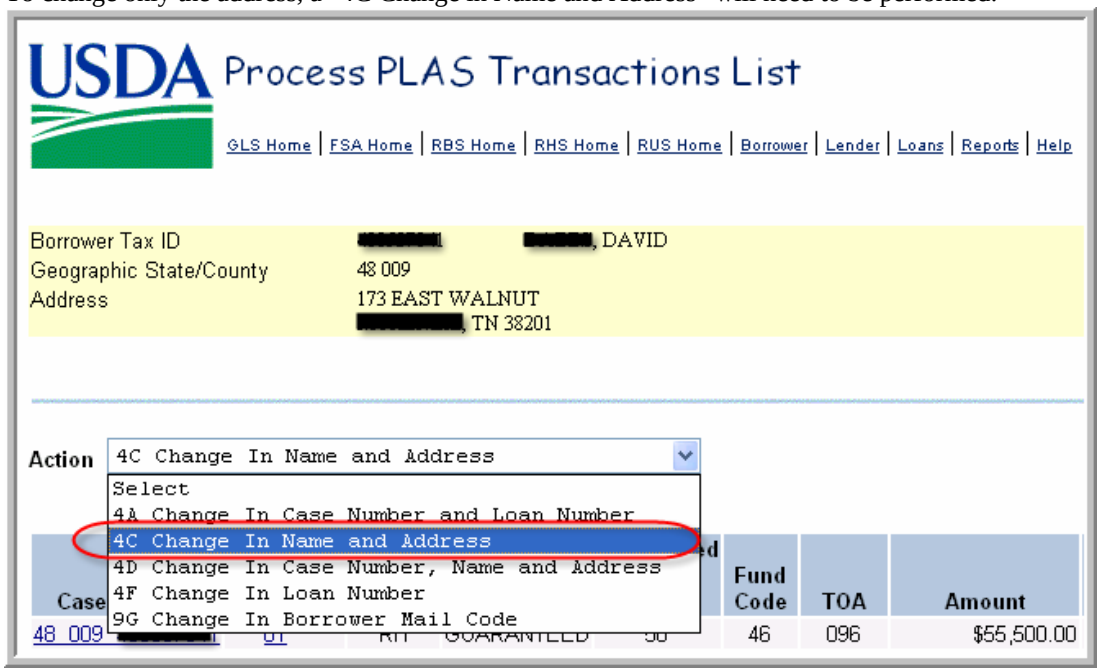
Required Action by the States:

In order to assist us in cleaning up the addresses in GLS, each State will need to review all accounts that have a match code of "0" or "5" and make an attempt to correct the address in GLS so that a match code of "1", "2", "3", or "4" can be obtained when the addresses are geo-coded again.

Once an address is reviewed and the correction needed identified, you will need to change the address in GLS. The change must be completed using the "Process PLAS Transaction."



To change only the address, a “4C Change in Name and Address” will need to be performed.



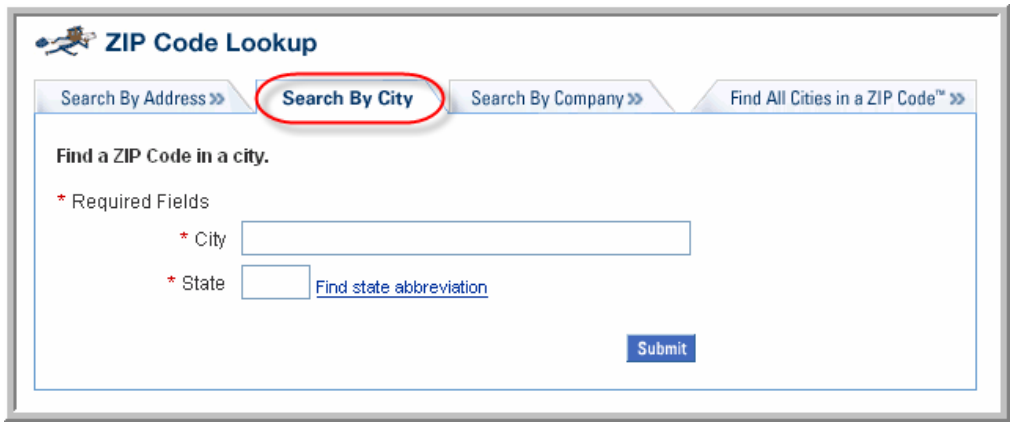
To assist you in identifying the addresses needing attention, an Excel spreadsheet will be electronically sent to each Housing Program Director. The spreadsheet lists each of the identified accounts, sorted by State. As this file contains sensitive personal information, it will not be an attachment to this Unnumbered Letter.

Due to the timeframes set forth by GAO, the addresses in the GLS database must be corrected by March 24, 2006. Thus, each State is required to review, research, and correct the addresses in GLS as identified on the spreadsheet and report to the Single Family Housing Guaranteed Loan Division (SFHGLD) that the review and corrections have been completed. To report completion of the address corrections in your State, please email the SFHGLD at sfhgld@wdc.usda.gov with "GLS Address Correction Complete" in the subject line.

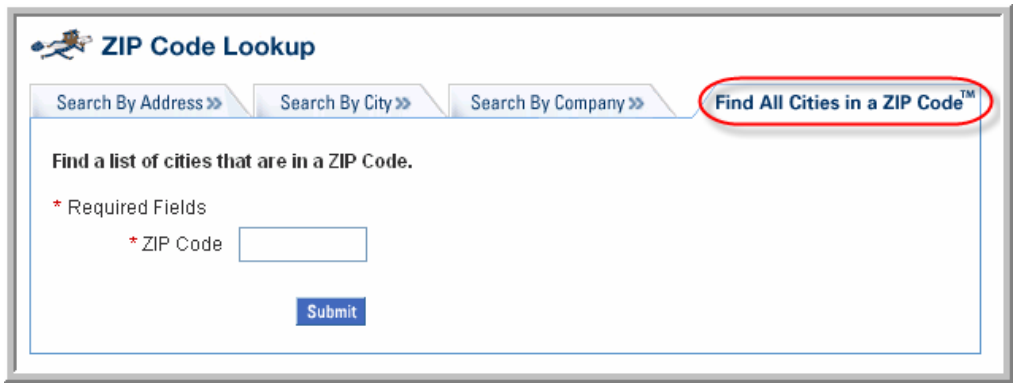
To further assist you in determining the problems with the address in GLS, we have identified a search tool on the United States Postal Service (USPS) website. The website will help you cross reference the city, State, and Zip Code. The website address is: http://zip4.usps.com/zip4/welcome.jsp. Below describes a few ways you can search an address.

Search by Address: Look up to see if the address you have is located in the USPS database.

Search by City: Use this feature if the city has multiple Zip Codes. All Zip Codes for a city will be displayed. Zip Codes that are to be used only for PO Boxes are indicated.



Search by Zip Code: Use this feature if you have a Zip Code and you want to find the corresponding city.



We realize that not all addresses will be able to be geo-coded and obtain a geo-code result of 4 or better. In certain areas of the country, there is not sufficient data available in the geo-coding database and thus, many addresses simply can not be geo-coded, especially in some of the rural areas of the Continental United States. Other areas include:

- Guam and the Western Pacific Territories
- Virgin Islands
- Puerto Rico

In the above areas, all addresses identified on the spreadsheet should be reviewed for accuracy and modified as appropriate.

Addresses must be reviewed and modified as appropriate by March 24, 2006. A report indicating completion of the review should be emailed to the SFHGLD at sfhgld@wdc.usda.gov with "GLS Address Correction Complete" in the subject line.

If you have any questions on this review, please contact Dean Daetwyler of the SFHGLD at dean.daetwyler@wdc.usda.gov or by phone at (202) 690-0514.

Sent by electronic mail on February 27, 2006 at 12:00 EST by SFHGLD

February 27, 2006

SUBJECT: Brio Insight Report
Rural Economic Development Loan and Grant
Eligible Borrowers

TO: State Directors
Rural Development

ATTN: Business Programs Directors

An organization is eligible to apply for Rural Economic Development Loan and Grant (REDLG) funds if it currently owes, has paid, or prepaid a Rural Utilities Service (RUS) loan, or if it is otherwise eligible to borrow under the Rural Electrification Act. Eligibility determinations are made using the Rural Utilities Loan Servicing System (RULSS). Currently, field staff must contact the National Office Specialty Lenders Division (SLD) Processing staff by telephone to inquire about the eligibility of any organization.

To speed the process, reduce paperwork and increase efficiency, field personnel may now access the RULSS Database directly regarding current, paid, or prepaid borrowers. Each office should develop and process an ad hoc report for use in determining eligibility at the local level. This will eliminate the need to contact National Office staff members for eligibility information for former or existing RUS borrowers. To determine the eligibility of an organization that has no history of borrowing from RUS. The State Office should contact the State General Field Representatives to obtain a determination of the eligibility.

This unnumbered letter provides instructions attached for accessing the RULSS Database and creating a permanent report which can be accessed each month without recreating it.

Each State Office should designate an individual to develop that report. In addition, State Offices must ensure that the computer being used to access the Database is equipped with Brio Insight software. The individual developing this report will also be required to have a Brio ID and password. Offices with questions regarding Brio ID and password issues should contact the IT manager for their State Office.

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Community/Business Programs

If you have any questions concerning the development or processing of this report, please contact Todd Hubbell, Loan Specialist, Specialty Lenders Division Processing Branch, at (202) 690-2516.

(Signed William F. Hagy III)

WILLIAM F. HAGY III
Deputy Administrator
Business Programs

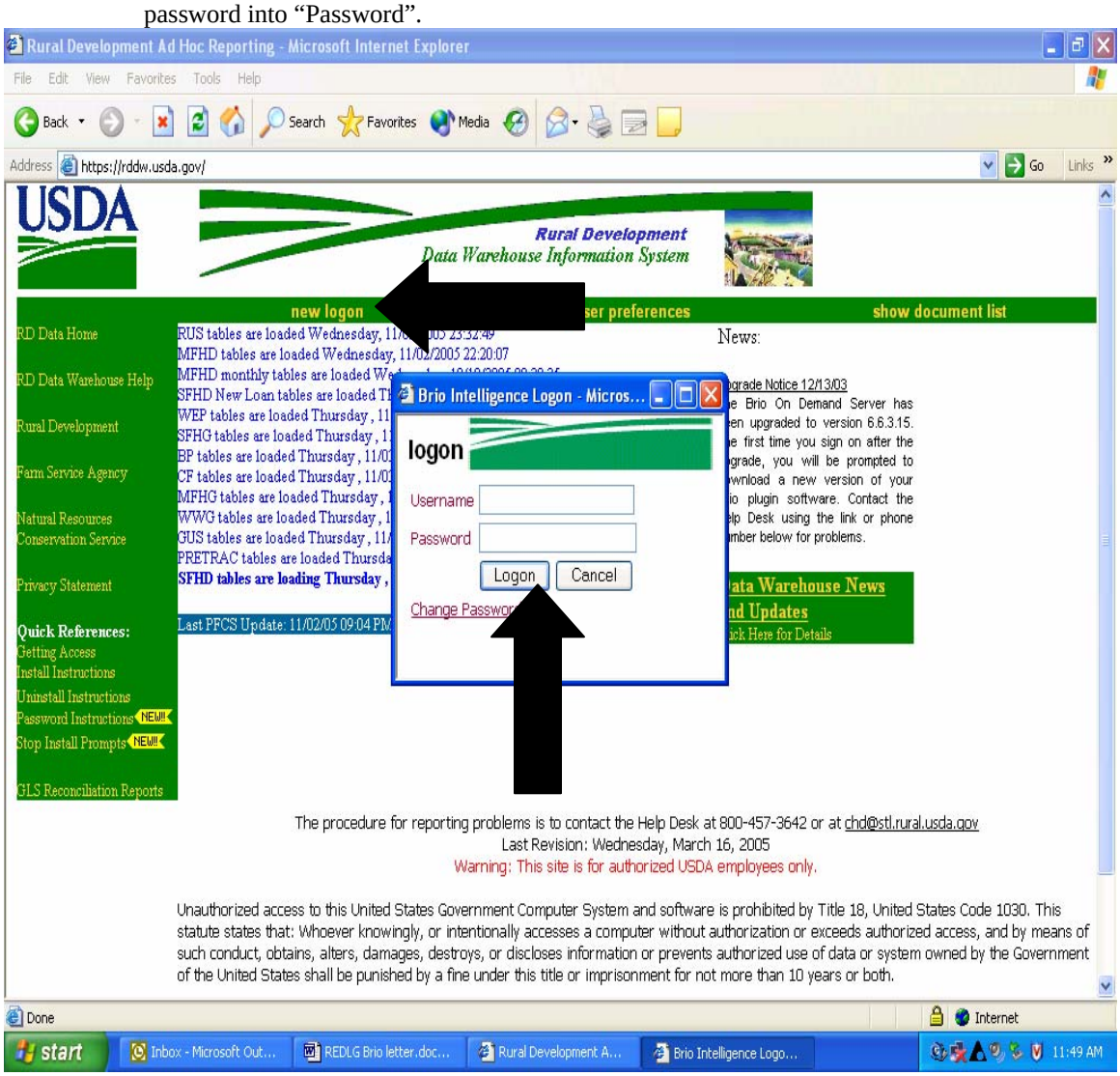
Attachment

The following are the instructions and screen prints to develop the reports:

1. Open Internet Explorer and type in the following URL: https://rddw.usda.gov/. This is the same website this is used to run Program Funds Control System reports and the Guaranteed Loan System ad hoc reporting. (Note: the website may be added to FAVORITES or, its icon may be added to any desktop for ease of access.)

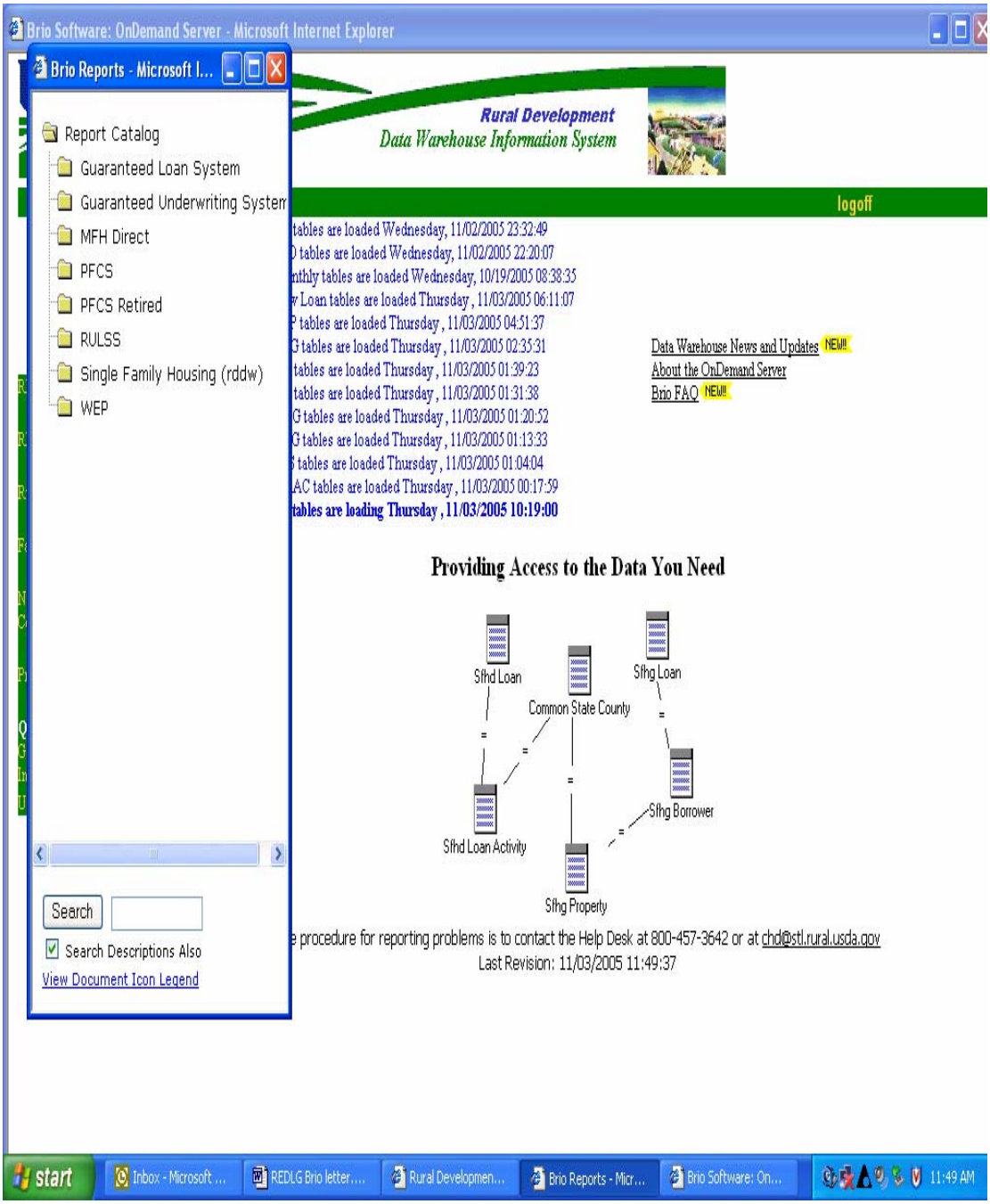
The Rural Development Data Warehouse Information System page will be displayed as shown below:

2. Click on new logon. The logon box will appear. Enter the BRIO ID into "Username" and the BRIO password into "Password".

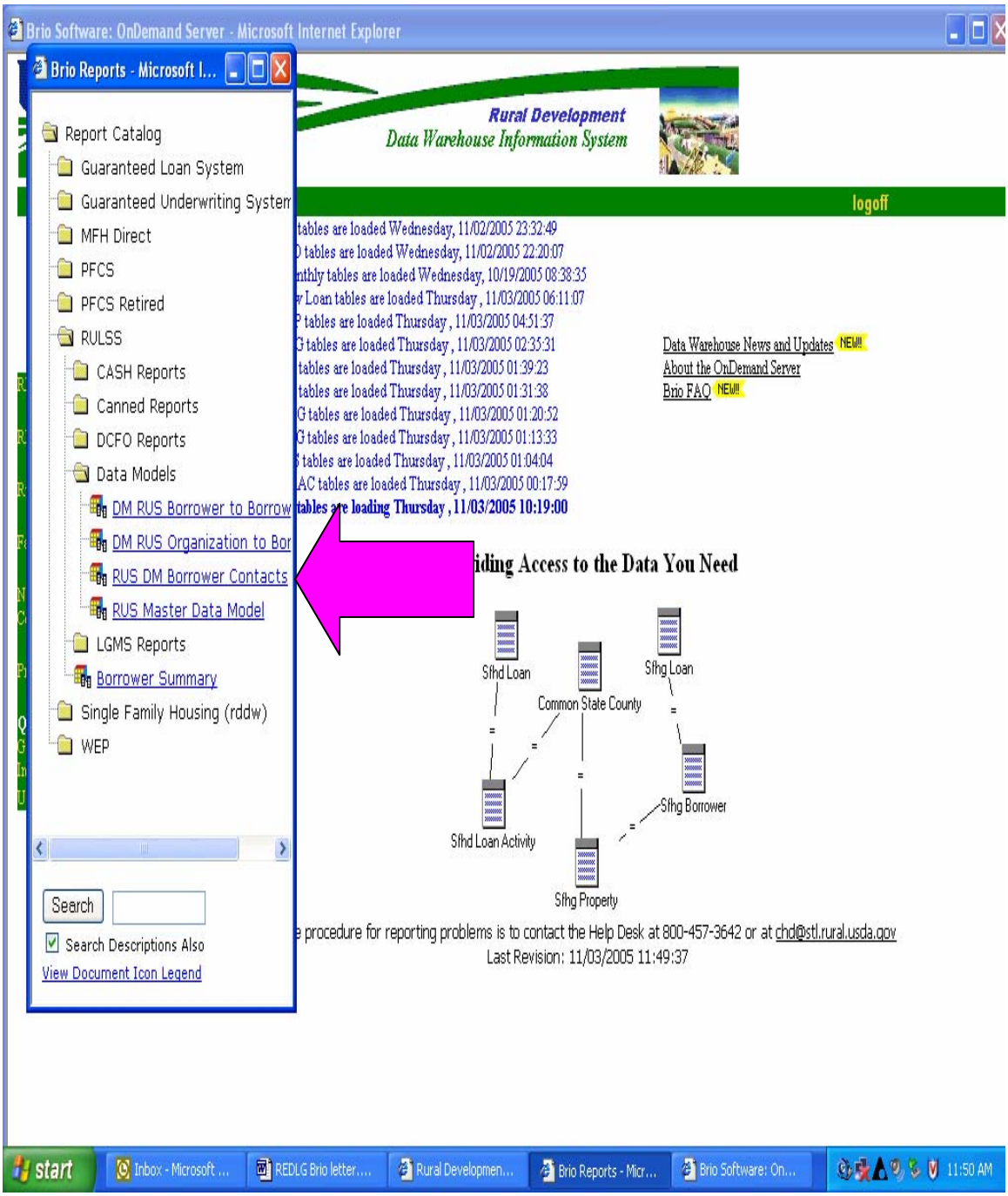


Click on the Logon button. The report catalog section will appear on screen.

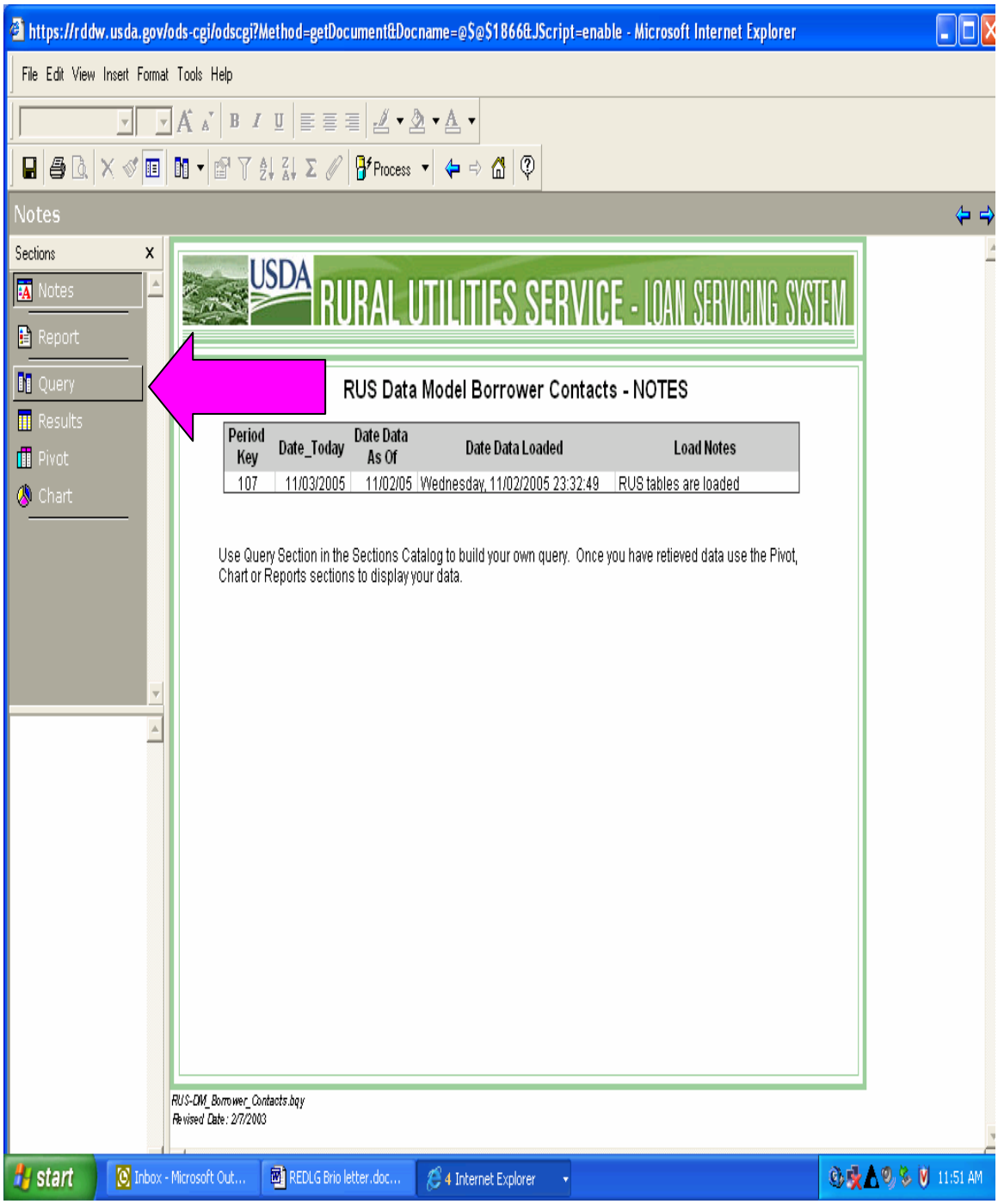
3. Click on the folder labeled RULSS. A series of sub-folders will be displayed.



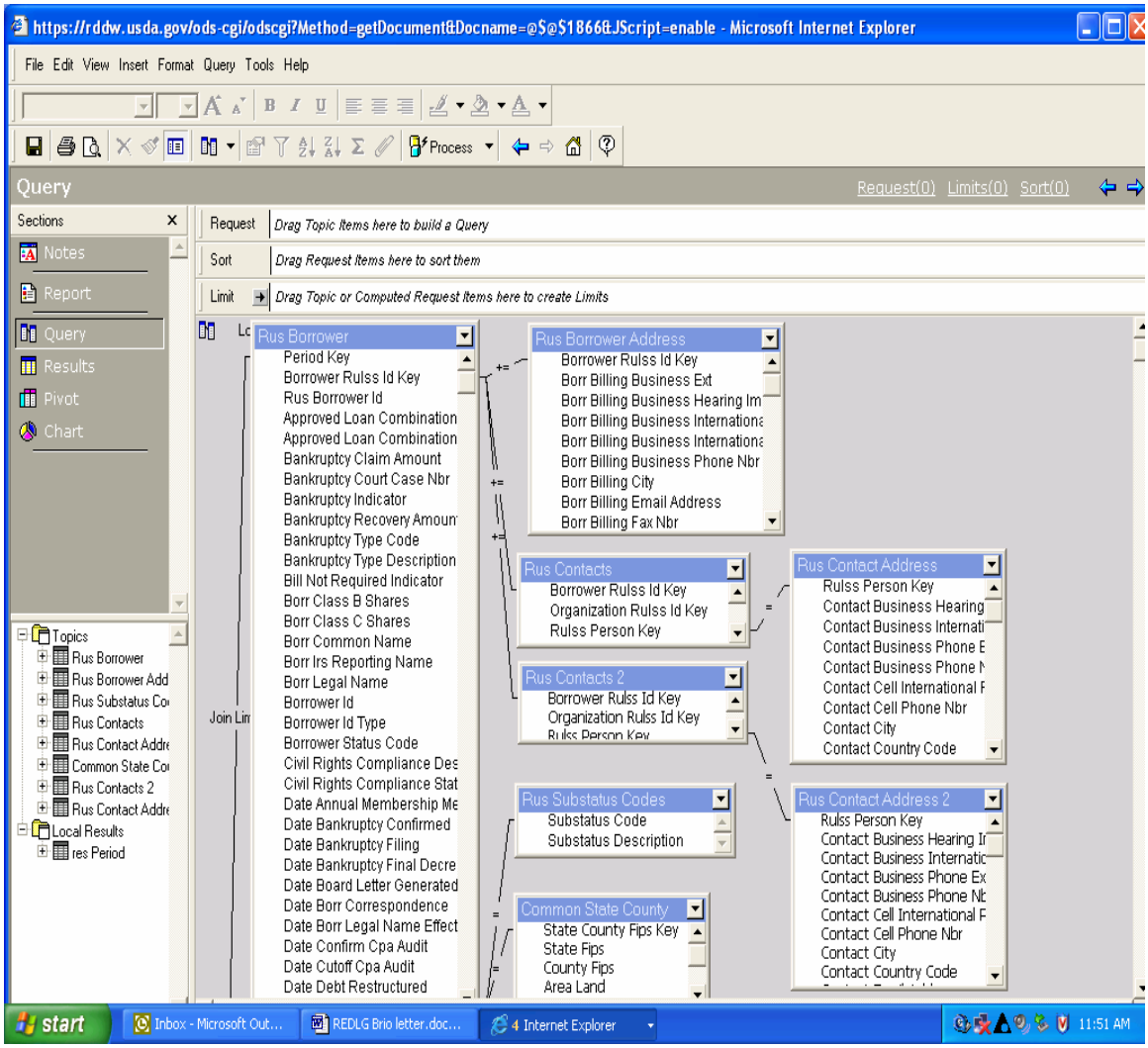
4. Click on the sub-folder labeled “Data Models”. More sub-folders will appear. Click on the one labeled “RUS DM BORROWER CONTACTS”.



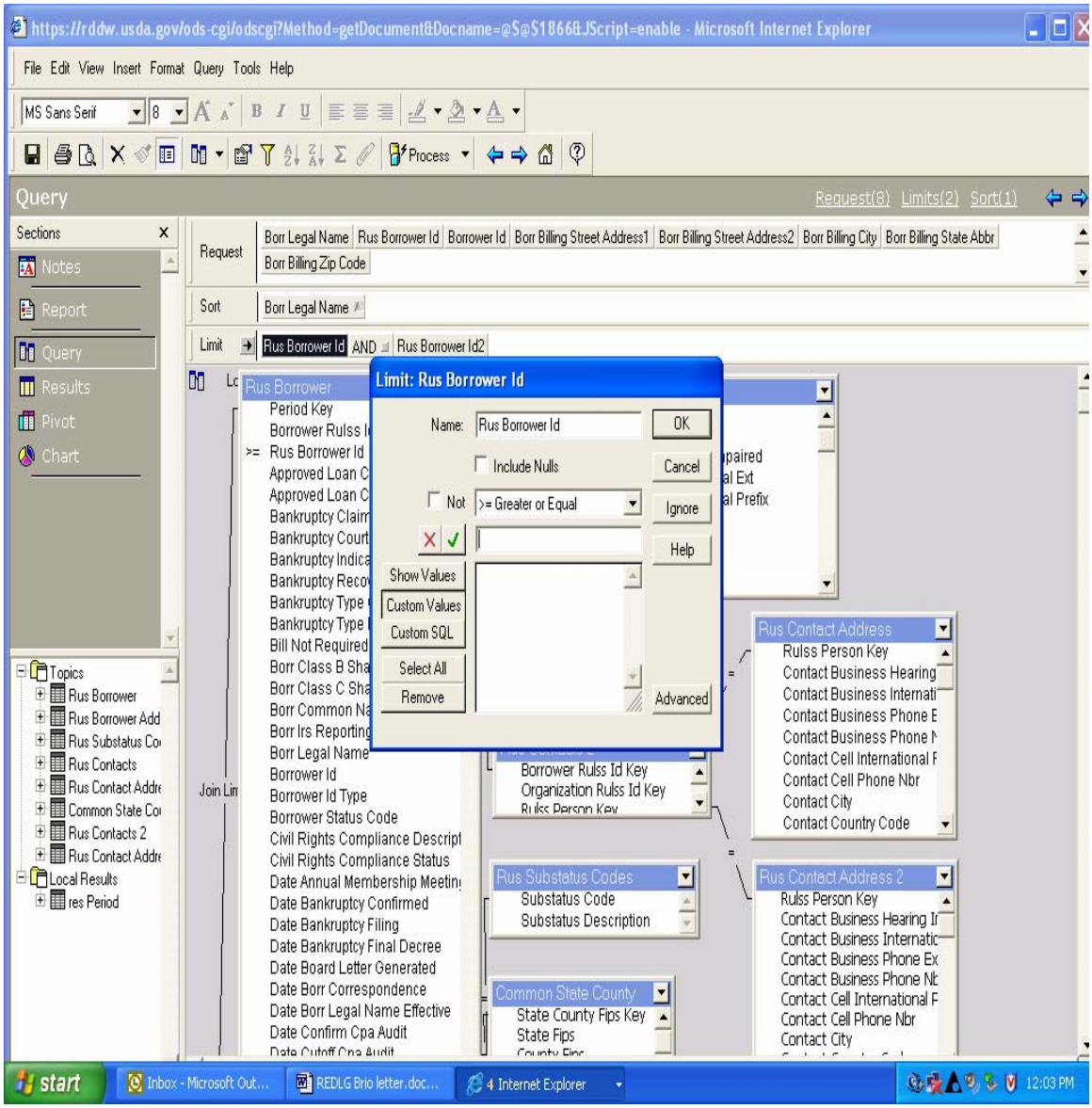
5. The RUS Loan Servicing System screen will be displayed. Click on the QUERY button to access the tables needed to develop the ad hoc report.



6. The information selection tables will appear. To create the RUS eligible borrowers report, "click and drag" the following items from the respective tables to the "Request" line: **Borr Legal Name, RUS Borrower ID, Borrower ID, Borr Billing Street Address 1, Borr Billing Street Address 2, Borr Billing City, Borr Billing State Abbr, Borr Billing Zip Code, Substatus Description**.



Also "click and drag" **Borr Legal Name** to the "Sort" line. Finally, "click and drag" **RUS Borrower ID** twice (which will give you RUS **Borrower ID and RUS Borrower ID2)** to the limit line. Each time you click and drag the RUS Borrower ID from the RUS Borrower table to the limit line, the screen will appear as shown on the next two pages.


https://rddw.usda.gov/ods-cgi/odscgi?Method=getDocument&Docname=@$@$1866&JScript=enable - Microsoft Internet Explorer
File Edit View Insert Format Query Tools Help
Query
Request(8) Limits(2) Sort(1)
Sections
Notes
Report
Query
Results
Pivot
Chart
Request
Borr Legal Name | Rus Borrower Id | Borrower Id | Borr Billing Street Address1 | Borr Billing Street Address2 | Borr Billing City | Borr Billing State Abbr | Borr Billing Zip Code
Sort
Borr Legal Name
Limit
Rus Borrower Id AND Rus Borrower Id2
Limit: Rus Borrower Id
Name: Rus Borrower Id
OK
Include Nulls
Cancel
Not >= Greater or Equal
Ignore
Help
Show Values
Custom Values
Custom SQL
Select All
Remove
Advanced
Rus Borrower
Period Key
Borrower Rulss Id
Rus Borrower Id
Approved Loan C
Approved Loan C
Bankruptcy Claim
Bankruptcy Court
Bankruptcy Indica
Bankruptcy Recov
Bankruptcy Type
Bankruptcy Type
Bill Not Required
Borr Class B Sha
Borr Class C Sha
Borr Common Na
Borr Irs Reporting
Borr Legal Name
Borrower Id
Borrower Id Type
Borrower Status Code
Civil Rights Compliance Descript
Civil Rights Compliance Status
Date Annual Membership Meetin
Date Bankruptcy Confirmed
Date Bankruptcy Filing
Date Bankruptcy Final Decree
Date Board Letter Generated
Date Borr Correspondence
Date Borr Legal Name Effective
Date Confirm Cpa Audit
Topics
Rus Borrower
Rus Borrower Add
Rus Substatus Co
Rus Contacts
Rus Contact Addr
Common State Co
Rus Contacts 2
Rus Contact Addr
Local Results
res Period
Borrower Rulss Id Key
Organization Rulss Id Key
Rus Substatus Codes
Substatus Code
Substatus Description
Common State County
State County Fips Key
State Fips
Rus Contact Address
Rulss Person Key
Contact Business Hearing
Contact Business Internati
Contact Business Phone E
Contact Business Phone N
Contact Cell International F
Contact Cell Phone Nbr
Contact City
Contact Country Code
Rus Contact Address 2
Rulss Person Key
Contact Business Hearing Ir
Contact Business Internatic
Contact Business Phone Ex
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Contact Cell International F
Contact Cell Phone Nbr
Contact City
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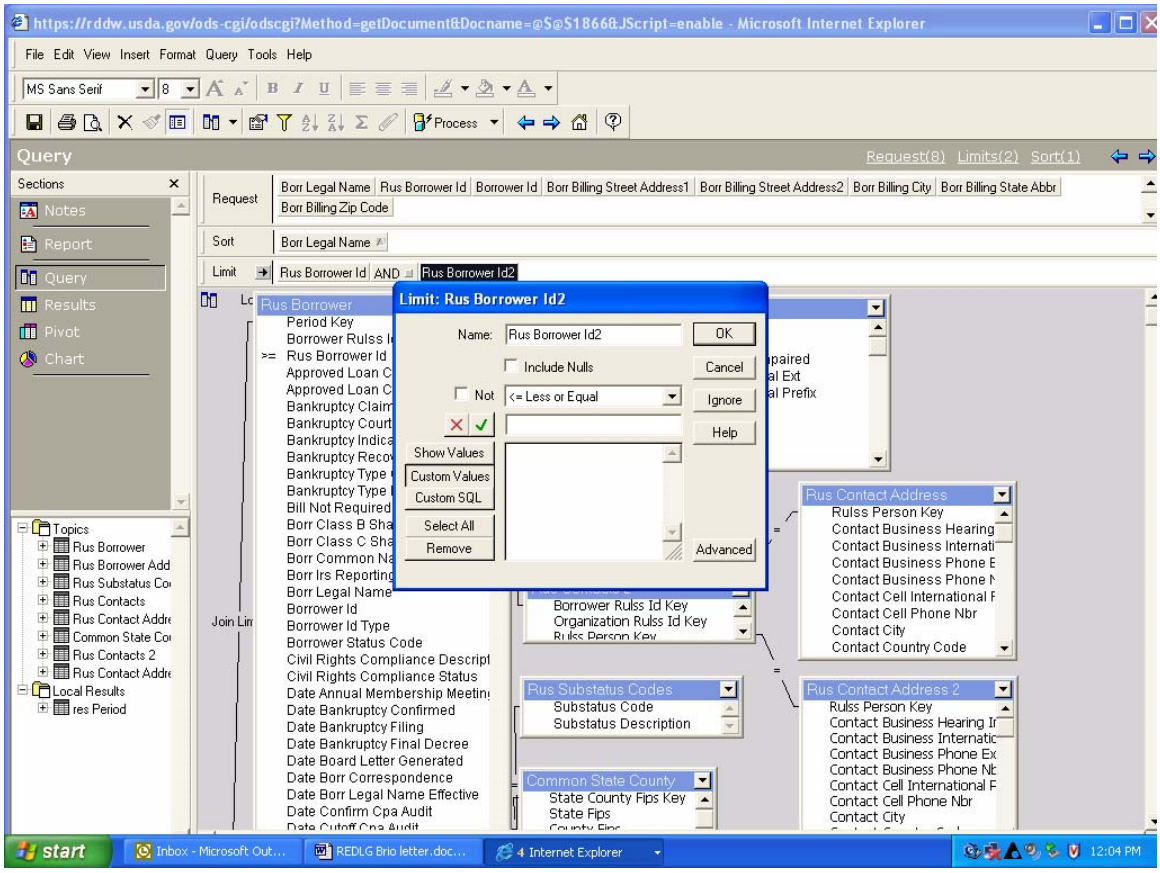
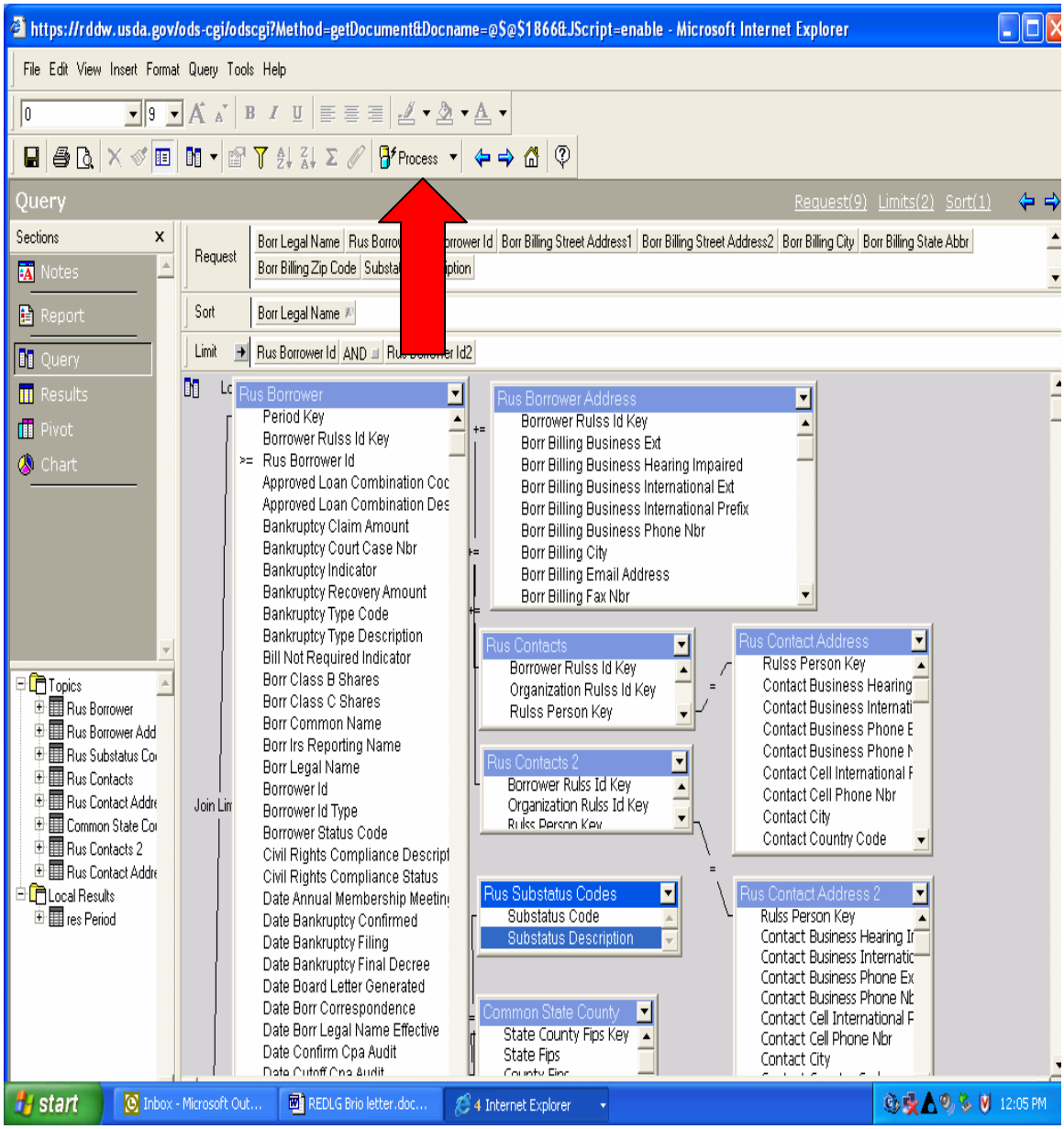
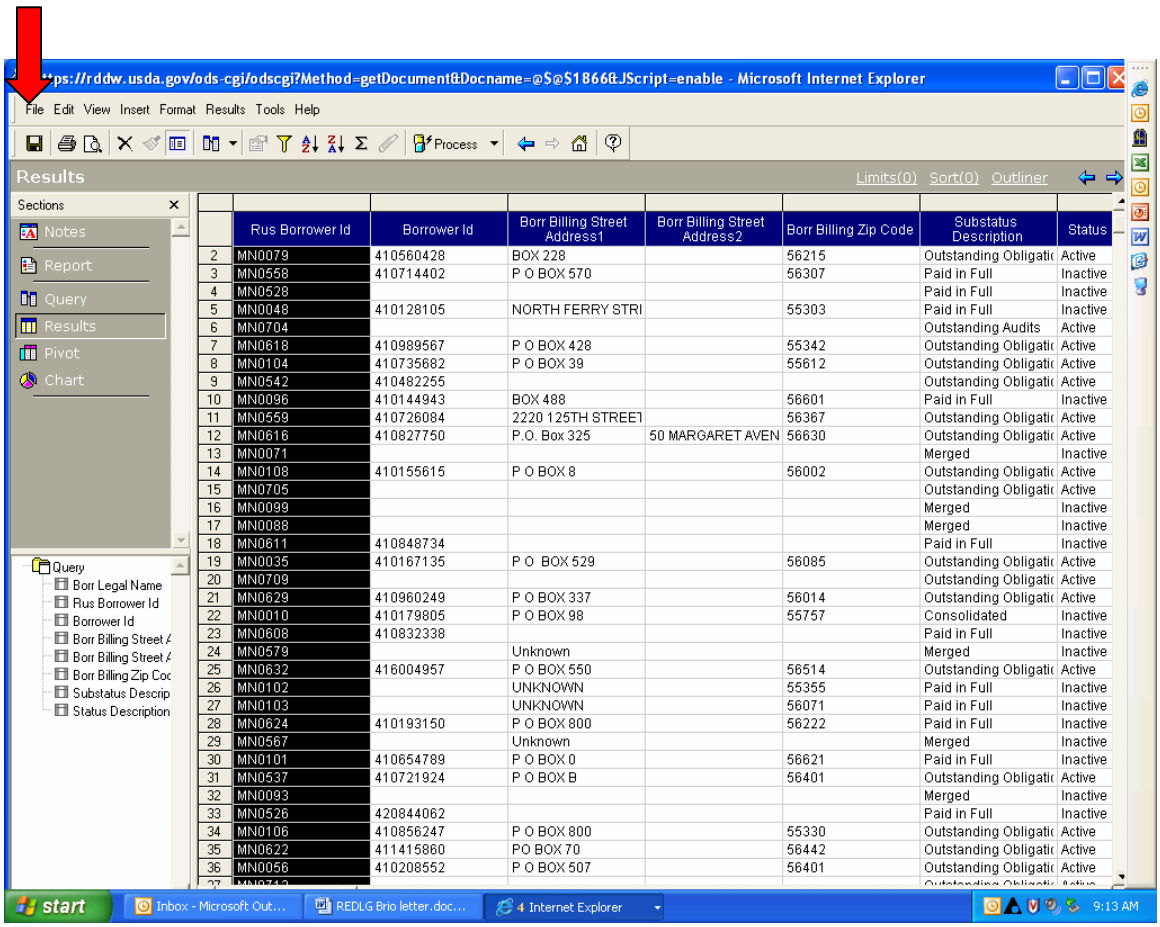


The limit line allows the user to track and limit constraints narrowing the database request and filters away unwanted data. The database only returns relevant data, time is saved when waiting for data to return, and database and network resources are conserved. The criteria should be limited to the user's State abbreviation and RUS ID (i.e. MN202).



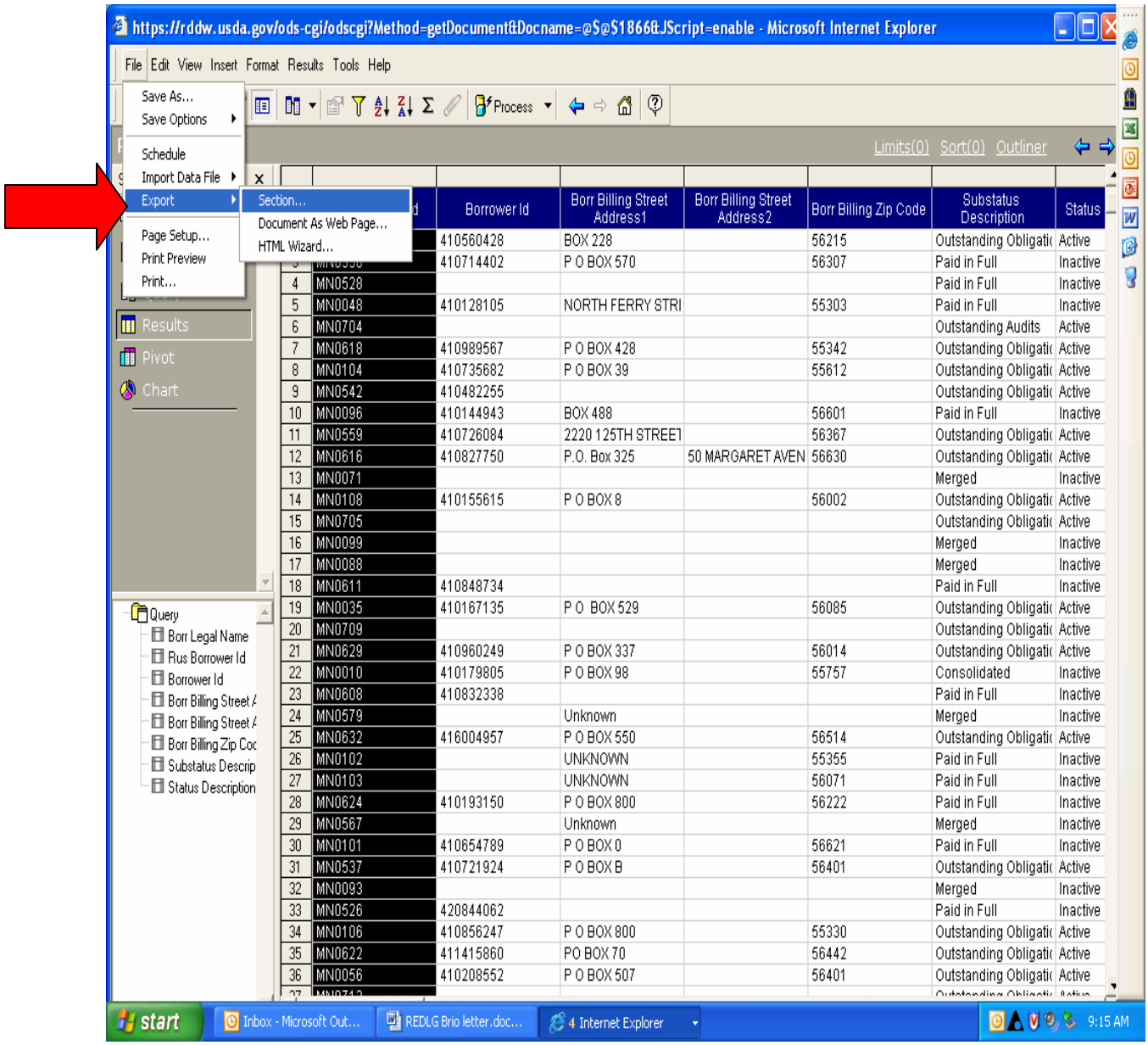
After you have completed the request and limitations lines, click on the PROCESS button. This will provide the Brio excel report showing the list of RUS borrowers and the status of their loans as shown below.



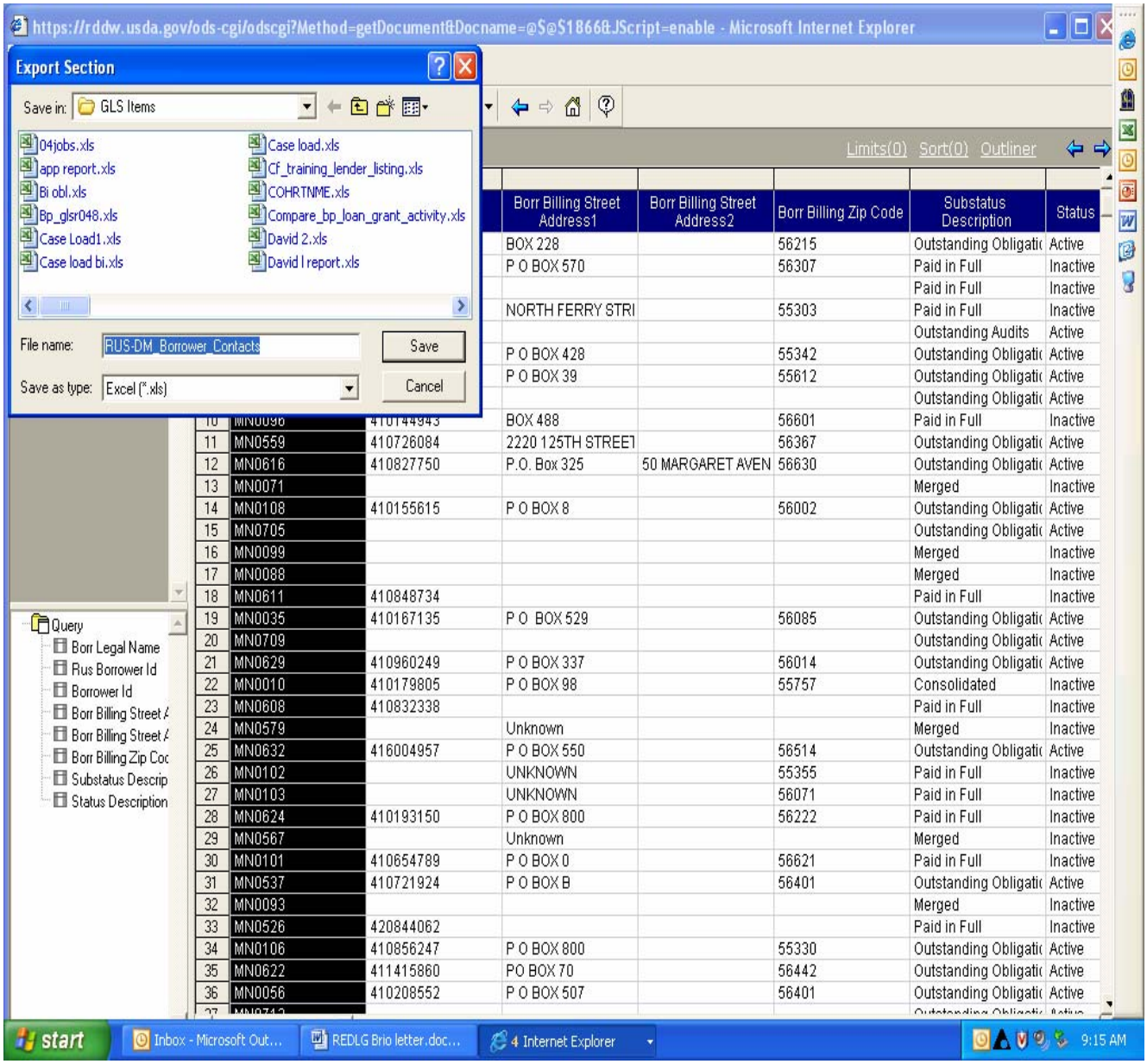
	Rus Borrower Id	Borrower Id	Borr Billing Street Address1	Borr Billing Street Address2	Borr Billing Zip Code	Substatus Description	Status
2	MN0079	410560428	BOX 228		56215	Outstanding Obligati	Active
3	MN0558	410714402	P O BOX 570		56307	Paid in Full	Inactive
4	MN0528					Paid in Full	Inactive
5	MN0048	410128105	NORTH FERRY STRI		55303	Paid in Full	Inactive
6	MN0704					Outstanding Audits	Active
7	MN0618	410989567	P O BOX 428		55342	Outstanding Obligati	Active
8	MN0104	410735682	P O BOX 39		55612	Outstanding Obligati	Active
9	MN0542	410482255				Outstanding Obligati	Active
10	MN0096	410144943	BOX 488		56601	Paid in Full	Inactive
11	MN0559	410726084	2220 125TH STREET		56367	Outstanding Obligati	Active
12	MN0616	410827750	P.O. Box 325	50 MARGARET AVEN	56630	Outstanding Obligati	Active
13	MN0071					Merged	Inactive
14	MN0108	410155615	P O BOX 8		56002	Outstanding Obligati	Active
15	MN0705					Outstanding Obligati	Active
16	MN0099					Merged	Inactive
17	MN0088					Merged	Inactive
18	MN0611	410848734				Paid in Full	Inactive
19	MN0035	410167135	P O BOX 529		56085	Outstanding Obligati	Active
20	MN0709					Outstanding Obligati	Active
21	MN0629	410960249	P O BOX 337		56014	Outstanding Obligati	Active
22	MN0010	410179805	P O BOX 98		55757	Consolidated	Inactive
23	MN0608	410832338				Paid in Full	Inactive
24	MN0579		Unknown			Merged	Inactive
25	MN0632	416004957	P O BOX 550		56514	Outstanding Obligati	Active
26	MN0102		UNKNOWN		55355	Paid in Full	Inactive
27	MN0103		UNKNOWN		56071	Paid in Full	Inactive
28	MN0624	410193150	P O BOX 800		56222	Paid in Full	Inactive
29	MN0567		Unknown			Merged	Inactive
30	MN0101	410654789	P O BOX 0		56621	Paid in Full	Inactive
31	MN0537	410721924	P O BOX B		56401	Outstanding Obligati	Active
32	MN0093					Merged	Inactive
33	MN0526	420844062				Paid in Full	Inactive
34	MN0106	410856247	P O BOX 800		55330	Outstanding Obligati	Active
35	MN0622	411415860	PO BOX 70		56442	Outstanding Obligati	Active
36	MN0056	410208552	P O BOX 507		56401	Outstanding Obligati	Active

To save the report in excel, click on the word FILE.

Then click on export. Then click on Section.

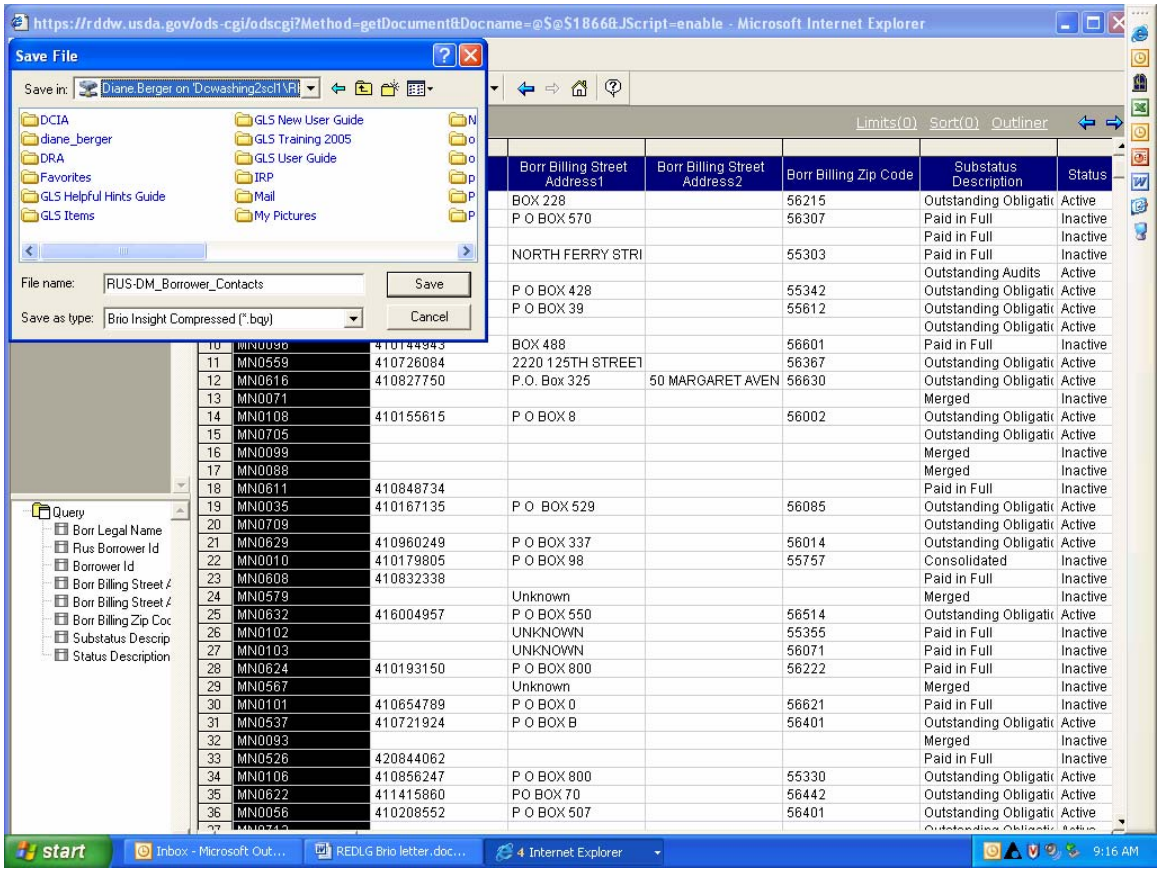


		Borrower Id	Borr Billing Street Address1	Borr Billing Street Address2	Borr Billing Zip Code	Substatus Description	Status
		410560428	BOX 228		56215	Outstanding Obligati	Active
		410714402	P O BOX 570		56307	Paid in Full	Inactive
4	MN0528					Paid in Full	Inactive
5	MN0048	410128105	NORTH FERRY STRI		55303	Paid in Full	Inactive
6	MN0704					Outstanding Audits	Active
7	MN0618	410989567	P O BOX 428		55342	Outstanding Obligati	Active
8	MN0104	410735682	P O BOX 39		55612	Outstanding Obligati	Active
9	MN0542	410482255				Outstanding Obligati	Active
10	MN0096	410144943	BOX 488		56601	Paid in Full	Inactive
11	MN0559	410726084	2220 125TH STREET		56367	Outstanding Obligati	Active
12	MN0616	410827750	P.O. Box 325	50 MARGARET AVEN	56630	Outstanding Obligati	Active
13	MN0071					Merged	Inactive
14	MN0108	410155615	P O BOX 8		56002	Outstanding Obligati	Active
15	MN0705					Outstanding Obligati	Active
16	MN0099					Merged	Inactive
17	MN0088					Merged	Inactive
18	MN0611	410848734				Paid in Full	Inactive
19	MN0035	410167135	P O BOX 529		56085	Outstanding Obligati	Active
20	MN0709					Outstanding Obligati	Active
21	MN0629	410960249	P O BOX 337		56014	Outstanding Obligati	Active
22	MN0010	410179805	P O BOX 98		55757	Consolidated	Inactive
23	MN0608	410832338				Paid in Full	Inactive
24	MN0579		Unknown			Merged	Inactive
25	MN0632	416004957	P O BOX 550		56514	Outstanding Obligati	Active
26	MN0102		UNKNOWN		55355	Paid in Full	Inactive
27	MN0103		UNKNOWN		56071	Paid in Full	Inactive
28	MN0624	410193150	P O BOX 800		56222	Paid in Full	Inactive
29	MN0567		Unknown			Merged	Inactive
30	MN0101	410654789	P O BOX 0		56621	Paid in Full	Inactive
31	MN0537	410721924	P O BOX B		56401	Outstanding Obligati	Active
32	MN0093					Merged	Inactive
33	MN0526	420844062				Paid in Full	Inactive
34	MN0106	410856247	P O BOX 800		55330	Outstanding Obligati	Active
35	MN0622	411415860	PO BOX 70		56442	Outstanding Obligati	Active
36	MN0056	410208552	P O BOX 507		56401	Outstanding Obligati	Active



			Borr Billing Street Address1	Borr Billing Street Address2	Borr Billing Zip Code	Substatus Description	Status
			BOX 228		56215	Outstanding Obligati	Active
			P O BOX 570		56307	Paid in Full	Inactive
						Paid in Full	Inactive
			NORTH FERRY STRI		55303	Paid in Full	Inactive
						Outstanding Audits	Active
			P O BOX 428		55342	Outstanding Obligati	Active
			P O BOX 39		55612	Outstanding Obligati	Active
						Outstanding Obligati	Active
10	MN0096	410144943	BOX 488		56601	Paid in Full	Inactive
11	MN0559	410726084	2220 125TH STREET		56367	Outstanding Obligati	Active
12	MN0616	410827750	P.O. Box 325	50 MARGARET AVEN	56630	Outstanding Obligati	Active
13	MN0071					Merged	Inactive
14	MN0108	410155615	P O BOX 8		56002	Outstanding Obligati	Active
15	MN0705					Outstanding Obligati	Active
16	MN0099					Merged	Inactive
17	MN0088					Merged	Inactive
18	MN0611	410848734				Paid in Full	Inactive
19	MN0035	410167135	P O BOX 529		56085	Outstanding Obligati	Active
20	MN0709					Outstanding Obligati	Active
21	MN0629	410960249	P O BOX 337		56014	Outstanding Obligati	Active
22	MN0010	410179805	P O BOX 98		55757	Consolidated	Inactive
23	MN0608	410832338				Paid in Full	Inactive
24	MN0579		Unknown			Merged	Inactive
25	MN0632	416004957	P O BOX 550		56514	Outstanding Obligati	Active
26	MN0102		UNKNOWN		55355	Paid in Full	Inactive
27	MN0103		UNKNOWN		56071	Paid in Full	Inactive
28	MN0624	410193150	P O BOX 800		56222	Paid in Full	Inactive
29	MN0567		Unknown			Merged	Inactive
30	MN0101	410654789	P O BOX 0		56621	Paid in Full	Inactive
31	MN0537	410721924	P O BOX B		56401	Outstanding Obligati	Active
32	MN0093					Merged	Inactive
33	MN0526	420844062				Paid in Full	Inactive
34	MN0106	410856247	P O BOX 800		55330	Outstanding Obligati	Active
35	MN0622	411415860	PO BOX 70		56442	Outstanding Obligati	Active
36	MN0056	410208552	P O BOX 507		56401	Outstanding Obligati	Active

The report should be saved as a Brio Query (BQY) file which allows the user to run it each month without having to recreate it. To save it, click on the “disk” button on the Brio menu line, then “save as,” and indicate where the file should be stored.



			Borr Billing Street Address1	Borr Billing Street Address2	Borr Billing Zip Code	Substatus Description	Status
			BOX 228		56215	Outstanding Obligati	Active
			P O BOX 570		56307	Paid in Full	Inactive
						Paid in Full	Inactive
			NORTH FERRY STRI		55303	Paid in Full	Inactive
						Outstanding Audits	Active
			P O BOX 428		55342	Outstanding Obligati	Active
			P O BOX 39		55612	Outstanding Obligati	Active
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10	MN0096	410144943	BOX 488		56601	Paid in Full	Inactive
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16	MN0099					Merged	Inactive
17	MN0088					Merged	Inactive
18	MN0611	410848734				Paid in Full	Inactive
19	MN0035	410167135	P O BOX 529		56085	Outstanding Obligati	Active
20	MN0709					Outstanding Obligati	Active
21	MN0629	410960249	P O BOX 337		56014	Outstanding Obligati	Active
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32	MN0093					Merged	Inactive
33	MN0526	420844062				Paid in Full	Inactive
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35	MN0622	411415860	PO BOX 70		56442	Outstanding Obligati	Active
36	MN0056	410208552	P O BOX 507		56401	Outstanding Obligati	Active

This will allow the user to run the report each month without re-developing the report in Brio. The information in the tables is updated daily.

February 28, 2006

SUBJECT: Guaranteed Loan System
Job Tracking Screen

TO: State Directors, Rural Development

ATTN: Business Program Directors

The Office of Management and Budget (OMB) has mandated that performance measures and goals be established for Business and Cooperative Programs. One performance measurement is the number of jobs created and/or saved. We have implemented a new section on the Guaranteed Loan System (GLS) Business Programs Routine Servicing Action Information screen, which went into production on July 27, 2005, to facilitate the tracking of actual jobs. This screen compares projected jobs created/saved to verified jobs created/saved by cohort year. This unnumbered letter provides instructions regarding the calculation of full-time equivalent jobs, verifying jobs, and completing the applicable GLS screens.

The Department of Labor, Bureau of Labor Statistics defines a full-time job as a job that has at least 35 hours in the work week and a part-time job as one that has less than 35 hours in the work week. We will, therefore, use this threshold in calculating the jobs created and saved for all business programs. To calculate full-time equivalent jobs, count two part-time jobs as one full-time job and three seasonal jobs as one full-time job. If the total numbers of part-time jobs and/or seasonal jobs add up to a fraction, round up to the next whole number after combining same.

The number of projected jobs created and saved is located on the Facility/Project Maintenance Screen. Field office staff must enter jobs data and these fields are mandatory in GLS. The new section entitled “Facility Job Tracking” will automatically obtain job numbers from the facility/project maintenance screen for each loan associated with the project. It also tracks total job count, verification date, the GLS project number, fiscal year, cohort number, the amount of the loan, and the projected and verified jobs. Each loan program has a cohort number which is associated with the budgetary account, and jobs are associated to a loan made in a fiscal year. Data is collected regarding the

EXPIRATION DATE:
February 28, 2007

FILING INSTRUCTIONS:
Community/Business Programs

number of projected jobs created and saved (job data) on the Facility/Project maintenance screen. Field office must enter job data on this screen at the time of preapplication or application. Currently, job data on this screen may be changed after the loan is obligated. Such changes result in job data being labeled as "unclassified". As a result, field staff must correct "un-classifications" by entering corrections through the Facility Job Tracking screen.

Note: An Request for Automation (RFA) is pending that will alter this process. The pending RFA will not allow the field staff to make changes to the job data on the
Facility / Project maintenance screen once the loan or grant is obligated, thus eliminating "unclassified" jobs. Errors on the Facility/Project screen will be repairable by National Office staff upon written notification from the field.

The Facility Job tracking screen will automatically pull the projected job data from the Facility/Project maintenance screen. After the loan or grant is closed, the field office must collect the actual jobs on each project and fill out the Facility Job tracking screen verified job data by project and cohort year. The verified job data may be changed after each site visit.

Business and Industry Guaranteed Loans:

When a borrower applies for a Business and Industry loan for the first time, you will add a facility and project along with the application. The proposed jobs are associated with the project and application. If the borrower applies two years later for a different purpose and the proposed funds are for the same facility but a different project, the field office staff must add the project to an existing facility screen. When this occurs, only the number of jobs to be created should be entered to avoid duplicating existing (saved) job numbers. The number of jobs created is associated with the new loan and cohort year.

Example 1: Company A applies for a guaranteed loan to expand their facility. A new borrower, facility, and project will be created in GLS, with the request tied to the facility. The company will create 10 jobs and save 20 for a total of 30. Two years later, Company A comes back requesting a guaranteed loan for equipment for the same facility and there are 35 jobs at that facility. A new project and request would be entered tying the project and request to the same facility in GLS. You will have to determine if any of the five new jobs were created due to this loan. If so, you would input the five as created and zero as saved, unless you can document that the loan was necessary to save the jobs. If you count the 30 from the previous loan as being saved, that would be a duplication making the job number higher than actual performance. Once these jobs are verified, you would put the 10 jobs created and 20 saved for the first loan; the five new jobs created would be associated with the second loan.

Example 2: Company A comes back 5 years later for a real estate loan to build a new facility in a different county creating 25 jobs. A new facility would be created in GLS along with a new project and request. Jobs created would be 25 and the number of jobs saved would be 0.

If Company A has three different loans as described in the examples above, the loans would be listed separately by facility, then by fiscal year and cohort number matching them with projected and verified jobs on the job tracking screen.

Once loans are closed, verification of performance measures must be completed and entered into the new job section on the BP Routine Servicing Action Information screen. The jobs are verified at a borrower visit during the first year of operation after issuance of the Loan Note Guarantee in accordance with RD Instruction 4287-B, section 4287.107 (c) and (f). After that initial visit, field office staff will be required to obtain job information at the annual lender visit, documenting the number (s) on Part 2 of Form RD 4279-15, "Business and Industry Visit Review Report," and update GLS accordingly. The lender should verify this information at their annual borrower visit each year for **5 years after the loan is closed.**

Specialty Lender Division Programs:

If the project is for a Rural Business Enterprise Grant (RBEG) or Rural Business Opportunity Grant (RBOG), each request must have one project identified with only one facility. This allows the system to associate all jobs created and/or saved specifically to the grant purpose. If GLS currently has one facility with multiple projects, field staff must transfer each project to a new separate facility. This will eliminate possible errors or duplication of numbers in reporting. Please see the GLS User Guide, section 2C, starting on page 130 for instructions on transferring a project to a new facility.

If the project is for an Intermediary Relending Program (IRP), Rural Economic Development Loan and Grant (REDLG), or Renewable Energy System and Energy Efficiency Improvement (RESEEI), the following rules apply:

1. A facility may have multiple projects if the loans and/or grants were each obligated in a different fiscal year.

2. A facility can only have one project if more than one loan and/or grant request is obligated during a fiscal year.

Under the Intermediary Relending Program (IRP) Form RD 1951-4, "Report of IRP/RDLF Lending Activity, is to be submitted quarterly or semiannually for the first five years of the life of a loan or grant. This form provides information on each ultimate recipient along with a section for verifying jobs. Field office staff should verify job information at the annual intermediary site visit. Each individual ultimate recipient must be tracked in GLS and updated accordingly. The system will calculate the jobs verified field from each ultimate recipient and download it to the job count field. Until Form RD 1951-4 is automated, you will need to put the information on the ultimate recipient screen and then separate them out as created and/or saved on the job screen. The field office staff may also use Form RD 1951-5 which is used to document the annual visits that are required by procedure.

The RBEG program counts jobs associated with the small and emerging private business being assisted. If the grant is for a revolving loan fund, the projected jobs created and saved are found in the scope of work and tracked on the facility/project screen. Once the ultimate recipient is identified and funds are provided, the actual job count must be tracked on the ultimate recipient screen. The verified job count will be calculated the same way as with the IRP. It is essential the ultimate recipients are tracked in GLS and updated accordingly. **The grantee must provide verification of jobs each year for 5 years after grant funds are disbursed.**

If the grant is for technical assistance, the RBEG/RBOG job information may not be applicable or may not be verified until a year or more depending on the purpose of the project.

Example 1: If the grantee is a Small Business Development Center (SBDC) providing technical assistance in the form of feasibility studies, business plans, and startup guidance, the SBDC would verify jobs created or saved when they complete the final performance report. However, if the feasibility study determined the project is not feasible, jobs will not be reported for the project.

Example 2: The grantee provides training to a business on a new software package that will increase the accuracy of their accounting system. In this scenario, no jobs were created or saved. Therefore, when the grantee provides its final performance report, they would indicate that no jobs were created or saved.

The REDLG program counts the number of jobs the ultimate recipient has created or saved, which are provided at the time the application is submitted. After closing, jobs must be verified by the Cooperative using the performance report or when the Agency completes the required site visits. The verified jobs must be separated into the number of actual jobs created and saved for the fields on the job screen.

See Attachment A for instructions on completing the Job Tracking Screen.
The verification of jobs is essential in order to have an accurate measure of performance. Job information is used by Congress to appropriate funds and to determine if the program is viable. Therefore, your efforts to obtain job information will ensure that the Agency can provide accurate results to OMB for future funding opportunities. If you have any questions, please contact William Smith at (202) 205-0903 or Diane Berger at (202) 260-1508.

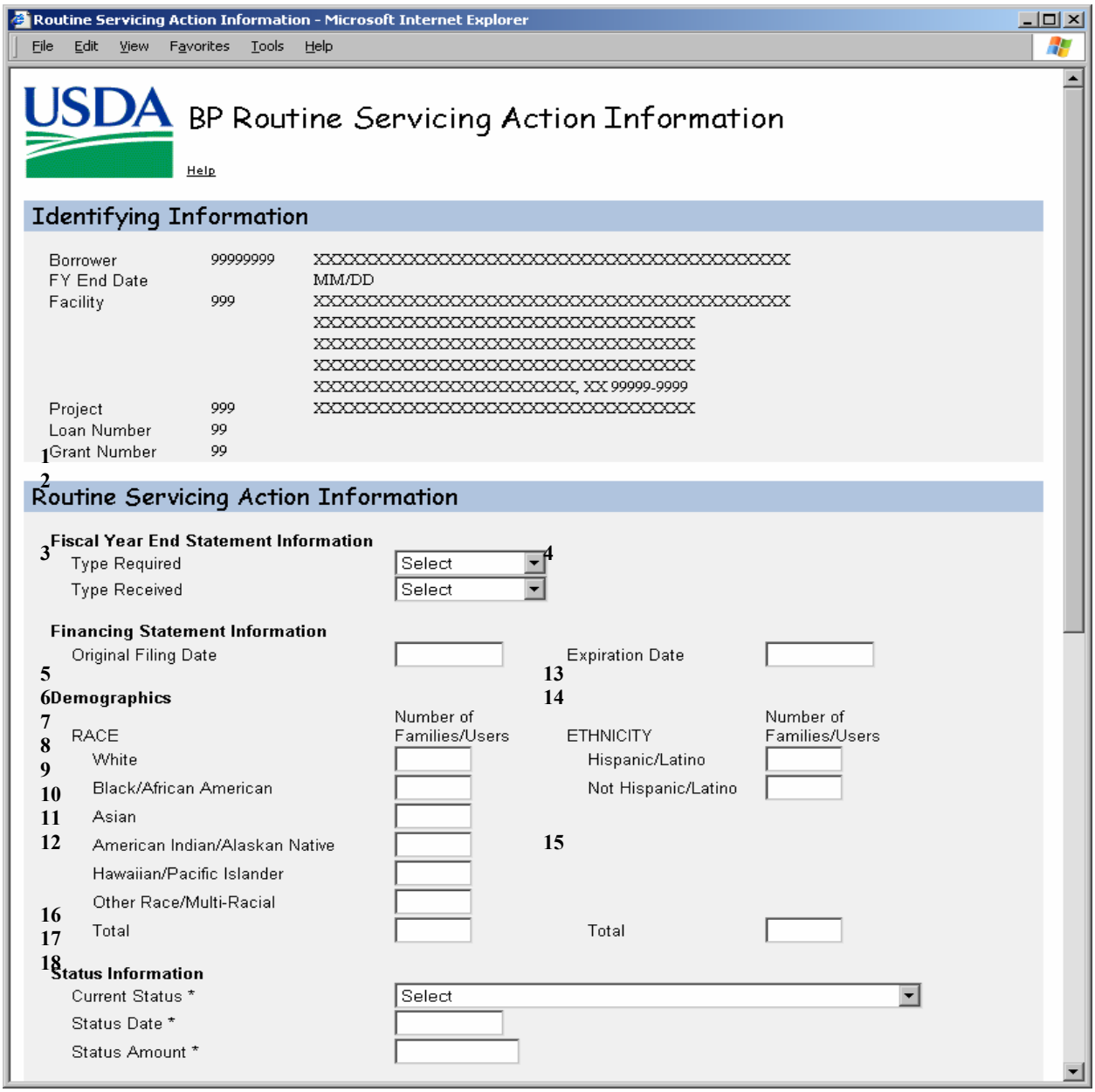
(Signed by William F. Hagy III)

WILLIAM F. HAGY III
Deputy Administrator
Business Programs

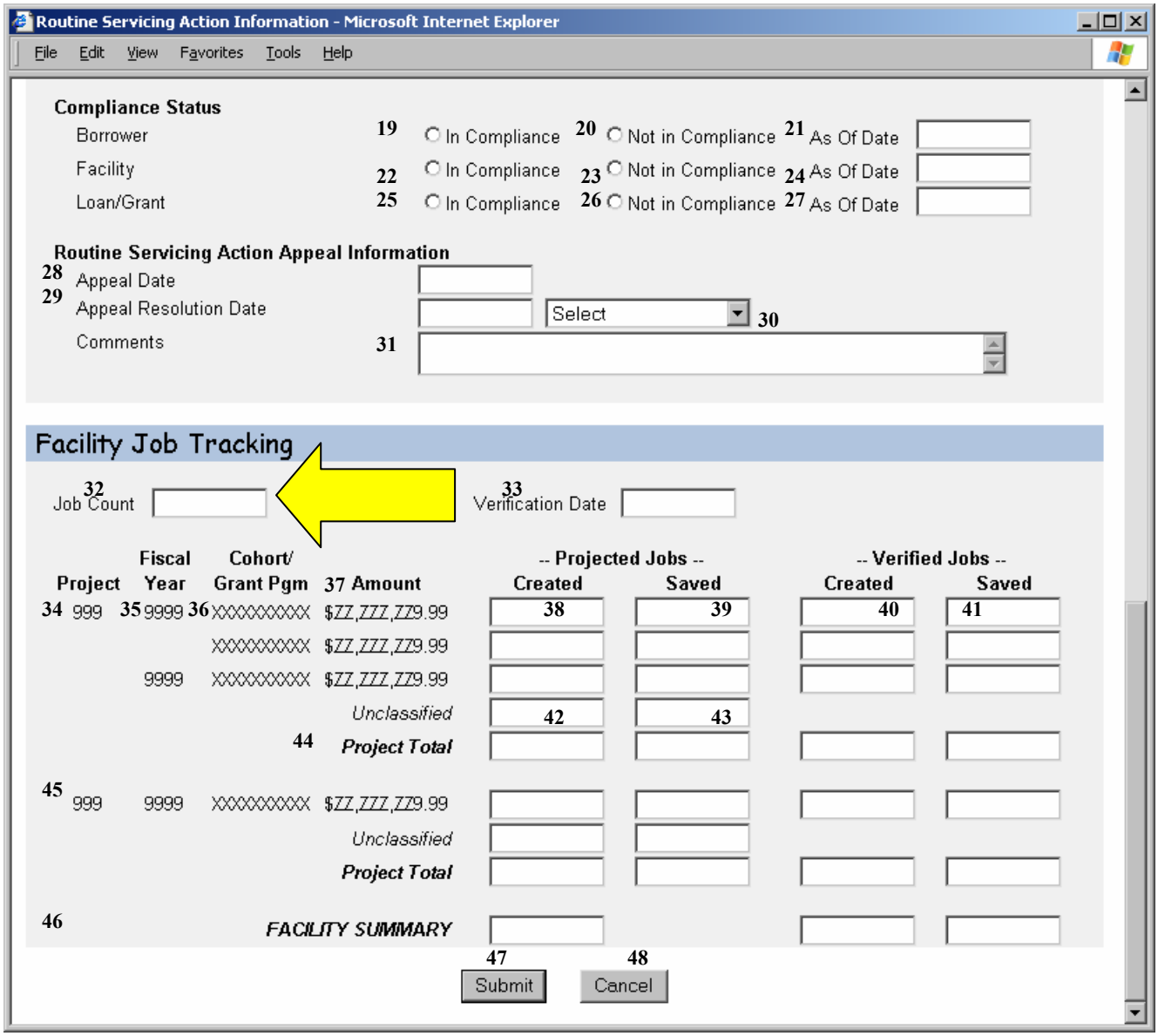
Attachment

Attachment A

INSTRUCTIONS FOR COMPLETEING JOB TRACKING SCREEN



PLEASE REFER TO YOUR USER GUIDE FOR INSTRUCTIONS PERTAINING TO THIS SECTION



This page allows you to maintain information related to servicing actions. The changes on this screen provide the ability to input jobs actually created and/or saved due to the financial assistance from Business and Cooperative Programs. The changes to this screen are as follows:

32. Job Count – This is the total number of jobs created and saved. This number must equal the total of number 46 on the Facility Summary line which is system generated.

33. Verification Date – The verification date is the date field staff verifies the actual jobs created and saved due to our financial assistance.

34. Project ID – The project ID is the system generated number when the application is first completed in GLS. The loan is attached to the project ID.

35. Fiscal Year – Year in which the obligation of funds occurred.

36. Cohort/Grant Program – The cohort number is associated with the type of loan for a specific program according to the budget office. If the project is for a grant, the program abbreviation will be listed (i.e. RBEG).

37. Amount – Actual amount obligated.

38. Projected Jobs Created – This number is carried over from the facility/project screen. Jobs are the proposed jobs that will be created due to our financial assistance. The application or scope of work should identify the number.

39. Projected Jobs Saved – Jobs that will potentially be saved as a result of our financial assistance. The application or scope of work should identify the number.

40. Verified Jobs Created –Actual jobs created as a result of our financial assistant and verified either by the Agency or the lender/borrower/grantee.

41. Verified Jobs Saved – Actual jobs saved as a result of our financial assistance and verified either by the Agency or the lender/borrower/grantee.

42. Unclassified Projected Jobs Created – This field will be system generated if an adjustment is made to the jobs on the facility/project screen after obligation.

43. Unclassified Projected Jobs Saved – same as 42.

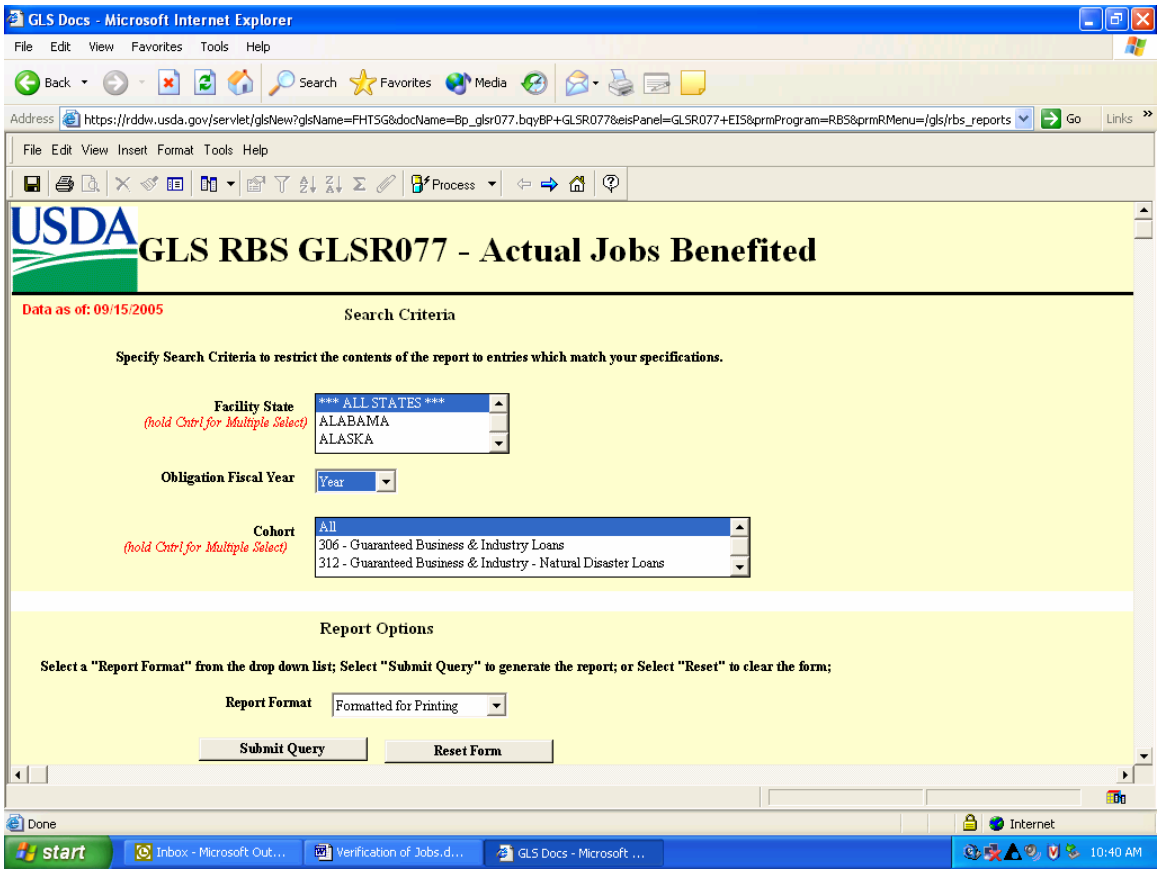
44. Project Total – System calculates when submitted.

45. A new project will be created if the borrower receives another loan in a different fiscal year for the same facility The information in each column is required as indicated above in numbers 38, 39, 40 and 41. The field office staff must make the determination of which jobs were created or saved due to the new loan. For example, if the original loan created 30 and saved 40, the new loan created two jobs and save zero, the only numbers should be two and zero on this line.

46. Facility Summary – The system will calculate each column for the total and compare it with the number in the Job Count field.

47. After you have completed the appropriate fields, click the submit button to save and process the information.

48. If you click the cancel button, the information will not be saved.

A new report was developed to compare the proposed jobs created and saved to the verified jobs created and saved for a cohort or fiscal year. It will determine jobs realized due to our financial assistance.

This is the search criteria page for the new report. You can search by State, obligation, fiscal year, or cohort. The report can only access information from 1992 even though the dropdown box for the fiscal year goes back to 1970. Cohorts were not established until fiscal year 1992.