*Building Rural America*

**National Association of Credit Specialists**

of the

**USDA – Farm Service Agency**

**INFORMATION TECHNOLOGY COMMITTEE**



**THE INFORMATION TECHNOLOGY COMMITTEE MET AT THE HILTON OMAHA IN OMAHA, NE, ON JUNE 26-28, 2023, TO REVIEW RESOLUTIONS SUBMITTED BY THE MEMBERSHIP.**

**THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR ADOPTION:**

**Resolution 1 – Adopt**

**CONCERN:**

DLS does not show principal and interest breakdown for past FSFL payments, which borrowers often request for tax planning purposes.

**PROPOSED SOLUTION:**

Provide principal and interest breakdown on History tab for FSFL Loan Inquiry screen.

**Resolution 2 – Adopt**

**CONCERN:**

Balance sheet and cash flow schedules are not fully shown on credit presentation. You have to print or save financials from Reports or continuously change screens.

**PROPOSED SOLUTION:**

Hyperlink each balance sheet and cash flow on credit presentation to pop-out the schedule in a different window.

**Resolution 3 – Adopt**

**CONCERN:**

The printed cash flow from Reports has a layout that focuses on Net Income. The cash flow summary on FBP has a better format to show MADS and Ending Cash. A feasible plan is determined by MADS and Ending Cash, but producers don't see this on their printed financials.

**PROPOSED SOLUTION:**

Keep the same format for the printed cash flow that is used for the cash flow summary on Farm Business Plan.

**Resolution 4 – Adopt**

**CONCERN:**

Receipt for service is a mandatory requirement for employees to complete when an application is received. Other agency programs, such as CARS, autogenerate a receipt for service by marking a box. FLP must access the receipt for service program to manually generate this receipt and is one extra step that could be streamlined.

**PROPOSED SOLUTION:**

Enable a receipt for service to be autogenerated when an application is entered into DLS. The DLS loan checklist can be used to complete the items provided to FSA at the time of application.

**Resolution 5 – Adopt**

**CONCERN:**

The guaranteed forms, such as FSA-2235 Loan Guarantee and FSA-2232 Conditional Commitment, generated out of GLS does not list all co-borrowers associated with the loan. The autogenerated form does not allow modification to manually enter the needed names. This forces the field staff to use a blank form to be completed manually to list all applicants on these documents. Some lenders require everyone who signed the promissory note to be listed on these documents, particularly when loans are sold on the secondary market.

**PROPOSED SOLUTION:**

Enable the forms to either be able to be modified to add the necessary names or have the form programmed to pick up all applicant's names for automatic completion.

**Resolution 6 – Adopt**

**CONCERN:**

With current staffing levels, automation of preparing and sending the 30-day payment reminders takes away valuable time and focus from additional requirements.

**PROPOSED SOLUTION:**

30-day payment reminders should self-generate and automatically send to borrowers’ emails that are already on file.

**Resolution 7 – Adopt**

**CONCERN:**

When ordering loan funds, a separate step is needed to document what the funds will be used for i.e., $5000 fuel, $3000 chemical, $1000 fertilizer. This takes additional time after printing or saving to add the text comments.

**PROPOSED SOLUTION**

Add a comment box to DLS check request screen for comments on what funds are used for that will print with the check request transaction.

**THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:**

**Resolution 8 - Move to Non-Adopt**

**CONCERN:**

FSFL borrowers do not have the ability to make payments via phone whether with debit card or ADH debit.

**PROPOSED SOLUTION:**

Provide functionality to accept FSFL payments over the phone similar to FLP direct loans utilizing pay.gov.

**EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:**

The modernization of the different FLP systems should provide a solution.

**Resolution 9 - Move to Non-Adopt**

**CONCERN:**

When the incomplete letters (FSA-2304, 2305) are generated in DLS, there are two specific issues that negate the efficiency that was intended with this function.

1. When a related entity is linked to the request, the letters are generated without the co-applicant listed. Due to the formatting of the letter, I often find myself having difficulty adding the name without "unprotecting the sheet." The co-borrower should be listed as they would be on an FSA-2313 Notification of Loan Approval and Borrower Responsibilities.

2. Regardless of the day entered into the box, the letter is generated the day the agency official physically did it. Since the dates in the body of the letter are based upon the date of the letter, any variance other than "the day of" will alter the subsequent dates. While this is probably fine in a perfect work environment where everything is done promptly without hesitation, it is not efficient to have to revise information that was supposed to save you time.

**PROPOSED SOLUTION:**

1. Update the function/script/command for 2304 and 2305 generation to capture related entity name.

2. Change the function/script/command for 2304, 2305 generation to utilize the inputted date in the respective field, NOT the date of the physical action.

**EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:**

The upcoming FLP system changes should provide a solution.

**Resolution 10 - Move to Non-Adopt**

**CONCERN:**

FLP and FSFL borrowers are displayed on the DLS dashboard. It would be helpful to be able to identify which borrowers had FSFL loans when reviewing the DLS dashboard.

**PROPOSED SOLUTION**

Add a workflow in DLS that will automatically populate at time of a FSFL loan closing indicating that the customer has a FSFL loan.

**EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:**

FSFL borrowers are separately identified from FLP borrowers by only having lightbulbs on the dashboard.

**THE FOLLOWING RESOLUTIONS ARE RECOMMENDED FOR NON-ADOPTION:**

**Resolution 11**

**CONCERN:**

List concern here

**PROPOSED SOLUTION:**

List proposed solution here

**EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:**

Provide explanation here

**Resolution 12**

**CONCERN:**

List concern here

**PROPOSED SOLUTION**

List proposed solution here

**EXPLANATION FOR NON-ADOPTON BY THE COMMITTEE:**

Provide explanation here

Respectfully submitted by the 2022-2023 Information Technology Committee:

Mercedes Jauregui, WY, Zone A Makala Muller, NE, Zone B - Chair

Crystal Zwilling, IL, Zone C Cheryl Brooks, AR, Zone D