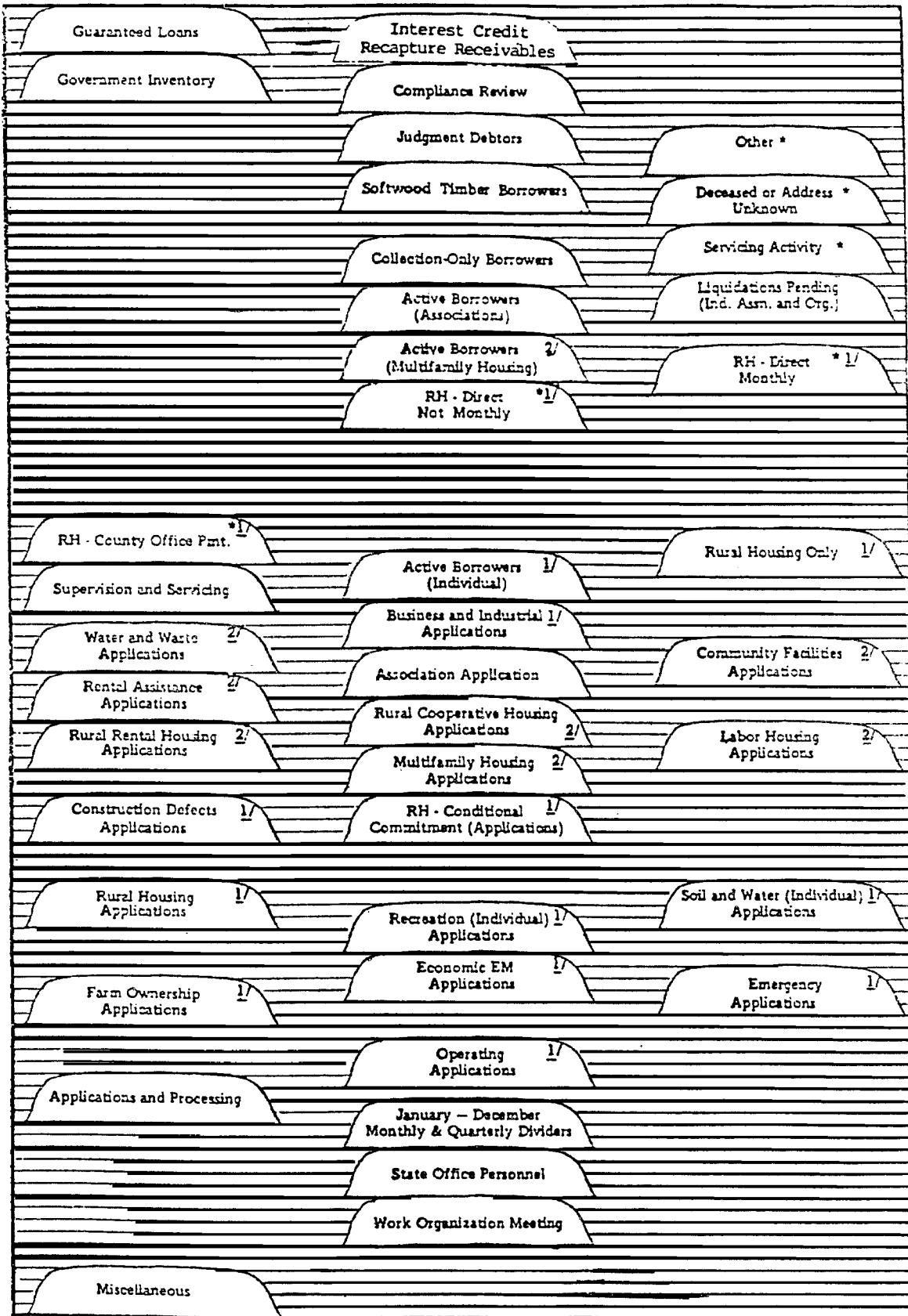


MANAGEMENT SYSTEM BOX



* Optional Use

1/ County Office Only
2/ District Office Only

Code and signal diagram for Form FmHA 1905-1

1	2	3	4	5	OL	EM	EE	EO	SW	NP	SH	LH	ST	DIR. PMT.	CR	A	B	C			
DEL. TAXES	ANAL. YSIS	DEV. WORK	FIN. STMT.		(TYPE OF ASSISTANCE)												(Activity)				
		(Borrower's Name)																	(Case No.)		
		(Co-Borrower's Name)																	(Property Address)	(Case Classification)	(Phone No.)

DIR. PMT: Use ORANGE signal for borrowers on the direct payment system.
 CR: Use WHITE signal if subject to Compliance Review; enter year of next scheduled review below signal. **ACTIVITY:** On A, use colored signal denoting month next office followup action to be taken. On B, use colored signal denoting month next field activity is scheduled; or may use A for both office and field followup. Insert year within signal if not current year. On C, use colored signal denoting month moratorium expires. Insert year within signal if not current year.

TYPE OF ASSISTANCE AND REPAYMENT STATUS - Show Status.

PINK - May be used when all loans of this type are sufficiently ahead of schedule to be current next due date.

YELLOW - All loans of this type current.

LIGHT RED - Delinquent. (Accounts become delinquent first work day after due date of unpaid installment).

FOR RL, set signal to right of LH Insert "RL" within signal.

FOR EMERGENCY LIVESTOCK, set signal to right of LH. Insert "EL" within signal.

FOR EO, set signal to right of LH, Insert "EO" within signal.

FOR OL, YOUTH, enter "Y" in pencil within signal.

FOR LIMITED RESOURCE, enter "LR" within OL or FO signal.

Used as prescribed by County Office.

YELLOW - beginning month of 6-month period for continuing Financing Statement occurs in current year (6-month period starts from date Financing Statement was filed NOT continuation date). Beginning month and year of 6-month period may be entered below signal.

LIGHT GREEN - signal when loan is closed; retain 15 months unless construction work is completed; 24 months unless land development work is completed.

LIGHT RED - signal when scheduled construction or development period has expired, even though an extension may have been approved. For Grant-only insert "G" within signal. Remove signal when construction is completed. Construction not completed within 3 years from date of loan, remove signal when authorized by District Director.

YELLOW - Analysis to be made during current fiscal year. (may enter month within signal)

BROWN - Analysis made. Reset signals each fiscal year.

PINK - Analysis planned for future year. Insert year in signal.

LIGHT RED - Delinquent on real estate taxes (when real estate serves as security).

INFORMATION REQUIRED TO COMPLETE HEADING:

Veteran Status may be indicated by placing the letter "V" in parenthesis following the name of the borrower.

Case Classification: Insert "Active", "Collection-Only" or "Judgment".

OPERATING TYPE LOANS MATURITY SCHEDULE											
LOAN CODE	INT. RATE	DATE OF NOTE OR ASSUMPTION AGREEMENT	AMOUNT OF NOTE OR ASSUMPTION AGREEMENT								
① Rescheduled to			44-06	1-1-76	1-1-77	1-1-78	1-1-79	1-1-80	1-1-81	1-1-82	2-13-82
44-01	8 3/4	2-13-75	26,120	1,016	1,110	1,218	1,492	2366	2239	2113	6743**
Rescheduled from			44-01	1-1-80	1-1-81	1-1-82	1-1-83	1-1-84	1-1-85	1-1-86	9-4-86
44-06	9 1/2	9-4-79	9519.04	760	1445	1357	1270	1183	1095	1008	3800**
②				1-1-80	1-1-81	1-1-82	1-1-83	1-1-84	1-1-85	1-1-86	7-5-86
44-01	9 1/2	7-5-79	12,000	Deferred	Deferred	2900	2749	2597	2445	2282	5400**
③ Consolidated to			4406	1-1-76	1-1-77	1-1-78	1-1-79	1-1-80	1-1-81	1-1-82	2-13-82
44-01	8 3/4	2-13-75	26,120	1,016	1,110	1,218	1,492	2366	2239	2113	6743**
Consolidated to			44-06	1-1-79	1-1-78	1-1-77	1-1-80	1-1-81	1-1-82	1-1-83	
44-02	8 1/2	2-26-76	6,400	802	840	864	895	951	1408	1623	
Consolidated to			44-06	1-1-77	1-1-78	1-1-79	1-1-80	1-1-81	1-1-82	1-1-83	
44-03	8 3/4	9-17-76	2300	62	443	443	443	443	443	443	
44-05	8 3/4	4-10-78	8,000	574	832	1016	1084	1144	1696	2200	3200**
Cons. of			44-01, 44-02, 44-03, 44-05	1-1-80	1-1-81	1-1-82	1-1-83	1-1-84	1-1-85	1-1-86	9-4-86
44-06	9 1/2	9-4-79	25,806	2287	4411	4411	4393	4155	4018	3171	10,320**
④				1-1-74							
01-04	5 3/8	1-18-73	2,900	3,085							
⑤				1-1-75	1-1-76	1-1-77	1-1-78	1-1-79	1-1-80	1-1-81	
01-05	6 3/4	1-20-74	35,000	6,954	6,354	6,354	6,354	6,354	6,354	5,754	

For operating type loans, post in pencil each promissory note and the scheduled installments, including the first installment on unequal amortized installment loans. Cross out each installment when paid. Loan type may be entered in margin to left of loan code.

- (1) This is an example of a rescheduled note to provide a longer term.
- (2) This is an example of a note on which the first two payments (principal and interest) have been deferred. If principal only is deferred enter "Interest Only" and the amount. If interest only is deferred, enter "Principal Only" and the amount.
- (3) This is an example of four notes that have been consolidated.
- (4) This note involves an immediate advance of \$1,900 and a future advance of \$1,000 on June 15, 1973. The future advance will be posted on the Supervision and Servicing section of Form FmHA 1905-1 for followup purposes.
- (5) This is a \$35,000 Operating loan. The amortized installments were to be \$6,354 each year for seven years. The borrower was permitted to use an additional \$600 for operating expenses the first year from funds originally set up for capital expenditures, therefore, the first installment was lined through and \$6,954 was inserted. (The additional \$600 will also be posted on the Supervision and Servicing section of the card for followup purposes, and on the latest Transaction Record for the loan account concerned.) When payment is received, the additional \$600 is to be treated as an "extra payment" and deducted from the last installment due. Upon receipt of Form(s) FmHA 451-26 reflecting payment of the additional \$600, the last \$6,354 installment is lined through and \$5,754 inserted.

(See reverse for posting Promissory Notes and Assumption Agreements for Real Estate Type loans.)

Posting Assumption Agreements and Reamortized Notes:

REAL ESTATE TYPE LOANS INSTALLMENT SCHEDULE										
LOAN CODE	INT. RATE	DATE OF NOTE OR ASSUMPTION AGREEMENT	AMOUNT OF NOTE OR ASSUMPTION AGREEMENT	REPAY. PERIOD	FIRST INSTALLMENT		ANNUAL OR MONTHLY INSTALL.	SUPPL. PAYMENT		
					Amount	Date		Amount	No. Mos.	
① 41-01		(a) 7-1-71	(b) 35,331	(c) 36	(d) 2,503	1-1-72	(e) 2,170			Assumption Agreement
② 41-01	5%	11-17-69	49,290	40	580	1-1-70	2873			
41-02	9%	9-4-79	45,758	30	2975	1-1-80	4455			

- (1) This is an example for posting an Assumption Agreement for an insured FO loan. The information reflected in columns (a), (b), (c), (d), and (e) is as follows: (a) Date of assumption agreement; (b) Amount of unpaid principal, plus accrued interest as of date of assumption agreement (when applicable); (c) Repayment period of assumption agreement; (d) Amount of first installment, plus accrued interest (when applicable); and (e) Amount of annual installment. NOTE: The information in these columns will vary according to information contained in Form FmHA 460-5, "Assumption Agreement (New Terms)", and Form FmHA 460-9, "Assumption Agreement (Same Terms - Eligible Transferee)".
- (2) This is an example of a note that has been reamortized.

FmHA Instruction 1905-A
Exhibit D

Code and Signal Diagram for Form FmHA 1905-5

(This form will be used for all Rural Housing Only Borrowers with two or more supplementary or assignment-type payments each year)

1	2	3	4	5	6	7	8	9	10	11	12	A	B	C	
DEL TAXES		DEV. WORK													
	(Borrower's Name)				(Property Address)						(Case No.)				
	(Co-Borrower's Name)				(Mailing Address)						(Phone No.)				

ACTIVITY: On A, use colored signal denoting month next office followup action to be taken. On B, use colored signal denoting month next field activity is scheduled; or may use A for both office and field followup. Insert year within signal if not current year. On C, use colored signal denoting month moratorium expires. Insert year within signal if not current year.

No repayment status signal required for direct payment borrowers.
REPAYMENT STATUS FOR COUNTY OFFICE PAYMENT BORROWERS
 "X" through any month for which a payment is not scheduled.
 Signal number representing month next "monthly" payment is due.
YELLOW signal - Current on annual installment.
LIGHT RED signal - Delinquent on annual installment.

Enter day of month payment due.
 Enter "O" beneath block for County Office payment borrowers.
LIGHT BLUE signal for Section 504 borrowers not currently indebted for Section 504 loans. Insert within signal fiscal year the grant agreement expires.

BLACK signal for NP borrowers.

Use as prescribed by County Office.

GREEN signal when loan is closed, retain 15 months unless construction work is completed
LIGHT RED signal when scheduled construction period has expired, even though an extension may have been approved.
 For Grant-only insert "G" within signal. Remove signal when construction is completed. Construction not completed within 3 years from date of loan, remove signal when authorized by District Director.

Use as prescribed by County Office.

LIGHT RED - Delinquent on Real Estate taxes.

INFORMATION REQUIRED TO COMPLETE HEADING:

Veteran Status may be indicated by placing the letter "V" in parenthesis following the name of the borrower.

(See reverse for posting Promissory Notes to Form FmHA 1905-5)

Posting Promissory Notes to Form FmHA 1905-5

RURAL HOUSING INSTALLMENT SCHEDULE									
LOAN CODE	DATE OF NOTE	AMOUNT OF NOTE	REPAY. PERIOD	INTEREST RATE	MONTHLY INSTALL.	INTEREST CREDIT		SUPPL. PAYMENT	
						Install.	Date	Amount	No. Mos.
① 46-02	8-12-73	10,000	33	7 $\frac{1}{4}$	67	40	8-12-73		
② 46-02	8-12-73	10,000	33	7 $\frac{1}{4}$	805			176 74	6 mos) 11

- (1) This is an example for posting a Rural Housing loan with a Promissory Note providing for monthly installment payments. This borrower has an Interest Credit Agreement. The information reflected in the column "Interest Credit—Install", is the full amount of the monthly installment after interest credit has been deducted.

- (2) This is an example for posting a Rural Housing loan with a Supplementary Payment Agreement. The monthly amount and number of months for the first installment may be entered in pencil immediately above the information on the supplemental payments. Delete "monthly" and insert "annual" in the "Monthly Install", column.

Code and Signal Diagram for Form FmHA 1905-6

1	2	3	4	5		RRH	RCH	LH	RHS	TA	*	CR	A	B	C							
DEL TAXES	ANALYSIS	DEV. WORK	FIN. STMT.	PMT. DUE		(TYPE OF ASSISTANCE)						(ACTIVITY)										
(PROJECT NAME)					(PROJECT NUMBER)					(BORROWER'S NAME)						(CASE NO.)						
										(State)						(CODES)		(County)				
										(BORROWER'S ADDRESS)						(CASE CLASSIFICATION)						
																(TELEPHONE NUMBER)						

On CR, use **WHITE** signal if subject to Compliance Review; enter year of next scheduled review below signal. **ACTIVITY:**
On A, use colored signal denoting month next office followup action to be taken.
On B, use colored signal denoting month next field activity is scheduled; or may use A for both office and field followup.
On C, use as prescribed by the Office.

TYPE OF ASSISTANCE AND REPAYMENT STATUS - Status will be shown:

YELLOW - All loans of this type current.

LIGHT RED - Delinquent.

For organization which received LH grant not currently indebted for loan, use **LIGHT BLUE** signal on "LH" position. For organization which received both LH loans and grants insert "**G**" in signal.

For organization owing Rural Housing Site loan, use "RHS" position. For section 523, insert "3" within signal. Enter "S" below signal for Site Option Loan.

For organization which received self-help Technical Assistance funds, use **LIGHT BLUE** signal on "TA" position.

For organization which received Technical and Supervisory Assistance grant, place Light Blue signal to right of "TA". Insert "TSA" in signal.

*Use **WHITE** signal on this position for loans/grants for which loan funds have been obligated, verified by AMAS inquiry MIAI "Loan/Grant Obligation", but the loan/grant has not been closed. Enter type of assistance beneath signal. Record any necessary followup actions before loan/grant closing. Remove signal when loan/grant is closed. If it becomes known that the loan/grant will not be made to an "active" borrower remove signal. For borrowers or applicants not indebted for any FmHA assistance for the project concerned, remove **Form FmHA 1905-6** from the Management System box and place in file.

Flag with an **ORANGE** signal for loans on PASS.

Use applicable colored signal to denote month next payment is due for annual payment borrowers, only.

YELLOW - beginning month of 6-month period for continuing Financing Statement occurs in current year. (6-month period starts from date Financing Statement was filed **NOT** continuation date.) Beginning month and year of 6-month period may be entered below signal.

GREEN - signal when loan is closed; retain until development work is completed or scheduled completing date expires - then **LIGHT RED** signal until development completed. Development not completed within 5 years from the date of loan, remove signal when authorized by State Director.

YELLOW - business analysis to be made during current fiscal year. May enter month within signals.

BROWN - Analysis completed (signal retained during balance of fiscal year).

LIGHT RED - Delinquent on real estate taxes (when real estate serves as security).

(See reverse for information required to complete heading of **Form FmHA 1905-10**)

INFORMATION REQUIRED TO COMPLETE HEADING:

Case Classification: Insert "Active", "Collection-Only", or "Judgment".

Occupancy, Ethnic Group: Enter the total number of tenant families by ethnic group opposite the appropriate code. Codes will be identified either alphabetically or numerically as followed: **W**-1 White, not of Hispanic origin: **B**-2 Black, not of Hispanic origin: **AI**-3 American Indian or Alaskan Native: **H**-4 Hispanic; **A**-5 Asian or Pacific Islander. Obtain this information from form FmHA 400-8.

Type of Entity: For an **individual borrower**, enter "Profit" or "Limited Profit". For an **organization**, enter "Profit Corporation", "Limited Profit Corporation", "Nonprofit Corporation", "Public Body", "General Partnership", "Limited Partnership", or any other type entity the organization may be.

Subsidy: Enter "Nonsubsidized", "Plan I", "Plan II", "Rental Assistance", "Section 8: Single Track", or "Section 8: Dual Track".

1	2	3	4	5
DEL	ANA-	DEV.	FIN.	PMT.
TAXES	LYSIS	WORK	STMT.	DUE

RRH	RCH	LH	RHS	TA
(TYPE OF ASSISTANCE)				

CR	A	B	C
(ACTIVITY)			

(PROJECT NAME) _____ (PROJECT NUMBER) _____

(BORROWER'S NAME)

(CASE NO.)

OCCUPANCY	UNITS
Ethnic Group:	TOTAL Units
TOTAL	
W	
B	Family
AI	
H	Sr. Citizen
A	

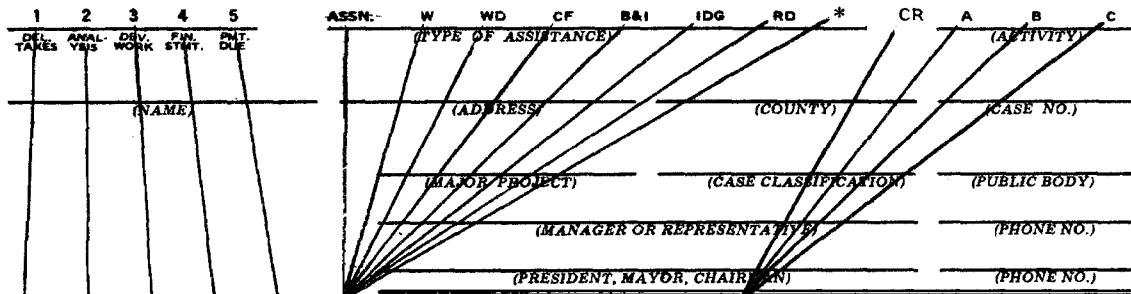
(State) (CODES) (County)

(CASE CLASSIFICATION)

(BORROWER'S ADDRESS)

(TELEPHONE NUMBER)

TYPE OF ENTITY _____, SUBSIDY _____



On CR, use WHITE signal if subject to Compliance Review; enter year of next scheduled review below signal. ACTIVITY: On A, use colored signal denoting month next office followup action to be taken. On B, use colored signal denoting month next field activity is scheduled; or may use A for both office and field followup. On C, use as prescribed by the Office.

TYPE OF ASSISTANCE AND REPAYMENT STATUS - Status will be shown:

YELLOW - All loans of this type current.

LIGHT RED - Delinquent.

LIGHT BLUE -signal on applicable position for Associations which received a grant and are not currently indebted for a loan.

Use "ASSN." position for following types of assistance and insert:

- "RN" for Rural Renewal
- "RCD" for Resource Conservation and Development
- "WS" for Watershed or Flood Prevention
- "R" for Recreation
- "EO" for Cooperative owing Economic Opportunity loan
- "EO-U" for unincorporated cooperative
- "I" for Indian Tribe or tribal corporation owing Land Acquisition loan
- "G" for grazing
- "O" for irrigation, drainage or soil conservation (other)

Use designated "Type of Assistance" positions as follows:

Development grants; and "RD" for Rural Development Assistance.

For Associations which received Rural Development Planning grants, use light blue signal on "RD" position. For Growth Management and Housing Planning for Approved Designated Energy Impacted Area grants, insert "H" in signal. For Site Development and/or Site Acquisition for Housing and/or Public Facilities and/or Services grants, enter "S" below signal.

- * Use WHITE signal on this position for loans/grants for which Form FmHA 440-57, "Acknowledgment of Obligated Funds/check Request", indicating that loan funds have been obligated has been received, but the loan/grant has not been closed. Enter type of assistance beneath signal. Record any necessary followup actions before loan/grant closing. Remove signal when loan/grant is closed. If it becomes known that the loan/grant will not be made to an "active" borrower remove signal. For applicants not indebted for any type FmHA assistance, remove Form FmHA 1905-10 from the Management System box and place in applicant's file.

Use applicable colored signal to denote month next payment is due. Enter below signal day of month payment is due.

YELLOW - beginning month of 6-month period for continuing Financing Statement occurs in current year. (6-month period starts from date Financing Statement was filed NOT continuation date.) Beginning month and year of 6-month period may be entered below signal.

GREEN - signal when loan is closed; retain until development work is completed or scheduled completion date expires - then **LIGHT RED** signal until development completed. Development not completed within 5 years from date of loan, remove signal when authorized by State Director.

YELLOW - business analysis to be made during current fiscal year. May enter month within signal.

BROWN - Analysis completed (signal retained during balance of fiscal year).

LIGHT RED - Delinquent on real estate taxes (when real estate serves as security).

(See reverse for information required to complete heading of Form FmHA 1905-10)

(5-14-80) PN 726947
(11-7-84)

INFORMATION REQUIRED TO COMPLETE HEADING:

Case Classification; Insert "Active", "Collection-Only" or "Judgment".

Public Body: Insert "yes" or "no".

Associations, identified RN, RCD, EO, I, G, O, R, and WS, in the "Ethnic Group" column enter in pencil the total number of families served. Enter the total number of families served by each ethnic group opposite the appropriate code: W - White, not of Hispanic Origin; B - Black, not of Hispanic Origin; AI - American Indian or Alaskan Native; H - Hispanic; A - Asian or Pacific Islander. (For creation type loans, "Families Served" includes membership families (each family to be counted as one) plus the number of non-member families that are generally served by the facility.)

Posting to Transaction Records and Computing Interest

The following is an example for posting to the latest transaction record payments made by a borrower when it is anticipated that additional payments may be made prior to receipt of the related transaction record. In this example, the borrower makes frequent payments and then pays the account in full prior to receipt of all of the transaction records.

FORM FHA 451-26
Rev. 5-24-68

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION
TRANSACTION RECORD**

Mail Code	Borrower Name	Case Number		Amount of Note	Date Prepared
St. Co.		St. Co.	Borrower No.		
12 37	Eugene T. Brown	12 37	403317	18 500.00	07 12 71

Effective Date	Loan Code	Interest Rate	Trans. Code	Payment Status 1/ 2/	Minimum Amount Due By Date Shown	
	K F No.				Amount	Date
07 07 71	00 01 02	6.6250	4 M		8 417.85	12 31 71

Fund Code	Application of Credit			Unpaid Balances 1/			
	Interest	Principal	Total	Interest	Principal	Total	Daily Interest Accrual
01				884.49	14 333.36	15 217.85	2.6016
Aug 7	884.49	115.51	1 000.00		115.51		
Aug 15		500.00	500.00		14 217.85		
					500.00		
					13 717.85		

1/ As of effective date after this transaction
2/ A - Ahead of Schedule; B - Behind Schedule; Blank - On Schedule

FORM FHA 451-26
Rev. 5-24-68

- (1) On August 7, the borrower paid \$1,000.
- (2) On August 15, the borrower paid \$500.
- (3) On August 25, the borrower paid the account in full. At this time, interest was computed as follows:

*(\$14,333) 2.6016 x 31 days =	\$80.65	(31 days - July 7 to August 7)
**\$14,218 x .000182 x 8 days =	20.72	(8 days - August 7 to August 15)
**\$13,718 x .000182 x 10 days =	25.00	(10 days - August 15 to August 25)
	126.37	Interest
	13,717.85	Principal
	\$ 13,844.22	Total to be Collected

NOTE: If the \$884.49 billed interest had not been paid prior to the time the account was paid in full, any remaining billed interest would have been added to the accrued interest to be collected.

* This computation was made from information reflected on the latest transaction record since the "Daily Interest Accrual" factor is based on the amount of unpaid principal from the effective date of the transaction record. (NOTE: In determining the number of days, count the current date (day payment is received), but do not count the effective date. Do not count February 29.)

** These computations were made as prescribed in FmHA Instruction 450.3, "Computing Accrued Interest". The formula is: "Unpaid principal times Daily Interest Accrual times number of days on which interest is to accrue".

