

Minnesota Association of Credit Specialists Annual Meeting July 29, 2011

Committee: IT

Resolution #1

Subject: Training materials

Concern: Training meetings are not to be held due to budget cuts. Conference calls are not a desirable alternative. FSA computers have the software to meet visually.

Solution: Support for at least one webcam be acquired per FSA county office. The travel and training savings will more than pay for the webcams.

Motion to approve: Mark Drewitz, Motion 2nd: Amy Dykema Motion Passed

Resolution #2

Subject: DLS/DLM

Concern: When working in DLM/DLS after completing a transaction (i.e. money order), it brings you to view screen, you then have to click another link for printer friendly.

Solution: Ask the developers of DLS/DLM to get rid of view screen and go directly to printer friendly version.

Motion to approve: Amy Dykema, Motion 2nd: Kevin Kvistero Motion Passed

Resolution #3

Subject: FBP

Concern: FBP does not allow FSA users to duplicate credit presentations resulting in a lot of time cutting & pasting. Other lenders that use Web Equity have this capability.

Solution: Ask FBP creators to add this capability to FSA's Web Equity package.

Motion to approve: Amy Dykema, Motion 2nd: Jerry Hurrle Motion Passed

Resolution #4

Subject: Prefilled data forms for Direct Loans

Concern: GLS has prefilled data forms which saves a considerable amount of time. There is no capability for data prefilled forms for Direct Loan Making & Servicing, even though many forms for Direct Loans have the same information for each application.

Solution: Develop prefilled data forms for Direct Loans.

Motion to approve: Sheree Krogstad, Motion 2nd: Kevin Kvistero Motion Passed

Resolution #5:

Subject: FBP & DLS

Concern: FBP credit actions do not flow into DLS when a YEA, graduation review, or classification is completed. A manual update in DLS is necessary, this consumes much additional time.

Solution: Change DLS to allow automatic updates.

Motion to approve: Kevin Kvistero, Motion 2nd: Amy Dykema Motion Passed

Resolution #6:

Subject: FBP & DLM

Concern: The loan approval date in FBP automatically updates in DLM, however the eligibility date & rejection date need to be manually updated.

Solution: Change DLM to allow for these decisions to be automatically updated.

Motion to approve: Amy Dykema, Motion 2nd: Danielle Harris Motion Passed

Resolution #7:

Subject: Easement layer (GIS?)

Concern: There is no easement layer to display the presence of FSA conservation contract areas to the public.

Solution: Develop and deploy an easement layer to the public.

Motion to approve: Kevin Lehman, Motion 2nd: Jerry Hurrle Motion Passed

Minnesota Association of Credit Specialists Annual Meeting July 29, 2011

Committee: Management Personnel

Resolution #1

Subject: Staffing

Concern: Office staffing is being reduced but not offices.

Solution: Consolidation of offices needs to be considered.

Motion Passed

Resolution #2: MN only

Subject: Budget

Concern: County offices do not have access to budget numbers for other offices. This makes for budgeting difficulties and a perception of inequality between offices.

Solution: At the end of a Fiscal Year a report of what each office actually spent should be sent out.

Motion to approve: Mark Drewitz, Motion 2nd: Kevin Kvistero Motion Passed

Minnesota Association of Credit Specialists Annual Meeting July 29, 2011

Committee: Farm Loan Programs

Resolution #1: MN only

Procedure: 1-FLP

Concern: There is a National Office amendment to allow a state supplement for increasing loan approval authorities.

Solution: MN needs to create a state supplement for this procedure.

Motion to approve: Mark Drewitz, Motion 2nd: Jerry Hurrle Motion Passed

Resolution#2

Procedure: 1-FLP

Concern: Operating loans are sometimes ready for an approval decision, but a chattel appraisal is required. For example: OL application to purchase a tractor, and during loan processing it is determined other debts need to be refinanced. Even if security is adequate a chattel appraisal is still needed before an approval decision can be made.

Solution: Allow operating loans to be approved subject to an acceptable chattel appraisal, as in the same procedure as real estate appraisals.

Motion to approve: Mark Drewitz, Motion 2nd: Amy Dykema Motion Passed

Resolution #3:

Procedure: MN 3-FLP

Concern: Procedure requires a septic system certification anytime real estate is taken as security.

Solution: Change the requirement to anytime real estate is being purchased.

Motion to approve: Mark Drewitz, Motions 2nd: Jerry Hurrle Motion Passed

Resolution#4: Resubmitted from 2010 MACS meeting

Procedure: 3-FLP

Concern: 3-FLP requires a lien on all non-essential assets with a value of at least \$5,000. This will create future servicing problems and is not likely to increase the collection potential for the loan.

Solution: Increase the threshold for liens on non-essential assets to a minimum of \$20,000 per asset.

Motion Passed

Resolution#5: Resubmitted from 2010 MACS meeting (MN only)

Procedure: 3-FLP and DLM Checklist

Concern: All items necessary for processing a direct loan should be included in the direct loan processing checklist. Examples of forms not included in the DLM checklist: CCC-10, UCC-12, and CNS-1, Closing Protection Letter.

Solution: Add to the DLM Checklist the CCC-10, UCC-12, CNS-1, and any other forms unique to Minnesota.

Motion Passed

Resolution#6: Resubmitted from 2010 MACS meeting

Procedure: Subject: FLO training

Concern: Training program for FLO does not include specific training in office management/time management during the 2 year training course.

Solution: Upon earning loan approval authority FLO's should receive specific training in management. This should better prepare the FLO for future duties as a Farm Loan Manager.