

**UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL BUSINESS-COOPERATIVE SERVICE (RBS)**

**INTERMEDIARY RELENDING PROGRAM/RURAL DEVELOPMENT LOAN FUND
(FIELD VISIT REVIEW)**

STATE	DATE OF FIELD VISIT
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CASE NUMBER	LOAN CLASSIFICATION
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LENDER

TYPE OF LOAN (check appropriate box)

Intermediary Relending Program	<input type="checkbox"/>
Rural Development Loan Fund	<input type="checkbox"/>

FIELD VISIT PARTICIPANTS

Rural Development Representatives on Visit:
Intermediaries Representatives on Visit:
Ultimate Recipient Files Reviewed:
Ultimate Recipients Visited:

FINANCIAL DATA OF INTERMEDIARY

Original Amount	_____
Interest Rate	_____
Principal Balance	_____
Delinquent Principal Balance	_____
Delinquent Interest Balance Amount Drawn to Date	_____

	Yes	No
Is the Intermediary current on its loan with the Agency?	<input type="checkbox"/>	<input type="checkbox"/>
Does the Intermediary make its loan payments by automatic deduction from its checking account?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any personnel or management changes in the past year?	<input type="checkbox"/>	<input type="checkbox"/>
How has this affected the Intermediary?	_____ _____ _____	
Has the Intermediary changed its criteria for approving ultimate recipient loans?	<input type="checkbox"/>	<input type="checkbox"/>
Does the loan application request the racial status of the applicant? (If not, it should be requested to change the application to include this so that the Intermediary will have this information when a Compliance Review is conducted by the Agency)	<input type="checkbox"/>	<input type="checkbox"/>
Was the Intermediaries current administrative budget approved by Rural Development?	<input type="checkbox"/>	<input type="checkbox"/>
Are IRP/RDLF monies kept in a separate account? (Note!! The bank statements should be reviewed during the field visit.)	<input type="checkbox"/>	<input type="checkbox"/>
Are IRP/RDLF monies protected by Federal Deposit insurance Corporation Insurance or other collateral pledged?	<input type="checkbox"/>	<input type="checkbox"/>

FINANCIAL DATA OF INTERMEDIARY CONT.

	Yes	No
Is Fidelity Bond or Employee Dishonesty Insurance Coverage in effect?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Intermediary making proper determinations on availability of other credit?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Intermediary doing adequate financial analysis on ultimate recipient applications?	<input type="checkbox"/>	<input type="checkbox"/>

FINANCIAL INFORMATION

Date of last annual audited financial statement _____

General Comments/Summary of audit:

Were there any single audit exceptions cited in the most recent audit? If so, what action has the Intermediary taken to correct any single audit exceptions found?

Is the Intermediary submitting Form RD 1951-4, "Report of IRP/RDLF Lending Activity Intermediary Relending Rural Development Loan Fund," in accordance with the Loan Agreement? If not, why not?

(You should take the most recent copy of Form RD 1951-4, "Report of IRP/RDLF Lending Activity, intermediary Relending Rural Development Loan Fund," with you on your field visit.)

What is the status of the ultimate recipient portfolio?

FINANCIAL INFORMATION CONT.

Is the Intermediary maintaining the total value of the revolving fund consistent with the original IRP/RDLF loan plus any Intermediary contribution?

Yes

No

If not, you should explain to the intermediary why the maintenance is important and document the case file with written confirmation to the intermediary of the agreements and understandings reached. (Please attach documentation to support the answer)

IMPACT OF IRP FUNDS

Number of loans since inception _____

Number of ultimate recipient loans that are: _____

Current: _____

Delinquent: _____

Ahead: _____

Paid in full: _____

Bankruptcy: _____

Liquidation: _____

Losses/liquidations in last year: _____

Describe Intermediary's collection policies:

Based on the number of ultimate recipient loans above (including those paid in full), indicate the: number of jobs saved _____ and jobs created _____ as of the last report.

Are the loan purposes, rates and terms consistent with the intermediary's approved work plan?

Interest Rate to Ultimate Recipients _____

Terms to Ultimate Recipients _____

IMPACT OF IRP FUNDS CONT.

Describe Intermediary's field visit and/or follow-up policy for ultimate recipient loans:

	Yes	No
Is a proper portion of collections being reloaned to new ultimate recipients?	<input type="checkbox"/>	<input type="checkbox"/>
Does the Intermediary have a follow-up system to renew Uniform Commercial Code forms?	<input type="checkbox"/>	<input type="checkbox"/>
Is the Intermediary ensuring that ultimate recipients/sub-recipients keeping and providing data on race, gender, and national origin of the beneficiaries? If no, please explain.	<input type="checkbox"/>	<input type="checkbox"/>
Are the ultimate recipient loan document files maintained in an orderly manner?	<input type="checkbox"/>	<input type="checkbox"/>
Do rejected ultimate recipient loans appear to be based on sound lending principles and are applicants given written notice of rejection and reasons for rejection?	<input type="checkbox"/>	<input type="checkbox"/>
Does the rejection notice contain the name and address of the credit bureau and the reasons/justification for rejection? (Review a sample of applications that have been rejected by the Intermediary within the past year).	<input type="checkbox"/>	<input type="checkbox"/>
Do rejected ultimate recipient loans appear to be based on sound lending principles?	<input type="checkbox"/>	<input type="checkbox"/>
Are applicants given written notice of rejection and reasons for rejection?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any outstanding Office of Inspector General/General Accounting Office reports outstanding on the Intermediary?	<input type="checkbox"/>	<input type="checkbox"/>
Are applicable environmental compliance requirements being met by the intermediary?	<input type="checkbox"/>	<input type="checkbox"/>

PUBLICITY OUTREACH

How does the Intermediary advertise the availability of IRP loan funds to the general public?

Does publicity include non-discrimination statement?

PUBLICITY/OUTREACH CONT.

Is the outreach effort comprehensive and able to reach all segments of the Intermediary's service area? Yes No

Is there any special outreach to under represented groups, women, minority businesses, high unemployment area, etc.?

If yes, identify:

Did the Intermediary receive monies from the Empowerment Zone/Enterprise Community set aside?

If so, are 75 percent of the benefits of the revolving fund going to the designated community?

CIVIL RIGHTS ISSUES

Is the Intermediary's place of business accessible as set forth in section 504 of the Rehabilitation Act of 1973 and the American with Disability Act of 1990?

Is the Intermediary's place of business displaying the "And Justice for All Poster," and "Fair Lending Law Poster"?

COMPLIANCE REVIEW

Date of last review _____

Is the review due?

SUMMARY

Strengths:

Significant Findings:

Follow-up required by the Agency:

RBS Representative _____ DATE: _____