

UNNUMBERED LETTERS ISSUED FOR THE MONTH OF NOVEMBER 2003

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November 3, 2003

SUBJECT: Bank of America Travel Charge Card Program

TO: Rural Development State Directors
National Office Officials

ATTN: Administrative Program Directors

Attached is a recently revised edition of Rural Development's Do's and Don'ts for the Bank of America (BOA) travel charge card.

I urge each of you to read the attached and distribute a copy to every person on your staff who is involved with official travel, including travelers and anyone involved in arranging travel for others. Please advise your staff to dispose of the previous edition dated October 2002.

Questions relating to the BOA travel charge card program should be referred to the respective BOA Agency Program Coordinator located in each State Office, in St. Louis, Missouri, and in the National Office. National Office staff should contact Theresa Hollowell at 202-692-0227 or Irene Wofford at 202-692-0030.

(Signed by SHERIE HINTON HENRY\|)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

Attachment

EXPIRATION DATE:
October 31, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent via electronic mail on 11-04-03 at 9:30 a.m. by SSD.

Bank of America.



BANK OF AMERICA

**GOVERNMENT
TRAVEL CHARGE
CARD**

DO'S AND DON'TS

**RURAL
DEVELOPMENT**

October 2003

RURAL DEVELOPMENT

GOVERNMENT TRAVEL CHARGE CARD PROGRAM

INTRODUCTION:

The Bank of America (BOA) and the U.S. Department of Agriculture (USDA) have established a contractual agreement whereby Government travel charge cards will be issued by the BOA to eligible employees who submit approved applications through Rural Development contacts. The travel charge card is to be used only for official travel and official travel related expenses away from the employee's official station/duty station in accordance with USDA and Rural Development policy and procedures. Normally, official travel related expenses include transportation, lodging, meals, and incidental expenses while on travel for which the employee will be reimbursed in accordance with regulations. The card **SHALL NOT** be used for personal, family, or household purposes.

All permanent employees who travel at least twice a year must participate in the Government travel charge card program. Supervisors are expected to counsel employees on appropriate use of the card and must certify new applications for travel charge cards. The following are exceptions to the mandatory issuance of a travel charge card:

- (1) New employees performing temporary duty travel (TDY) en route to their first duty station.
- (2) An employee who had the card canceled by the issuing bank.
- (3) Intermittent or seasonal employees and those expected to travel less than twice a year.
- (4) Employees with issues concerning credit with the Government vendor; e.g., past or present credit problems.

REGULATION REFERENCES:

Federal Travel Regulation (FTR) 301-51
Agriculture Travel Regulation (ATR) 301-9 and 301-10
USDA Zero Tolerance Policy (Interim Guidance dated April 22, 2003)
RD Instruction 2036.A, Travel Regulations and Policies, Section 2036.51

last page of Rural Development's "BANK OF AMERICA GOVERNMENT TRAVEL CHARGE CARD DO'S AND DON'TS. You should then give the application to your supervisor who must certify your need for a BOA travel charge card. Once that is completed, make a copy for your records and submit the original application, Appendix A-1, and the signed page of the DO'S and DON'TS to your APC for processing.

5. Can I use my office address for the "Mailing Address" on the application?

Answer: Rural Development and BOA both recommend the use of your home address to ensure timely delivery of your credit card and monthly statements.

6. How long from the time that I send the application to my APC before I get my new credit card?

Answer: Your BOA card will be sent via postal service and should arrive within 7 to 10 workdays. If you have not received your card after 10 workdays, follow up with your APC.

7. Today is Tuesday and I just found out I have to travel on official business and am expected to leave next Sunday. I need a BOA card NOW! What should I do?

Answer: Contact your APC as soon as possible.

8. What if I do not receive my BOA card in time? Where do I get the money to pay for my airline ticket, hotel, and meals?

Answer: Your airline ticket can be charged to your Agency's Government Travel System Account (GVTS). This is a BOA Centrally Billed Account used by Travel Management Centers to directly bill your Agency for commercial transportation and is used for employees who do not have BOA travel charge cards. Contact your APC for assistance in processing this request. You may obtain a travel advance at the time your AD-202, "Travel Authorization," is processed, if authorized. Your administrative personnel who process travel authorizations in your office can assist you with a travel advance request. If the hotel will not hold your room without a credit card number, you may need to use your personal credit card to "hold" the reservation until you check in at the hotel.

9. My supervisor told me I should expect to travel more than twice a year. I do not want another charge card; I already have more than enough credit cards with my personal MasterCard and VISA. Is it mandatory that I get a BOA travel charge card?

Answer: Yes. The only exceptions to the mandatory issuance of a BOA travel charge card are: (1) New employees performing temporary duty travel en route to their first

duty station, (2) Employees who had cards canceled, (3) Intermittent and/or seasonal employees and those expected to travel less than twice a year, and (4) Employees with issues concerning past or present credit problems with BOA.

10. Someone told me there is a charge limit on the Government BOA cards. Is that true? What happens if I exceed the limit?

Answer: Yes. As part of its internal control procedures, Rural Development established a charge limit of \$5,000 on its cards at the time the BOA travel program was initiated. There have been instances where this limit had to be increased on a case-by-case basis; i.e., foreign travel, areas of higher priced airline costs, etc. If you need a temporary limit increase, you must submit a written request through your supervisor to your APC. The APC will review the request and, if appropriate, increase the limit.

11. What if I do not know exactly what balance is outstanding and while I am traveling on official business, I exceed my limit and my card is declined?

Answer: You should immediately contact your supervisor, who can prepare the appropriate documentation for the APC, or you can call your APC yourself and explain the situation. The APC will temporarily increase your BOA credit limit to permit you to finish your official travel with the understanding that you are expected to file whatever paperwork is required for the records upon your return to your duty station. It is then your responsibility to file your travel voucher(s) immediately and make appropriate payments to your BOA account.

12. Can I obtain advances from an Automated Teller Machine (ATM) with the BOA card? If so, what is the withdrawal limit?

Answer: Yes. ATM withdrawals can be used to obtain cash for payments of expenses associated with authorized official travel. The BOA will issue a Personal Identification Number (PIN) to access this feature. The ATM cash withdrawals are limited to a maximum of \$375 per week for domestic travel and \$1,021 for international travel. Cash withdrawals must not exceed the expected expenditures for an official trip.

13. Are there any fees involved in ATM cash withdrawals? If so, how do I get reimbursed for these fees?

Answer: There may be both surcharge and service fees for card usage at ATMs that are not BOA affiliated. All of these types of fees are reimbursable and should be claimed as miscellaneous expenses on your travel voucher.

14. How soon before my official travel begins should I obtain my ATM cash?

Answer: Cash withdrawals should be made as close as possible to the actual day you begin your official travel or during your trip, if you prefer.

15. Can I obtain a BOA ATM cash withdrawal to pay for my official travel airline ticket?

Answer: No. ATM cash withdrawals must NEVER be used to purchase common carrier transportation (air, rail or bus) tickets.

16. How do I calculate the amount I can withdraw from the ATM for my official trip?

Answer: ATM withdrawals are limited to the meals and incidental expenses (M&IE) for the location where you are officially performing temporary duty multiplied by the number of days in travel status. In addition, you may include costs incurred at a vendor that does not accept the Government travel charge card, tips, local transportation, parking, etc.; however, the weekly maximum amount should not exceed \$375. Cash obtained from the ATM in amounts greater than required for the travel duration are considered excessive and may result in your account being flagged as potential misuse and/or abuse of travel charge card privileges.

17. What can I charge to my BOA travel charge card?

Answer: You can charge all allowable travel expenses for which you would be reimbursed in accordance with regulations. This includes all official authorized transportation by air, train, rental car, etc.; parking at airport terminals; shuttles to and from airports/hotels; taxicabs; and meals and other incidental expenses incurred for travel away from your official duty station.

18. We have a small group of people coming to my office who will be participating on a special task force. We would like to take them to a nice dinner one evening. Can I charge their meals to my BOA Government charge card or can I obtain an ATM cash withdrawal with my BOA card to pay for their meals?

Answer: No. The BOA Government charge cards must only be used for official travel expenses incurred while in travel status away from your official duty station for which the traveler can be expected to be reimbursed. If an expense is not reimbursable under the Federal, USDA, and Rural Development Travel Regulations, it must not be charged to a BOA travel charge card. If the BOA travel charge card or an ATM cash withdrawal were used, it would be considered misuse of the card.

19. I am being sent on a 2-week detail and have been authorized a rental car. I plan on doing some sightseeing Saturday and Sunday. Can I charge the entire 2-week rental to my BOA since I am on official temporary duty travel and Rural Development is picking up lodging and meals and incidental charges for those days?

Answer: No. You should make arrangements to pay with personal charge

cards or cash for any extra charges, gasoline, or miles that are driven during the weekend; i.e., pro-rate the charges. You are responsible for checking with the rental car company to determine what policy it has in place to cover situations like the one you described.

20. I have been authorized to use my privately owned vehicle (POV) for travel. During one trip, I had a flat tire that needed to be repaired before I could return to my official duty station. Since my car needed an oil change, I also had that done and charged the entire bill to my BOA Government travel card. Was that the proper procedure?

Answer: No. When you are authorized to use your POV, the mileage reimbursement rate covers all costs associated with the routine maintenance of your vehicle including oil, tires, etc. You should have paid those costs with personal funds or charged them to your personal charge card. The use of your BOA travel card in the situation you stated is strictly prohibited and would be considered misuse of the card. You are, however, permitted to charge gasoline costs in your POV which are incurred incident to official travel.

21. My luggage was lost during a recent airline flight I took on official business. The airline could not guarantee when my luggage would be found and returned to me so I bought some essential items (toothpaste, tooth brush, razor, etc.) and also necessary items of clothing. I charged all of those items to my BOA travel charge card. I know the Government will not reimburse me for all the items I purchased, but why shouldn't I have charged them to my BOA travel card?

Answer: Even though you were on official Government travel, those items are personal in nature and should not have been charged to your Government BOA travel card. Your BOA travel charge card must only be used for official travel expenses that are allowable and reimbursable. Use of the BOA card in the example you gave is strictly prohibited and would be considered misuse of the card.

22. Can I use my BOA travel charge card to pay for training tuition, conference fees, books, or registration fees?

Answer: No. Your BOA travel charge card should never be used to pay for training tuition, books, or registration fees. Your Human Resources (HR) staff can advise you of what payment method is best suited to the situation; i.e., an SF-182 or a purchase card.

23. How will Rural Development know if I use my card for other than official travel expenditures?

Answer: Rural Development's APCs are tasked with monitoring card use at least monthly and must take action when possible misuse or abuse of BOA travel charge cards is discovered. The USDA also obtains monthly reports that identify BOA travel card

transactions by Agency that may represent a potential misuse of the travel card. These reports are generated by USDA and disseminated to the National Office. The USDA also has access to other BOA travel card usage reports which are also subject to review by the Office of the Inspector General.

24. What action does my APC take?

Answer: Your APC will write a memorandum to your manager/supervisor requesting that the manager/supervisor speak to you to find out the circumstances of the questionable charge(s), counsel you, and submit a written report to the APC of the actions taken. In most cases, your HR officials will also receive a copy of the memorandum sent to your manager/supervisor and a copy of the report they submit. Depending upon the severity of the situation, Rural Development may take appropriate action including restricting or revoking BOA travel charge card privileges, placing documentation in your Official Personnel File, administrative action up to removal from your position, and/or salary offset.

25. What if my card is stolen? Why should I be held accountable for a thief's actions?

Answer: You are expected to take reasonable and appropriate steps to safeguard your card and assure it is not lost or stolen. This includes assuring that your ATM PIN is not written down on or near your BOA cards. As soon as you discover the loss or theft of your BOA Government travel card or if you suspect another person may have used your card without your permission, it is your responsibility to immediately report it to the BOA. You should then also notify your APC. The BOA telephone numbers are: 1-800-472-1424 (within the United States) or 757- 441-4124 (collect calls from outside of the United States). You will be expected to cooperate with the BOA during all aspects of its investigation.

26. How do I know how much I owe the BOA?

Answer: If you have traveled and charged travel expenses to your official BOA travel charge card, you will receive a monthly statement from the BOA. The BOA expects payment in full immediately upon receipt of the bill. You can also call the BOA Customer Services number listed on the back of your BOA travel charge card.

27. What if I receive my BOA bill but I have not received reimbursement from Rural Development?

Answer: The BOA bill must be paid regardless of whether you have been reimbursed for your travel expenses. The entire bill must be paid even if the amount exceeds what you will be, or expect to be, reimbursed for travel expenses.

28. What do you mean by the amount exceeding what I “expect to be” reimbursed?

Answer: There may be circumstances when this could happen. For example, if you travel often and have made several airline ticket reservations, you may be billed for a trip prior to actually taking the trip, preparing a voucher, or receiving reimbursement. Another example could be when you charged several meals which may have exceeded the daily reimbursement allowance.

29. I have not received a bill from the BOA for several months although I have been on official travel. I finally received my BOA bill yesterday and it listed me as delinquent. To make matters worse, when I tried to charge airline tickets for a trip starting next week, I was told my card is suspended. What do I do now?

Answer: Employees are responsible for contacting the BOA if a statement is not received. Since you had traveled and charged expenses to your BOA for several months, you should have been aware that a bill should have been issued to you. When it was not received, you should have taken the initiative and contacted the BOA. You must immediately submit payment in full to the BOA. The BOA does accept electronic payments; however, additional charges may be incurred for those services. Contact the BOA’s Customer Services for assistance. Meanwhile, contact your APC for assistance with payment arrangements for your airline reservations for official travel.

30. What actions do Rural Development and the BOA take on delinquencies?

Answer: The BOA and Rural Development APCs monitor delinquencies very closely. The BOA suspends the account at 60 days delinquent and your APC will issue a memorandum to your manager/supervisor, with a copy to your HR office, advising of your delinquency. Your manager/supervisor will be expected to discuss the delinquency with you, counsel you on your obligations to pay debts in a timely manner, and submit a written report of his/her actions to the APC and to HR. If the bill is not paid in a timely manner, your manager/supervisor will receive additional delinquency notices until the account is paid in full or otherwise settled. When your account becomes 120 days delinquent, the BOA cancels the account. Canceled accounts may be referred to credit bureaus by the BOA and may even be referred to outside collection agencies.

Employees with delinquencies subject themselves to assessment of late fees, counseling by management, removal of travel charge card privileges, administrative actions up to removal, and even salary offset.

31. The BOA has cancelled my card. When can I receive another card?

Answer: Once BOA has cancelled a card due to non-payment, BOA has the right **not** to issue you another card.

32. Who do I contact if I have a question about my BOA bill?

Answer: You are responsible for contacting the BOA’s Customer Services. Customer Services’ telephone numbers appear on your BOA bill and are also provided on the back of your BOA travel charge card.

33. BOA has charged me twice for the same airline ticket. Who do I contact to help me straighten this out?

Answer: This situation may be considered a “disputed transaction.” You must immediately contact the BOA’s Customer Services who will take the appropriate steps to provide information and resolve the dispute.

34. What happens with a “disputed transaction?”

Answer: A disputed transaction (charge) will be suspended by BOA and will not be due until it has been resolved. The sooner you contact the BOA Customer Services, the sooner BOA representatives can begin the resolution process. You may need to complete dispute forms that have specific deadlines as required by BOA.

35. I am leaving Rural Development. What do I do with my BOA travel charge card? Can I cut it up and throw it away?

Answer: NO. Immediately contact your APC. In most cases, your BOA travel charge card must be returned to your APC. **Do not destroy the card yourself or send it to BOA.**

APPLICANT/CARDHOLDER CERTIFICATION:

I have read and understand the guidelines pertaining to the official travel card program.

Signature: _____ **Date:** _____

November 3, 2003

SUBJECT: Submission of Lead Agency Reimbursement Agreements

TO: Rural Development State Directors
National Office Officials

ATTN: Administrative Program Directors

This memorandum is to remind States and National Office Officials that lead agency reimbursement agreement estimates will not be entered into the Foundation Financial Information System (FFIS) without appropriate supporting documentation.

The Budget staff will only enter allotments in FFIS for lead agency reimbursement estimates that are accompanied with a fully executed AD-672 (Reimbursement or Advance of Fund Agreement) or on FSA-875 (Reimbursable Agreement). An AD-672 or FSA-875 must be submitted each fiscal year to the Budget Division with a specific amount of funding for that fiscal year, and signed and dated by all authorized parties.

Your cooperation in providing this information for FY 2004 to the Budget Division by December 5, 2003, will assist us in providing your allotment for Fund 01R in FFIS. For questions and concerns about this matter, please contact Linda Solomon on (202) 692-0134.

(Signed by SHERIE HINTON HENRY)

Deputy Administrator
for Operations and Management

EXPIRATION DATE:
December 31, 2003

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 11-06-03 at 11:20 a.m. by the Budget Division.

November 3, 2003

SUBJECT: Scheduling of Use-or-Lose Annual Leave

TO: Rural Development National Office Officials
Rural Development State Directors

ATTN: Administrative Programs Directors
Human Resources Managers

The purpose of this memorandum is to remind everyone of the requirement to plan and schedule end-of-year annual leave, which must be used or forfeited (i.e., use-or-lose). For scheduling and planning purposes, employees are reminded that the Calendar Year 2003 leave year ends the last day of pay period 26, or January 10, 2004. Your projected end of the year annual leave balances can be found on your biweekly Statement of Earnings and Leave.

As you know, for GS employees, all annual leave in excess of 240 hours at the end of the leave year is subject to forfeiture unless employees elect to donate excess annual leave to the voluntary leave sharing program. SES members are subject to a 720-hour maximum limitation (or a personal ceiling) on the amount of annual leave that may be carried over to the next year.

You are reminded that forfeited annual leave is not automatically or routinely restored. With proper leave planning by both supervisors and employees, a petition for leave restoration will be necessary only in rare situations. With over two months remaining in the leave year, there is still adequate time for employees to schedule and take use-or-lose leave.

However, if you have sufficient documentation and there is no alternative to canceling an employee's leave, the following requirements **must be** fully met:

Advance Scheduling and Approval – In order for annual leave to be restored to an employee in the event of forfeiture because of an exigency of the public business, the annual leave **must be scheduled by the employee in writing and approved by his/her supervisor before November 28, 2003**. This can be done through approval of a properly executed OPM-71, Request for Leave or Approved Absence, (Revised June 2001) or by submission and approval of a memorandum requesting annual leave. Either document should schedule the dates for all annual leave over the maximum carryover balance to avoid forfeiture.

EXPIRATION DATE:
March 31, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

Exigencies of the Public Business - An Exigency of the Public Business means an exigency of such importance as to: (1) threaten national security, safety or welfare; (2) last more than 3 calendar years; (3) affect a segment of an agency or occupational class; and (4) preclude subsequent use of both restored and accrued annual leave within the specified time limit. Annual leave must be scheduled and used not later than the end of the leave year ending 2 years after:

- a. The date of restoration of the annual leave forfeited because of administrative error; or
- b. The date fixed by the Agency Head, or his or her designee as the termination of the exigency of public business that resulted in forfeiture of the annual leave, or
- c. The date the employee is determined to be recovered and able to return to duty if the leave was forfeited because of sickness.

The determination that an exigency of major importance exists and that annual leave may not be used by employees to avoid forfeiture, must be made by the head of the agency or someone designated to act for him or her on this matter. Except where made by the head of the agency, the determination may not be made by any official whose leave would be affected by the decision. This determination must be approved in writing prior to cancellation of the employee's scheduled leave. Prior approval of the public exigency may only be waived in the event of a bonafide emergency.

The State Directors, Administrators, Deputy Administrators, and Assistant Administrators (in RUS) are authorized to declare public exigencies for all offices under their jurisdiction. This does not, however, include yourself or your immediate staff, i.e., Program Directors, your secretary. The Administrators or the Under Secretary must make all decisions concerning public exigency declarations for State Directors/Deputy Administrators/Assistant Administrators/Staff Directors and their immediate staffs.

Cancellation of Scheduled Annual Leave - In order for forfeited annual leave to be restored, the scheduled leave must be canceled, or disapproved, in writing. Supervisors/managers must approve annual leave requests by **November 28, 2003**, for employees who exceed their maximum carryover balance. Prior to cancellation of annual leave, proper approval must be obtained that a public exigency exists.

Restoration of Forfeited Annual Leave - The processing of all annual leave restoration cases will conform to the requirements of the 5 Code of Federal Regulations 630. In order to assist you, a guide for processing restoration of forfeited annual leave is attached. Please note that this is only a guide and that it does not preclude the requirement for submission of written documentation as indicated above, i.e., OPM-71, cancellation of annual leave in writing, etc. An employee's request for restoration of forfeited annual leave must be routed through appropriate supervisory and other approval channels.

All requests (including justification for public exigency, copies of the employee's OPM-71 requests, Exigency Guide Form, and cancellation of scheduled leave memorandum) for restoration of forfeited annual leave for Administrators, State Directors, and their immediate staff, should be forwarded to Assistant Administrator for Human Resources, Rural Development, Room 1323 South Building, (STOP 0730), Washington, D.C. 20250.

Please remember that annual leave must be forfeited before it can be restored. This means that an employee may not request restoration of any forfeited annual leave until after the end of the leave year on January 10, 2004. Additionally, you are advised that a request for restoration of forfeited annual leave due to a public exigency will not be accepted or processed after March 31, 2004.

Forfeited annual leave lost due to sickness **when the annual leave was scheduled in advance** or administrative error may also be restored. The Director, Mission Area Personnel Services Division, Human Resources, is authorized to approve restorations due to illness or administrative error.

If you need specific information concerning the appropriate procedures for restoration of annual leave, please contact your servicing human resources specialist.

(Signed by William F. Fleming)

WILLIAM J. FLEMING
Assistant Administrator
for Human Resources

Attachment

Sent by electronic mail on 11-05-03 at 2:15 p.m. by Human Resources.

GUIDE: RESTORATION OF ANNUAL LEAVE FORFEITED DUE TO EXIGENCY OF THE PUBLIC BUSINESS

Employee Name: _____ Leave Year: _____
Social Security No.: _____
Organizational Unit: _____

PART A Determination of Exigency of the Public Business

Beginning Date: _____ Ending Date: _____

NOTE: Attach a copy of written declaration of exigency.

Signature _____ Date: _____
(Name & Title of Approval Official)

PART B Cancellation/Disapproval of Scheduled Annual Leave

Total Hours Cancelled/Disapproval: _____

Dates: From _____ To: _____

NOTE: Attach a copy of written cancellation/disapproval

PART C Verification of Number of Hours Forfeited

Numbers of hours of annual leave forfeited by the employee at the end of the leave year: ____

If employee was able to use a portion of the cancelled/disapproved leave, please indicate the number of hours used: _____

Signature _____ Date: _____
Supervisor

OTHER VERIFICATION (IF APPROPRIATE):

Signature _____ Date: _____
Name & Title

PART D Employee Request for Restoration of Forfeited Annual Leave

NOTE: Attach a copy of written request from employee; or employee may use this guide to request restoration of forfeited annual leave. The employee must complete the following:
Based on the circumstances above, I am requesting restoration of _____ hours of forfeited annual leave.

Signature

Date

Employee's

November 5, 2003

SUBJECT: Inappropriate Use of the Bank of America
Travel Charge Card for Training and/or
Registration Fees

TO: All Rural Development Employees

The Bank of America (BOA) Travel Charge Card is to be used only for official travel related expenses incurred while on travel away from the employee's official duty station in accordance with United States Department of Agriculture (USDA) and Rural Development policy and procedures. Normally, official travel related expenses include transportation, lodging, meals and incidental expenses while on travel for which the employee will be reimbursed in accordance with USDA and Rural Development policy.

Training expenses, such as tuition, registration fees, and books should be paid by completing an SF-182, "Request, Authorization, Agreement and Certification of Training," or by the use of the Government Purchase Card. If the SF-182 is used, it must be completed well in advance of the starting and/or registration dates in order to allow sufficient time for processing. Contact your Human Resources office for additional information.

Only in emergency situations may an employee use personal funds to pay training and/or registration fees. Requests must be pre-approved by the individual's supervisor and reimbursement will be processed as a direct entry through the Financial Foundation Information System.

(Signed by SHERIE HINTON HENRY)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

EXPIRATION DATE:
November 30, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent via electronic mail on 11-07-03 at 9:45 A.M. by CSD.

November 5, 2003

SUBJECT: Forms with any Predecessor Name to Rural Development

TO: All Rural Development Employees

All public use forms have been changed to incorporate the name "Rural Development" in place of any predecessor name such as FmHA or RECD. These forms can be found on the Rural Development Instruction website at <http://rdinit.usda.gov/regs/formstoc.html>. Rural Development forms on the Service Center E-Gov site at <http://forms.sc.egov.usda.gov/eforms/mainservlet> will be changed as well.

Please be advised that you should be using the forms with the Rural Development name when issuing forms to customers. It is important for our outreach programs that our customers not be confused as to the Agency name. These forms have not changed in any other way aside from the name change and will not be issued individually on a procedure notice. All the forms currently located on the website above have been changed to incorporate the name change. To access these forms, you only need to go to the website. These forms will not be stocked in the warehouse and any version that has a predecessor name should be discarded.

If you have any questions, please contact Renita Bolden of the Regulations and Paperwork Management Branch at (202) 692-0035.

(Signed by Sherie Hinton Henry)

SHERIE HINTON HENRY
Deputy Administrator
for Operations and Management

Sent by electronic mail on 11-07-03 at 9:55 am by CSD.

EXPIRATION DATE:
July 31, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

November 5, 2003

SUBJECT: Update on FY 2004 Continuing Resolution (CR)

TO: Rural Development State Directors

ATTN: Administrative Program Directors

On Friday, October 31, 2003, the President signed H.R. Resolution 75 which provides limited program and administrative funding authority through November 7, 2003. The rate available is the lower of the percentage of the year covered by the CR or the historical seasonal rate of obligations for the period.

Administrative Funds

The Budget Division has determined the availability and distribution of Salaries and Expenses funds under the new CR. Allotments will be reflected in FFIS by November 4, 2003. You should check FFIS to determine your allotment amount.

Under a CR funds are limited; therefore, you must approve funding only for those items that are essential to the delivery of our programs. Your allotment includes funds to cover salaries and benefits of on-board staff as well as 7 percent of your FY 2003 initial general support allotment. This allotment is available to cover your general operating expenses, such as cash awards, overtime, leasing, etc.

To insure that you stay within your allotment, you should review your Status of Funds reports weekly to monitor your actual obligations against allotted funds.

Program Funds

No program funds will be allotted at this time except for Section 502 Direct and Guaranteed Loans, Section 504 Loans and Grants, and for those programs with carryover funds. Carryover funds will be made available immediately after receiving an approved apportionment from OMB. For loan and grant programs with no carryover, applications should be processed up to the point of obligation. Emergency obligations may be handled by working with the specific program director. Recoverable Loan Costs will be allotted based on approved apportionments.

EXPIRATION DATE:
November 28, 2003

FILING INSTRUCTIONS:
Administrative/Other Programs

If you need emergency funding or have any questions regarding this memorandum, please contact Deborah Lawrence on (202) 692-0122.

(Signed by Thomas C. Dorr)

THOMAS C. DORR
Under Secretary
Rural Development

Sent by electronic mail on 11-06-03 at 11:40 a.m. by the Budget Division.

November 5, 2003

SUBJECT: Update on FY 2004 Continuing Resolution (CR)

TO: National Office Officials

On Friday, October 31, 2003, the President signed H.R. Resolution 75 which provides limited program and administrative funding authority through November 7, 2003. The rate available is the lower of the percentage of the year covered by the CR or the historical seasonal rate of obligations for the period.

Administrative Funds

The Budget Division has determined the availability and distribution of Salaries and Expenses funds under the new CR. Allotments will be reflected in FFIS by November 4, 2003. You should check FFIS to determine your allotment amount.

Under a CR funds are limited, therefore, you must approve funding only for those items that are essential to the delivery of our programs. Of the total available funds under the CR, 83 percent is set aside to cover Salaries and Benefits costs. Your allotment includes 7 percent of your FY 2003 initial general support allotment.

To insure that you stay within your allotment, you should review your Status of Funds weekly to monitor your actual obligations against allotted funds

Program Funds

No program funds will be allotted at this time except for Section 502 Direct and Guaranteed Loans, Section 504 Loans and Grants, and for those programs with carryover funds. Carryover funds will be made available immediately after receiving an approved apportionment from OMB. For loan and grant programs with no carryover, applications should be processed up to the point of obligation. Emergency obligations may be handled by working with the specific program director. Recoverable Loan Costs will be allotted based on approved apportionments.

EXPIRATION DATE:
November 28, 2003

FILING INSTRUCTIONS:
Administrative/Other Programs

If you need emergency funding or have any questions regarding this memorandum, please contact Deborah Lawrence on (202) 692-0122.

(Signed by Thomas C. Dorr)

THOMAS C. DORR
Under Secretary
Rural Development

Sent by electronic mail on 11-06-03 at 12:15 p.m. by the Budget Division.

November 5, 2003

TO: All State Directors
Rural Development

ATTENTION: Rural Housing Program Directors

FROM: Arthur A. Garcia *(Signed by Arthur A. Garcia)*
Administrator
Rural Housing Service

SUBJECT: Supervised Bank Accounts

We have received several queries concerning the use of Supervised Bank Accounts (SBAs) in association with our housing programs. Specifically, these questions concern the requirement of some banks that Rural Development employees provide their social security numbers when opening a SBA. It is our understanding that bank officials have explained that this is required under the Customer Identification Program (CIP) as required by Section 326(a) of the USA Patriot Act, Pub. L. 107-56 (2001).

We have received clarification on this issue from the Justice Department, the Treasury Department, and the Federal Deposit Insurance Corporation (FDIC). The homeowner, depositor, etc., is the customer and subject to CIP provisions. Rural Development, being a government organization, is not considered a customer of the financial institution and is therefore exempt from the CIP requirements of the USA Patriot Act. Specifically 31 C.F.R. sections 103.22 (d)(2)(ii) and 103.121(a)(3)(ii)(B) exempt all government agencies from CIP requirements. Each of the Agencies stated that if the government and its agencies are exempt as customers, the government officials who have signature authority in the course and scope of their official government duties are also exempt from CIP requirements.

EXPIRATION DATE:
October 31, 2004

FILING INSTRUCTIONS:
HOUSING PROGRAMS

Officials at the FDIC suggested that bank compliance officers should be able to provide clarification to local banks regarding this issue.

If you have any questions regarding this memorandum, please contact Ethen Gillespie of the Single Family Housing Direct Loan Division at (202) 720-1482 or Janet Stouder of the Multi-Family Housing Portfolio Management Division at (202) 720-9728.

November 10, 2003

SUBJECT: FY 2004 Third Continuing Resolution (CR)

TO: Rural Development State Directors

ATTN: Administrative Program Directors

On Friday, November 7, 2003, the President signed H.R. Resolution 76 which provides limited program and administrative funding authority through November 21, 2003. The rate available is the lower of the percentage of the year covered by the CR or the historical seasonal rate of obligations for the period.

Your administrative allotment under the CR includes funds to cover salaries and benefits of on-board staff as well as 10 percent of your FY 2003 initial general support allotment. Allotments will be reflected in FFIS on November 10, 2003. You should check FFIS to determine the allotment amount for your State.

For program funds, you should follow the guidance provided in the November 5, 2003, memorandum on the Update on FY 2004 Continuing Resolution.

If you need emergency funding or have any questions regarding this memorandum, please contact Deborah Lawrence on (202) 692-0122.

(Signed by Thomas C Dorr)

THOMAS C. DORR
Under Secretary
Rural Development

EXPIRATION DATE:
November 28, 2003

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 11-12-03 at 12 10 p.m. by the Budget Division.

November 10, 2003

SUBJECT: FY 2004 Third Continuing Resolution (CR)

TO: National Office Officials

On Friday, November 7, 2003, the President signed H.R. Resolution 76 which provides limited program and administrative funding authority through November 21, 2003. The rate available is the lower of the percentage of the year covered by the CR or the historical seasonal rate of obligations for the period.

Your administrative allotment under the CR includes funds to cover salaries and benefits of on-board staff as well as 10 percent of your FY 2003 initial general support allotment. Allotments will be reflected in FFIS on November 10, 2003. You should check FFIS to determine the allotment amount for your State.

For program funds, you should follow the guidance provided in the November 5, 2003, memorandum on the Update on FY 2004 Continuing Resolution.

If you need emergency funding or have any questions regarding this memorandum, please contact Deborah Lawrence on (202) 692-0122.

(Signed by Thomas C Dorr)

THOMAS C. DORR
Under Secretary
Rural Development

EXPIRATION DATE:
November 28, 2003

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 11-12-03 at 12 15 p.m. by the Budget Division.

November 12, 2003

**DUE TO HUMAN RESOURCES
BY DECEMBER 19, 2003**

SUBJECT: United States Department of Agriculture's
58th Secretary's Honor Awards Program

TO: National Office Officials
Rural Development State Directors

ATTN: Administrative Program Directors

The Rural Development Mission Area has been invited to submit nominations for next year's Department of Agriculture (USDA) 58th Secretary's Honor Awards Program. The ceremony will be held on Friday, June 25, 2004, at 12:30 p.m., in the Ronald Reagan Building, International Trade Center, (Atrium Ballroom) located at 1300 Pennsylvania Avenue, NW, Washington, D.C.

Attached are the revised AD-495, Honor Award Nomination Form (dated 11/03), and the new Honor Award categories for nominating individuals and groups for the 58th Secretary's Honor Awards program. The Honor Award categories support the goals of the Secretary which include: (1) Enhancing Economic Opportunities for Agricultural Producers; (2) Supporting Increased Economic Opportunities and Improved Quality of Life in Rural Areas; (3) Enhancing Protection and Safety of the Nation's Agriculture and Food Supply; (4) Improving the Nation's Nutrition and Health; (5) Protecting and Enhancing the Nation's Natural Resource Base and Environment; (6) Supporting the President's Management Agenda and Civil Rights; and (7) Heroism and Emergency Response. These seven categories have been identified as the goals of the USDA Strategic Plan for FY 2002-2007.

The AD-495, Honor Award Nomination Form (dated 11/03), which includes instructions for submitting nominations, can be obtained through the following sources:

1. Beltsville Service Center, Consolidated Forms and Publications Distribution Center, 6351 Ammendale Road, Beltsville, Maryland 20705.
2. Internet: http://www.ocio.usda.gov/irm/forms/ocio_forms.html

The nomination can be typed using the AD-495, Honor Award Nomination Form, or filled by using Form Flow Filler software by Jet Forms.

EXPIRATION DATE:
January 31, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

If you have any nominations, please send them to the following address:

Assistant Administrator for Human Resources
USDA/Rural Development
Ag Box 0730
Washington, DC 20250-0730
Attention: Junius Scott

Two copies of your nomination(s) must be received at the above address by December 19, 2003, to allow the Administrators or Under Secretary time to select the final nominees. When submitting your nomination for individual awards, please send **three 5" x 7" black and white glossy photographs with your nomination**. For group award nominations (2 to 35 employees), please send **three color slides** of the entire group with your nomination. **Please follow the attached instructions fully when preparing your nominations.**

If you have any questions, please call Mr. Scott on (202) 692-0199.

(Signed by William J. Fleming)

WILLIAM J. FLEMING
Assistant Administrator
for Human Resources

Attachments

(NOTE: To complete AD-495, go to the link above on the first page of this letter).

SECRETARY'S HONOR AWARD'S CATEGORIES

1. Enhancing Economic Opportunities for Agricultural Producers

This category recognizes contributions which support expanding markets for agricultural products which are critical to the long-term economic health and prosperity of our food and agricultural sector. United States (US) farmers have a wealth of natural resources, cutting edge technologies, and a supporting infrastructure that result in a production capacity beyond domestic needs. This capacity can be used in expanding global markets and in the development of new uses for agriculture in industrial and pharmaceutical markets.

2. Supporting Increased Economic Opportunities and Improved Quality of Life In Rural Areas

This category recognizes contributions which support the enhancement of Rural America (RA), which is home to one fifth of the Nation's population, and is a collage of people and economic activity. Seven out of eight rural counties are now dominated by varying mixes of manufacturing, services, and other non-farming activities. While the majority of rural residents are not dependent on agriculture for their income, many small family farmers rely on local, off-farm employment to supplement their farm income.

Of the 60 million people who live in RA, only 2 million are directly engaged in production agriculture. A diversity of other enterprises, including support services for agriculture, forestry and mining, recreation, and manufacturing, provides most of the jobs and income in RA. The Department of Agriculture's (USDA) role is to enhance the economic opportunities and quality of life for rural residents by providing financial and technical assistance for business and industry, water and waste disposal and other essential community facilities, advanced telecommunications, electric utilities, and housing. Our objective is to ensure that rural residents have equal opportunity to share in the Nation's prosperity and technological advancement.

USDA takes a leadership role in fulfilling Presidential initiatives, such as increasing minority homeowner-ship by the end of the decade and encouraging the production of renewable energy. We will work with other Federal agencies, State and local governments, and the full range of private sector interests to achieve a coordinated effort for the realization of Presidential initiatives, as well as other activities important to RA.

3. *Enhancing Protection and Safety of the Nation's Agriculture and Food Supply*

This category recognizes contributions which support USDA's unique and critical responsibilities to help ensure the safety of the US food and fiber supply chain and the security of the US agricultural production system. The Department will continue to assess current systems and develop countermeasures against threats to farms and ranches, in coordination with the private sector, other Federal agencies, and State governments. Research programs are essential to an effective US agricultural biosecurity program to develop methods of early detection, rapid and accurate assessment, and immediate responses that prevent spread and control harmful agents. USDA facilities and operations must also be secure from external and internal threats.

4. *Improving the Nation's Nutrition and Health*

This category recognizes commitment by endorsing America's health through food and nutrition education, guidance and promotion to the general public and to targeted groups. We teach, inform and motivate Americans to use this information to improve their diets and physical activity patterns. We expand research and scientific knowledge about public health. By promoting better diets, reaching children early and ensuring access to healthy food, we make a major contribution to the Nation's health.

USDA is seeking to contribute to significant changes in the US population's nutrition status, and in management of the nutrition assistance programs for 2007. We are targeting:

- Reductions in overweight and obesity that are consistent with the Nation's *Healthy People 2010* objectives published by the US Department of Health and Human Services;
- A 30 percent decrease in hunger among low-income people;
- A 15 percent increase in the participation rate among eligible people in the Food Stamp Program, a 12 percent increase in the participation rate in the National School Lunch Program, and continued high participation rate in the Women Infants and Children Program;
- Five point increases in the Healthy Eating Index (HEI) scores of children and low-income people, and a 2-point increase among the general public (HEI uses food intake data to measure the quality and variety of the American diet.).

5. *Protecting and Enhancing the Nation's Natural Resource Base and Environment*

The category recognizes contributions supporting the management of our natural resources, both public and private, which is a continual balancing act between sometimes contrary and competing concerns. In maintaining this balance, it is imperative that a portfolio approach be utilized that incorporates various conservation management tools including technical assistance, cost-share, incentive, land retirement, easement and regulatory assistance programs. In ensuring these program funds are spent effectively and leveraged wisely, continued and increased cooperation with State, local, and Tribal governments, as well as private for-profit and not-for-profit partner organizations is needed.

6. *Supporting the President's Management Agenda and Civil Rights*

This category recognizes individuals who demonstrate a commitment by working to strengthen USDA's management through vigorous execution of the President's Management Agenda. Better management will result in more efficient program operations that offer improved customer service and more effective stewardship of taxpayer funds. This goal may be accomplished by:

- Ensuring an efficient, high-performing, diverse, competitively sourced workforce, aligned with mission priorities and working cooperatively with USDA partners and the private sector.
- Enhancing internal controls, data integrity, management information, and program and policy improvements as reflected by an unqualified audit opinion and a reduction of erroneous payments by USDA programs.
- Implementing business processes and information technology needed to make our services available electronically.
- Linking budget decisions and program priorities more closely with program performance, and recognize the full cost of programs.

7. *Heroism and Emergency Response*

This category recognizes USDA employees who perform acts of unusual selflessness or heroism in the line of duty. This category also recognizes those who demonstrate an outstanding level of accomplishment in responding to floods, fires, storms, earthquakes, disease outbreaks, or other conditions requiring emergency response.

11/14/03

SUBJECT: Voluntary Leave Transfer Program

TO: National Office Officials
Rural Development State Directors

ATTN: Administrative Program Directors

The end of the 2003 leave year is approaching, and there are employees who will have **use or lose** leave available. If an employee is interested in donating annual leave to someone in the leave transfer program, your gift would be greatly appreciated.

The Voluntary Leave Transfer Program is available to employees who have been affected by a medical emergency. The following is a list of employees who are eligible for leave donations nationwide.

NAME	POSITION	LOCATION
Andrea Barnett	Loan Specialist	Washington, D.C.
Kenya Bradley-Nichols	Loan Specialist	Washington, D.C.
Joni Molter	Community Programs Specialist	Columbus, OH
Linda E. Yogi	Loan Assistant	Aiea, HI
Wendy M. Robinett	Rural Development Specialist	Ogden, UT
Kathy Person	Rural Development Assistant	Hadley, MA

There are also other leave transfer recipients in the other State and Local Offices who are presently in the program, so check with your state Human Resource Manager for a list of those recipients. Please remember that employees cannot donate leave to their immediate supervisors.

If you would like to donate **annual** leave to these or other local leave recipients, please complete the attached form AD-1043, "Leave Transfer Program - Donor Application". Send your completed application to your Human Resources office or to Junius Scott, Rural Development's Leave Share Coordinator. If you have any questions, please call Mr. Scott on (202) 692-0199.

/s/Diana Shermeyer
DIANA SHERMEYER
Director
Mission Area Personnel Services Division

Attachment

EXPIRATION DATE:
March 31, 2004

FILING INSTRUCTIONS:
Administrative/Other Programs

Sent by electronic mail on 11/14/03 at 2:12 p.m. by HR.

LEAVE TRANSFER PROGRAM - DONOR APPLICATION			FOR PERSONNEL USE ONLY: CASE NUMBER
INSTRUCTIONS: Use this form to request the transfer of earned annual leave to an approved leave recipient under P.L.100-566. You may not transfer leave to your immediate supervisor. After completion forward it to the office in your agency designated to approve leave donations.			
PART 1 - COMPLETED BY DONOR			
1. NAME OF DONOR (Last, First, Middle Initial)		2. POSITION TITLE	
3. SOCIAL SECURITY NUMBER	4. SERIES, GRADE OR PAY LEVEL	5. ORGANIZATIONAL TITLE (Agency, Division, Branch, Section)	
6. OFFICE ADDRESS		7. OFFICE TELEPHONE NO.	
8. NAME OF TIMEKEEPER	9. TELEPHONE NO. OF TIMEKEEPER	10. OFFICE ADDRESS OF TIMEKEEPER	
INSTRUCTIONS: Please review the information below. You may not transfer more than 2 of the annual leave you will earn during this calendar year unless a waiver is approved. To request a waiver, you must attach a statement as to why your situation is unusual. <p>If you will be employed full-time by the federal government for the full calendar year, the limits are as follows:</p> <p>\$ 52 hours for employees in the 4-hour leave earning category. \$ 78 hours for employees in the 6-hour leave earning category, or \$ 104 hours for employees in the 8-hour leave earning category.</p> <p>If you are a part-time employee or if you will not be employed for the full calendar year, you may compute your transfer limit using the appropriate formula below:</p> <p>\$ Limit for part-time employee = 13 x $\frac{\text{Duty hours in Pay Period}}{80}$ x leave earning category</p> <p>\$ Limit for part-year employee = $\frac{\text{Number of Pay Periods to be worked}}{2}$ x leave earning category</p>			
11. NUMBER OF HOURS OF ANNUAL LEAVE TO BE TRANSFERRED	12. NAME OF RECIPIENT	13. CASE NUMBER	14. SOCIAL SECURITY NUMBER OF RECIPIENT (IF KNOWN)
15. ORGANIZATIONAL LOCATION OF RECIPIENT (Agency, Division, Branch, Section)		16. OFFICE ADDRESS OF RECIPIENT	
17. NAME OF LEAVE SHARE COORDINATOR Junius Scott	18. TELEPHONE NO. OF LEAVE SHARE COORDINATOR Phone: (202) 692-0199 Fax: (202) 692-0218	19. OFFICE ADDRESS OF LEAVE SHARE COORDINATOR 1400 Independence Ave, SW, Stop 0730 Washington, D.C. 20250	
CERTIFICATION OF VOLUNTARY DONATION: I certify that I am making this donation entirely of my own free will and that no attempts have been made to coerce me to donate annual leave. I understand that except for any leave unused by the recipient, I have no right under any circumstances (including a medical emergency of my own) to have any of the donated leave restored.			
SIGNATURE OF DONOR		DATE	
PART II. AGENCY REVIEW AND APPROVAL			
1. CURRENT ANNUAL LEAVE BALANCE (in hours)	AS OF PAY PERIOD NUMBER	2. ANNUAL LEAVE CATEGORY PER PAY PERIOD	
APPLICATION APPROVED: <input type="checkbox"/> YES (This application meets all criteria required for annual leave transfer by law, regulation and Department policy. Transferred leave may be credited to the recipient's account effective Pay Period Number): <input type="checkbox"/> NO State reason for disapproval):			
SIGNATURE OF APPROVING OR DISAPPROVING OFFICIAL	TITLE	OFFICE TELEPHONE NO.	DATE
PRIVACY ACT STATEMENT			
S.U.S.C.6311 authorizes collection of this information. Your social security number is requested solely for the purpose of positively identifying leave donors so that donated leave can be deducted from the proper account. Although the disclosure of this information is voluntary, failure to furnish this information may result in disapproval of this application.			

November 18, 2003

TO: All State Directors
Rural Development

FROM: David J. Villano *(Signed by David J. Villano)*
Deputy Administrator
Single Family Housing

SUBJECT: Advance Notice of the Utilization of Credit Scores for
Single Family Housing Direct Loans and the Resulting Increase in the
Credit Report Fee

During the Single Family Housing Policy Meeting in September of 2002, an announcement was made during a presentation that in due time credit scores would be collected on direct loans. That time is almost upon us. Testing of the obtainment of credit scores from the credit bureau vendors via web UniFi and the subsequent uploading of those scores into the MortgageServ acceptance test region is almost complete. See the attachment for screen prints of the applicable UniFi and MortgageServ screens.

We anticipate that the credit scores will go into production on January 1, 2004.

Adopting recommendations provided by Rural Development State Office personnel during discussions held after this announcement, credit scores will be used in the following manner:

- Adverse decisions can not be made on the basis of a credit score.
- For applicants with no outstanding judgments obtained by the United States in a Federal court and who have a credit score of 660 or higher, Exhibit 4-3 in HB-1-3550 need not be used to identify indicators of unacceptable credit handling. These applicants can automatically be classified as having acceptable credit histories provided the Loan Originator has concluded that there is no significant adverse credit information from other sources (i.e. Landlord, CAIVRS, etc.).
- Applicants with a credit score of 659 or lower will continue to be reviewed in accordance with 7 CFR 3550 and HB-1-3550.

EXPIRATION DATE:
November 30, 2004

FILING INSTRUCTIONS:
Housing Programs

- Credit scores **will not** be used to eliminate or lessen the role of repayment ratios in determining an applicant's eligibility.

To determine if an applicant meets the credit score threshold of 660 or higher to waive the use of Exhibit 4-3 to identify indicators of unacceptable credit handling, the following practice will be established:

- If the three credit scores (Beacon, Empirica, and Fair Issac) are listed on the residential mortgage credit report (RMCR), the middle score should be used.
- If the RMCR only contains two scores, the lower of the two should be used.
- If no score is available, the credit bureau will report a "zero". Zero in these cases has the literal meaning of null, or indicating there was not enough information or credit references for the statistical model to compute a credit score value. NOTE: If all three of the credit scores are reported as zero, the applicant must be reviewed in accordance with 7 CFR 3550 and HB-1-3550.
- If there is more than one applicant, each applicant must be viewed separately. Even if the primary applicant met the threshold, a co-applicant's credit worthiness must be reviewed in accordance with 7 CFR 3550 and HB-1-3550 if their credit score is 659 or lower.

Once the credit scores go into production, which again will hopefully be on January 1, 2004, the credit report fee charged to the applicants will be increased. Official notice of the increased credit report fees will be issued via a change to HB-1-3550.

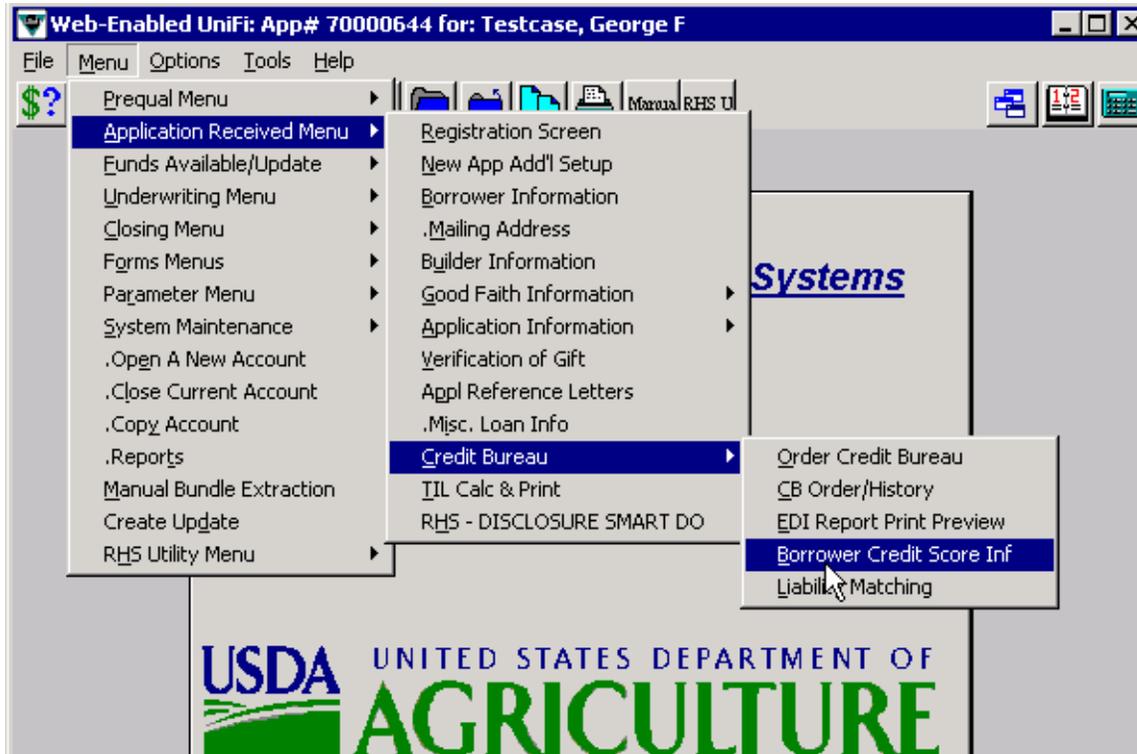
Since the Good Faith Estimate and Closing Item Default screens are maintained at the field office level, the field office staff will be responsible for updating the default amount for the credit report fee once instructed by the National Office.

If you have any questions regarding this memorandum, please contact Brooke Baumann of the Single Family Housing Direct Loan Division at (202) 690-4250.

Attachment

Attachment

To view the credit scores pulled from the credit bureau vendor, open the Application Received Menu, then select Credit Bureau, and finally click on the Borrower Credit Score Info screen.



Borrower Credit Score Info screen:

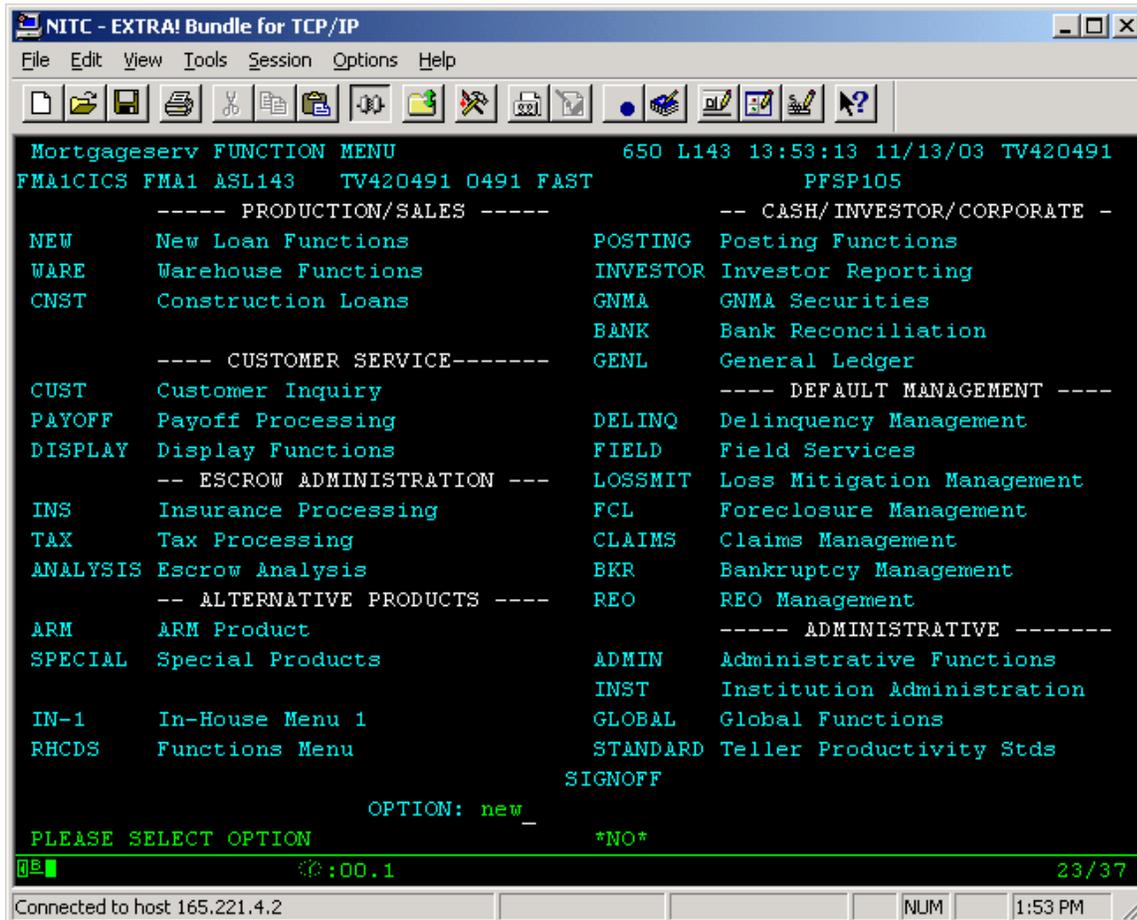
The screenshot shows a web browser window titled "Web-Enabled UniFi: App# 7000644 for: Testcase, George F". The browser's address bar and menu bar are visible. The main content area displays a table with the following data:

Borr#	Name	Form#
1	George F Testcase	01

Below the table, there are several input fields for credit score information:

Credit Score Credit Bureau	<input type="text" value="CBC"/>
Credit Score Date	<input type="text" value="07/10/2003"/>
Beacon Score	<input type="text" value="604"/>
FICO Score	<input type="text" value="0"/>
Empirica Score	<input type="text" value="560"/>

Enter New on MortgageServ FUNCTION MENU:



Enter the account number on the top of the screen and press Enter. The credit scores uploaded from UniFi are displayed toward the bottom of the screen.

```
NITC - EXTRA! Bundle for TCP/IP
File Edit View Tools Session Options Help
[Icons]
NEW/DEMOGPH - BORROWER INCOME PAGE 1      650 L143 13:56:43 11/13/03 TV420491
FMA1CICS FMA1 ASL143 TV420491 0491 FAST      PFSP752 MORE: < >
ACCOUNT NO 70000644 NAMEKEY TESTCASE GFOOD SSN 125326910
PAGE 1 INCOME=1 BORROWER=2 MISC=3 ASSETS=4 LIABILITES=5
ACTIVE DATE 11/12/03 DELETE (Y/N) N USE FLAG
----- PRIMARY MONTHLY INCOME ----- SECONDARY MONTHLY INCOME -----
MONTHLY BASE PAY 0.00 MONTHLY BASE PAY 0.00
OVERTIME 0.00 OVERTIME 0.00
COMMISSIONS 0.00 COMMISSIONS 0.00
BONUSES 0.00 BONUSES 0.00
DIVIDENDS 0.00 DIVIDENDS 0.00
RENTAL INCOME 0.00 RENTAL INCOME 0.00
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TOTAL MONTHLY INCOME 0.00 TOTAL MONTHLY INCOME 0.00
----- CREDIT SCORES -----
CB NAME CBC SCORE 604
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CB NAME SCORE 560
FICO SCORE 0
OK INQUIRY ONLY
[Icons] :00.1 03/13
Connected to host 165.221.4.2 NUM 1:56 PM
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November 19, 2003

SUBJECT: Intermediary Relending Program
Unemployment Rate

TO: State Directors, Rural Development

ATTN: Business Programs Directors

RD Instruction 4274-D, section 4274.344(c)(2)(iii), provides for priority points for Intermediary Relending Program applications based on unemployment rates. The overall national unemployment rate for October 2003 was 6.0 percent. This unemployment rate will be used to compute the unemployment rate points until updated by the National Office. This supersedes the figure announced in an unnumbered letter issued on November 21, 2002.

(Signed by John Rosso)

JOHN ROSSO
Administrator
Rural Business-Cooperative Service

EXPIRATION DATE:
November 30, 2004

FILING INSTRUCTIONS:
Community/Business Programs