

PART 2033 - RECORDS

Subpart A - Management of Rural Development Records

TABLE OF CONTENTS

<u>Sec.</u>		<u>Page</u>
2033.1	Purpose.	1
2033.2	[Reserved]	2
2033.3	Authority and Responsibilities.	2
	(a) Authority.	2
	(b) Federal regulations and directives.	3
	(b) Responsibilities.	3
2033.4	Definitions.	7
2033.5	Record Types.	13
	(a) Official records.	13
	(b) Unofficial records/non-record material.	17
2033.6	Records creation, filing, maintenance, and disposition.	18
	(a) Creation.	18
	(b) Filing.	20
	(c) Hard copy and electronic folder maintenance.	24
	(d) Disposition requirements.	27
	(e) The Central File Unit (CFU).	31
	(f) Requests for additional leased office space for records storage.	33
2033.7	Program case folders (applicant/borrower).	34
	(a) Prequalification/Pre-Applications/Applications For single family housing (502) direct loans.	34
	(b) Conditional Commitment applications.	35
	(c) Borrower Case Folders.	36
	(d) Determining Cutoff for Borrower Case Folders.	38
	(e) Maintenance and Disposition of Cutoff Borrower Case Folders.	43
	(f) Maintenance of Borrower Case Folders requiring special handling.	45

Exhibit A	Listing of Electronic Systems/Interfaces
Exhibit B	Records Transmittal and Receipt Inventory
Exhibit C	Rural Business Borrower Case Folder Position Filing (Hard Copy and Electronic)
Exhibit D	Single Family Housing Direct Loan Borrower Position Filing (Hard Copy and Electronic)
Exhibit E	Single Family Housing Guaranteed Loan Borrower Position Filing (Electronic Only)
Exhibit F	Multi-Family Housing Borrower Case Folder Position Filing (Hard Copy and Electronic)
Exhibit G	Community Facilities Borrower Case Folder Position Filing (Hard Copy and Electronic)
Exhibit H	Electric Position Filing (Hard Copy and Electronic)
Exhibit I	Telecommunications Position Filing (Hard Copy and Electronic)
Exhibit J	Water and Environmental Waste Position Filing (Hard Copy and Electronic)
Exhibit K	Administrative Records Retention Schedule (General Records Schedule)
Exhibit L	High Level Officials Records Retention Schedule
Exhibit M	Disaster Records Retention Schedule
Exhibit N	RBS Records Retention Schedule
Exhibit O	SFH Records Retention Schedule
Exhibit P	MFH Records Retention Schedule
Exhibit Q	CF Records Retention Schedule
Exhibit R	[RESERVED FOR PENDING REVIEW] Electric Records Retention Schedule
Exhibit S	[RESERVED FOR PENDING REVIEW] Telecommunications Records Retention Schedule
Exhibit T	Water and Environmental Records Retention Schedule
Exhibit U	[RESERVED FOR PENDING REVIEW] Civil Rights Retention Schedule

PART 2033 - RECORDS

Subpart A - Management of Rural Development Records

§ 2033.1 Purpose.

This Instruction prescribes:

- (a) Records management policies and procedures for:
 - (1) Rural Development (RD) offices in Washington, DC (National Office);
 - (2) RD offices in St. Louis, MO (National Office);
 - (3) RD Regional offices;
 - (4) RD State, County, Area, and Local offices; and
 - (5) RD offices located in U.S. Territories and Pacific Trust Territories.
- (b) The methods for managing RD records administered by the Rural Business Service (RBS), Rural Housing Services (RHS), and Rural Utilities Service (RUS).
- (c) Records management procedures for records that are maintained in paper and electronic formats.
- (d) Records retention schedules.
- (e) Incident procedures and recovery of records effort in event of flood, fire, or natural disaster.
 - (1) When a Disaster occurs whether man-made or other catastrophic event, the records that document the complete level of involvement are permanent records as they have historical value, documenting the damage, disruption of government and/or population affected. At a minimum the RD RO should be involved to ensure that documentation is being preserved in a systematic and chronological manner, and in a format that is acceptable by NARA when custody is transferred for preservation.

(2) RD shall, to the maximum extent possible, ensure that all records are accepted and maintained in electronic format. This Instruction does not provide for the maintenance of Official Personnel and Employee Performance folders. These folders are subject to the Office of Personnel Management's Regulations and "[The Guide to Personnel Recordkeeping](#)", and will be the responsibility of the Director, RD Office of Human Resources.

§ 2033.2 [Reserved]

§ 2033.3 Authority and Responsibilities.

(a) Authority.

(1) The statutory authority for the management of Federal records is the Federal Records Act (44 U.S.C. 3101-3102), and the delegation of authority to the Chief Information Officer (7 CFR 2.89).

(2) Authorities requiring the Records Management Program are:

(i) 18 U.S.C. 2071 (Concealment, removal, or mutilation of records);

(ii) 18 U.S.C. 641 (Public money, property, or records)
18 U.S.C. 793 (Gathering, transmitting, or losing defense information);

(iii) 18 U.S.C. 798 (Disclosure of classified information);

(iv) 36 CFR Part 12, 1220.14 (NARA's records management responsibilities);

(v) 36 CFR Part 12, 1222.18 (Removal of non-record materials);

(vi) 36 CFR Part 12, 1222.24 (Removal of records);

(vii) 36 CFR Part 12, Subpart B (Records management);

§ 2033.3(a)(2) (Con.)

- (viii) 36 CFR Part 1223 (Managing vital records);
- (ix) 36 CFR Part 1234 (Facility standards for records storage facilities);
- (x) 44 U.S.C. 21 (NARA);
- (xi) 44 U.S.C. 22 (Presidential records);
- (xii) 44 U.S.C. 29 (Records management by the Archivist of the United States and the Administrator of General Services);
- (xiii) 44 U.S.C. 31 (Records management by Federal Agencies)
- (xiv) 44 U.S.C. 33 (Disposal of records)
- (xv) 44 U.S.C. 35 (Coordination of Federal information)
- (xvi) DR 3080-001, "Records Management,"
- (xvii) DR 3085-001, "Vital Records Management Program,"
- (xviii) DR 3090-001, "Litigation Retention Policy for Documentary Materials Including Electronically Stored Information,"
- (xix) DR 3099-001, "Records Management Policy for Departing Employees, Contractors, Volunteers and Political Appointees,"
- (xx) Special Publications 800-53 and 800-60 - National Institute of Standards and Technology (NIST)

(b) Federal regulations and Directives. Including but not limited to the references above require RD to make and preserve records containing adequate and proper documentation of the organization, functions, policies, decisions, procedures, and essential transactions of the Agency. The authorities are designed for enabling RD to furnish the information necessary to protect the legal and financial rights of the Government and persons directly affected by RD activities.

(c) Responsibilities. As prescribed below, the following offices/employees have specific responsibilities.

(1) National Office, Support Services Division (SSD), General Services Branch (GSB).

(i) Administration and oversight of the RD records management program.

(ii) Annual evaluation of the application and effectiveness of the RD records management program to determine compliance with the disposition of record and non-record material contained in this Instruction.

(iii) The RD Records Officer (RDRO) will conduct periodic reviews to ensure implementation of the requirements of this Instruction.

(iv) The RDRO is responsible for providing training in the application of this Instruction.

(v) The RDRO will provide technical oversight to Records Liaisons at the National, State and Field offices.

(vi) The RDRO is also responsible for keeping the General Services Branch (GSB) Chief and the Support Services Division (SSD) Director advised on records management problems when circumstances warrant.

(2) State and Field Offices.

(i) State Directors, Program Directors, and Managers in Field Offices are responsible for maintaining adequate documentation of all official transactions within their jurisdiction that document the business of RD.

(ii) Each State will name one primary and one back-up Records Liaison who will work with their respective state, Administrative Program Director (APD) and the RDRO to make sure records management principles are followed.

(iii) Each State is responsible for processing records for transfer/retrieval to a Federal Records Center (FRC), through the State-named Records Liaison.

§ 2033.3(c)(2) (Con.)

(iv) APDs are responsible for working with the designated state Records Liaison to train employees in the application of this Instruction and to review records management activities in offices within their state.

(v) Destroying eligible records that cannot be sent to an FRC. (See 2033.6(d)(2) for further details).

(3) Records Liaisons are responsible for:

(i) Coordinating records management matters between the RDRO and the State Director, Program Directors, and Managers.

(ii) Advising on records management problems and, when circumstances warrant, contacting the RDRO for clarification, correction, or necessary additions to this Instruction.

(iii) Knowing the program areas' functional mission, that the records support, and the purpose the records serve.

(iv) Processing records for transfer/retrieval to a Federal Records Center (FRC), via the Archives and Records Centers Information System (ARCIS).

(v) Confirming and monitoring that litigation records are being preserved in native format. (A native format means that the record remains in the same original format. If the record is a hard copy, then it needs to remain a hard copy record. If the record is electronic, then it needs to remain electronic.)

(vi) Assisting in managing and disposing of office records.

(vii) Conducting an annual records inventory and leading annual records cleanup within the State, Program Area, or Division.

(viii) Coordinating changes to the records retention schedule with the RDRO and program office.

- (ix) Knowing and implementing records maintenance and use, and disposition policies and procedures for records maintained for program and administrative activities
 - (x) Attending records training sessions held by the RDRO.
 - (xi) Serving as a point of contact for all records custodians' information requests/concerns.
- (4) Central Files Unit (CFU).
- (i) The CFU staff is responsible for following the contents of this Instruction, USDA Departmental Regulation [3080-001](#), "Records Management", and all guidance from the National Archives and Records Administration (NARA), in all aspects of the servicing, disposition, and/or the transfer of physical records located in the CFU to the FRC/NARA for future disposition or archiving for historical purposes.
 - (ii) The CFU contract staff will keep the RDRO informed of any problems encountered.
- (5) National Office Programs/Divisions Located in St. Louis, MO and Washington, DC.
- (i) Administrators, Assistant Administrators, Deputy Administrators and/or Division Directors are responsible for maintaining adequate documentation of all official transactions that document the business of RD.
 - (ii) Each Program/Division will name one primary and one back-up Records Liaison who will work with their respective Program/Division and the RDRO to make sure records management principles are followed, including but not limited to processing records for transfer/retrieval to a Federal Records Center (FRC);
 - (iii) Confirm and monitor that litigation records are being preserved in native format;
 - (iv) Destroy eligible records that cannot be sent to an FRC;

§ 2033.3(c)(5) (Con.)

(v) Maintain an inventory on a shared drive, for all records sent and called back from the FRC. (See 2033.6(d)(2) for further details).

(6) RD Employees.

(i) Are responsible for the creation, maintenance and disposal of records as prescribed in this Instruction and the Records Retention Schedules; and

(ii) Are responsible for completing annual Records Management training as prescribed by the Department or the RDRO.

(7) New Employees.

(i) All employees, regardless of type of appointment, and high-level officials and appointees may be required to account for records that could be classified as documentary and/or Presidential records.

(ii) Within 90 calendar days of employment, all employees, including senior officials or political appointees, must be briefed by the RDRO and staff about the types of records they will be required to protect and the different methods for meeting the federal guidelines.

(iii) This is coordinated by the RDRO, Human Resources and Office of General Counsel.

§ 2033.4 Definitions.

Active Records. Active records can be either program or administrative in nature. Active program records include all communications and documents relating to loans and grants that have outstanding balances, unliquidated obligations, outstanding legal obligations, or are "cutoff". Active administrative records are those records used at least once per year or records of transactions not yet concluded.

Administrative Records. General correspondence and administrative files regarding the administrative functions of day-to-day operations and administrative functions regarding each program. Refer to the appropriate Records Retention Schedule found in Exhibits K through O of this Instruction for official retention requirements.

Agency Records Retention Schedule. Program Records Retention Schedules developed by RD program subject matter experts under the guidance of the RDRO. NARA approves and provides the disposition authority.

Applicant. Any person or legally organized entity seeking RD program assistance through written or electronic application.

Block. One or more chronological segments of cutoff (i.e. closed) records that are in the same series and are dealt with as a unit for disposition purposes.

Case folder. The one or more file folders, envelope jackets, mailing tubes, or other filing devices containing the total cumulative official records concerning an applicant/borrower. A case folder can also be a collection of electronic files maintained in the Electronic Customer Folder (ECF), or other database/data warehouse, or online application. If the records in the case folder originate in an electronic format, then the electronic file is considered the official file. Do **not** print electronically filed records to create a hard copy official record. All documents that require physical notarization must be kept in a hard copy format. The term case folder, throughout this instruction, covers both hard copy and electronic records

(1) The initial case folder contains the records needed for routine underwriting, processing and servicing of borrower and grantee accounts.

(2) A continuation case folder is an additional folder begun when necessary to hold infrequently used records or to provide for an increased volume of material.

Charge-off. The writing off of a debt and termination of collection activity without release of personal liability.

Charge-out. When physical records are transferred from one office to another, a Records Transmittal and Receipt Inventory (spreadsheet) must be maintained showing location of the record. The spreadsheet should include the record name, where it was sent, date sent and date returned (if temporarily transferred). If the record is not returned within 30 days, a follow-up must be conducted. Form RD 2033-2, "Charge-Out," is suggested, but not mandatory, to use as a place holder for the file shelf space, until the file is returned.

Closed Case Folder. One or more electronic or hardcopy folder(s) for a loan or grant where an obligation no longer exists due to being classified as paid-in-full, or otherwise satisfied, and there is no unresolved legal action pending with RD.

Cutoff. As defined herein, the time when a record is no longer active because the grant or loan case folder is closed. The cutoff status "starts the clock" to satisfy the retention requirements, as set forth in the Records Retention Schedule, (as approved by NARA).

Disposal authority. Legal approval from NARA empowering an Agency to dispose of eligible temporary records or transfer temporary records to the FRC and transfer the custody of permanent records the National Archives.

Electronic Customer File (ECF). A cloud-based web application developed to provide robust document storage and retrieval for all RD program areas. ECF is a secure repository for RD electronic records that maintains administrative and program records resulting from documents that have been scanned or from established RD automated applications.

Electronic records. Any record that is created, used, maintained, transmitted, or disposed of in electronic form. Such records may be stored in computer memory or removable media. Electronic records are also referred to as machine-readable records because they require machine processing for conversion to human-readable form. Examples of these types of records include those stored on magnetic tapes, disks and drums, video files, optical disks, external hard drives, Government issued cellular telephones, thumb drives, web servers, the Cloud or any other current or future technology.

Essential Records. Designated files or documents requiring special protective storage measures in the event of fire, flood, tornado, civil disorder, or other disruptive emergency situation.

Federal Records Center (FRC). A facility for the low-cost storage and servicing of paper records pending their disposal or transfer to the National Archives.

File break/File cutoff. Breaking or ending files at regular intervals, usually at the close of a fiscal or calendar year, to permit their disposal or transfer in complete blocks and for correspondence files, to permit the establishment of new files. The cutoff can also be determined by an action or an event. Cutoff for borrower files would be when the loan and or grant is satisfied.

Filing system. A system that organizes records based on where the reporting requirement appears in the Code of Federal Regulations (CFR) or the RD Instruction system (if a regulation does not exist for that item). Each document is filed by the subject to which it relates and is based on the parts in the CFR or RD Instructions. These parts usually include the following parts/series: 1600, 1700, 1800, 1900, 2000, 3000, 4000 and 5000.

Freedom of Information Act (FOIA). FOIA is a federal [freedom of information law](#) that allows for the full or partial disclosure of previously unreleased information and documents controlled by the [United States government](#). The Act defines agency records subject to disclosure, outlines mandatory disclosure procedures and grants nine exemptions to the statute, see 5 U.S.C. § 552.

General Records Schedules (GRS). Records retention and disposal schedules developed and issued by NARA to provide disposition authority for records common to all Federal agencies.

Good Standing. Borrower account is in a non-delinquent status and the borrower is in compliance with all required servicing actions.

Hard Copy. Hard copy media is physical representation of information. Paper printouts, printer and facsimile ribbons, drums, and platen are all examples of hard copy media.

Historical Records. Documents that mark major decisions or significant events or transactions in a program, agency or the RD mission area, that aid in the understanding of the background or purpose of important decisions or agency actions, in the same way that legislative history informs legislation. Historical Records are a subset of Official Records.

Inactive records. Records that are no longer required in the day-to-day operations of the office and therefore may be sent to an appropriate onsite records storage area, when applicable, or transferred to the FRC.

Litigation Hold. A process of freezing the disposition on all records, regardless of media, involved in litigation or foreseeable litigation. Records MUST be preserved in their native format for the duration of the litigation hold. When the case is settled and a release is received from the Office of General Counsel (OGC), the RDRO will advise offices holding records involved so that arrangements can be made to apply the appropriate disposition. Some litigation hold records may become permanent records while others will be eligible for destruction at some point in time.

National Archives and Records Administration (NARA). A government agency that holds permanent hard copy and electronic records and issues disposal authorities through the General Records Schedule (GRS) for administrative records and through agency specific Records Retention Schedules for program records. NARA is also the facility where permanent records are located after being accessioned by an archival agency.

Non-record material. Informational type material made or acquired for convenient reference purposes consisting of reader files, extra copies of documents, reference publications in the format of books, pamphlets, and factsheets, commercial advertising matter, rough drafts, personal papers, or any similar material maintained solely for the user's benefit.

Official records. Documents prepared, received, or processed which indicate the policies, procedures, decisions, and essential transactions in conducting RD business. Official records can be either hard copy or electronic.

Operational files. Obsolete term. Refer to Administrative Records.

Personally Identifiable Information (PII). Information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Such information includes, but is not limited to, names, identification numbers, symbols, or other particular information assigned to an individual, as well as financial medical, criminal or, employment information.

Position filing. A method of filing functionally related records in a predetermined position within a file folder, extended folders, or electronic filing system, if the file is large.

Recipient. Any legally organized borrower, grantee, or cooperator.

Records. Includes all books, papers, maps, photographs, machine-readable materials, or other documentary materials, regardless of physical form or characteristics, made or received by an agency of the United States Government under Federal law or in connection with the transaction of public business and preserved or appropriate for preservation by that agency or its legitimate successor as evidence of the organization, functions, policies, decisions, procedures, operations, or other activities of the Government or because of the informational value of data in them.

Records disposition. Removal and destruction as wastepaper or by shredding, deleting, or other suitable disposal methods of records of all media types, exceeding established retention periods. (Note: destruction methods must not compromise the confidentiality of information contained in the records.)

Records inventory. The physical inventory, measured in cubic foot volume, of all official records maintained in an office. For electronic records, the saved data inventory is measured in bytes.

Retention period. The period of time which must elapse before records are destroyed by RD or FRC, or transferred to the NARA for historical purposes.

Security Instruments. The originals of any document or record which provide evidence of indebtedness or obligation to RD. Security instruments typically have original wet signatures and seals. Also called Debt Instruments.

Sensitive but Unclassified (SBU). SBU is a designation of information in the [United States federal government](#) that, though unclassified, often requires [strict controls](#) over its distribution. SBU is a broad category of information that includes material covered by such designations as [For Official Use Only](#) (FOUO), Law Enforcement Sensitive (LES), Sensitive [Homeland Security](#) Information, Sensitive Security Information ([SSI](#)), Critical Infrastructure Information ([CII](#)), etc. It also includes [Internal Revenue Service](#) (IRS) materials like individual tax records, systems information, and enforcement procedures.

§ 2033.4 (Con.)

Sensitive Security Information (SSI). SSI is a category of sensitive but unclassified information under the United States government's information sharing and control rules. SSI is information obtained in the conduct of security activities whose public disclosure would, in the judgement of specified government agencies, harm transportation security, be an unwarranted invasion of privacy, or reveal trade secrets or privileged or confidential information. SSI is governed by Title 49 of the Code of Federal Regulations (CFR), parts 15 and 1520.

Social Media. Electronic sources, such as but not limited to Twitter, Instagram, Facebook, Tumblr, YouTube, online blogs, forums, etc., which are used to publish/communicate information.

Table of Contents/Processing Checklist. These two terms are used interchangeably and refer to an optionally designed State index form used in (physical) borrower case folders to assist in identifying the exact location of a specific record. This information may be represented differently in electronic system applications.

Temporary folder. A substitute folder placed in the hardcopy files during the prolonged absence of a regularly maintained case folder to hold records accumulated during the interim period. (Note: Temporary folders should be frequently reviewed to preclude the loss or misplacement of the official case folder.)

Vital Records. Essential Records that are needed to meet operational responsibilities under National Security emergencies or other emergency conditions (emergency operation records) or to protect the legal and financial rights of the Government and those affected by government activities (legal and financial rights records).

§ 2033.5 Record Types.(a) Official records.

- (1) Hard copy or electronic, but are preferred in electronic format.
- (2) All documents prepared, received, or processed which indicate the policies, procedures, decisions, and essential transactions in conducting RD business.

(3) Official records are divided into the following categories:

(i) Program records.

(A) The National Office program management will determine which medium of the record is the official record so that multiple copies in different mediums are not being retained unnecessarily.

(B) Program records include Case Folders on applicants and borrowers and Essential Records.

(C) Until RD conducts business completely by electronic means, this instruction will cover the creation, maintenance/use, and disposition needed for both hard copy and electronic files.

(1) Case Folder for an applicant/borrower.

(i) Maintained by the program or office having primary responsibility for processing and servicing a specific type of program assistance.

(ii) This requirement does not preclude the necessary programmatic interchange of case folders and information between the various office levels and OGC.

(iii) The responsible program or office supervisor shall ensure that the official case folder contains ALL information concerning an applicant/borrower.

(iv) Case Folders that are managed electronically will be based on an established classification structure in the ECF.

(2) Security Instruments require maximum protection at all times by being filed in a lockable file cabinet except when in actual use. They include, but are not limited to, the following items:

§ 2033.5(a)(3)(i)(C)(2) (Con.)

(i) Promissory notes, whether original, consolidation, reimbursement, renewal, or substitute.

(ii) Reamortization Agreements

(iii) Modification Agreements

(iv) Loan Agreements

(v) Combination Loan/Grant Agreements

(vi) Loan and Security Agreements

(vii) Mortgages, whether original, consolidated, restated, or supplemental.

(viii) Guarantees

(ix) Letters of Credit

(x) Stock Certificates

(xi) Assumption Agreements

(xii) Accelerated Repayment Agreements

(xiii) Grant Agreements

(xiv) Bonds

(xv) Charged-off Notes (see RD Instructions 1956-B or 1956-C).

(xvi) Loss Claim Documentation

(xvii) Cost Voucher Documents (see RD Instruction 2024-A).

(xviii) Subsidy Repayment Agreements

(xix) Used and unused receipt books, (legacy records only) (Form RD 451-1, "Acknowledgment of Cash Payment").

(ii) Administrative Records.

(A) Office files maintained for the functional management of general program, fiscal, personnel, and administrative operations.

(B) The retention requirements for these records are normally covered under the [General Records Schedule](#) (GRS), published by NARA for similar administrative records across the government.

(C) See Exhibit K for common records managed within RD.

(D) See the complete [GRS](#) for all administrative records.

(iii) Political Appointee/High Level Official Records.

(A) Records created by high-level Political Appointees contain records that are considered permanent records, documenting the history of actions of the agency during their term and/or in the capacity of "Acting."

(B) These records include but are not limited to their calendars, speeches, and talking points.

(C) For guidance whether a particular appointee meets this requirement, please contact the Office of General Counsel. See § 2033.6(c)(1) for maintenance.

(iv) Regulative records.

(A) Regulations, instructions, procedures, and similar directive type material issued by the National Office, State Office, National Financial and Accounting Operations Center, or other Federal, State, or local regulative source.

§ 2033.5(a)(3)(iv) (Con.)

(B) Procedures for filing, maintenance, and disposition of this type of material are usually contained within the specific publication including RD Instructions 2006-A, and 2006-B.

(C) Regulative records often fall under permanent records retention requirements.

(b) Unofficial records/non-record material.

(1) Information type material made or acquired for convenient reference purposes consisting of:

(i) Reader files;

(ii) Untouched or unannotated extra copies of documents;

(iii) Reference publications in the format of books, pamphlets, and factsheets;

(iv) Commercial advertising matter;

(v) Rough drafts;

(vi) Personal papers;

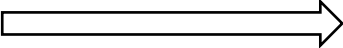
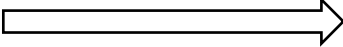
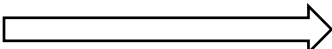
(vii) Any similar material maintained solely for the user's benefit.

(2) Such material will not be made a part of the official files, and may be disposed of when no longer necessary.

§ 2033.6 Records creation, filing, maintenance, and disposition.

(a) Creation. Official records are created, received or acted upon as part of day-to-day agency related transactions, regardless if the transaction is an administrative or program function or in a hardcopy or electronic form.

How to Determine the Appropriate Filing Method

<p>If a document is <u>created in an electronic format via an automated system (CLSS, GUS, RD Apply, Concur, etc):</u></p> 	<p>Then the official document for the Agency remains in electronic format.</p> <p><i>It is acceptable to print off working documents from the electronic systems, however it is important to destroy the working documents as soon as you are done. The official record is that which is retained in the systems.</i></p>
<p>If the document is <u>created in paper format and an ECF classification structure exists:</u></p> 	<p>Then scan the document into the ECF, file under the correct classification, and then shred the original paper.</p> <p>(Original paper files containing a wet signature(s) must be retained in paper.)</p>
<p>If the document is <u>created in paper format and an ECF classification structure does not exist, or if there is a litigation hold:</u></p> 	<p>Then retain the document in its original format.</p>

§ 2033.6(a) (Con.)

(1) Labeling.

(i) The programs will strive to name files and folders in a consistent manner. The programs will determine file naming conventions through a governance process.

(ii) Folders will be labeled with sufficient information to adequately identify the folder contents and for easy retrieval of material whenever necessary throughout the authorized retention period.

(iii) Labels for paper files may be color-coded, preprinted, different sizes, or any combination thereof.

(iv) Electronic files will be retrievable based on established indexing logic which will allow for maximum search ability.

(A) Administrative file folder labels must include:

- (1) Subject heading (i.e., Travel, FOIA, Space);
- (2) Fiscal year and;
- (3) Office, or other subdivision information.

(B) Borrower case folder labels must include:

- (1) Name of the borrower/co-borrower; case number;
- (2) Project number (MFH loans);
- (3) Borrower's classification of "active," "collection-only," or "judgment";
- (4) Program type and;
- (5) Folder continuation number when applicable.

(2) File Folders.

(i) Administrative folders.

(A) Hard copy materials may be filed in these folders using position filing, divider sheets to separate by fiscal year (FY), by office designation, or any other method to arrange material for ease in record usage and disposition.

(B) Electronic files will be maintained/managed in ECF or in an organized and retrievable manner with the appropriate level of security access commensurate with the type of information being retained.

(ii) Applicant/Recipient case folders.

(A) For hard copy records, use four-position and eight-position applicant/borrower case folders.

(B) Use four-position folders for operating-type credit-only borrowers.

(C) Use eight-position folders for real estate and organization-type borrowers.

(D) Electronic records will be maintained/managed in ECF or in an organized and retrievable manner with the appropriate level of security access commensurate with the type of information being retained. Refer to ECF classifications in Exhibits C through J.

(b) Filing. National Division/Program, State, and/or Field Offices will create general guidance on how file systems should be structured and identify the person(s) responsible for a particular group of records.

(1) The supervisor responsible for each program or office will have the flexibility to set up its filing systems (while maintaining compliance with this Instruction) to suit site-specific structural layouts, personal preference and convenience.

- (2) Electronic files should be maintained in ECF and/or official electronic system(s) in a systematic approach.
- (3) Each office will maintain a directory of its file locations/file structure/layout, and a copy of this directory will be included with the office's Contingency/Disaster Plan.
- (4) New personnel should be adequately trained prior to being assigned to filing operations.
- (5) Files containing PII should be maintained in a secure cabinet or file room with either locking cabinets or a locked door when not in use.
- (6) Electronic records containing PII shall have the protections necessary to ensure the security of the information shall be housed and maintained in ECF or other official USDA system that has:
 - (i) An approved authority to operate;
 - (ii) Appropriate access controls in place with audit logging;
 - (iii) Encrypted and password protected and;
 - (iv) Access granted on a need to know basis that has been appropriately approved.
- (7) Other protections may be required as supplemented and updated by National Institute of Standards and Technology (NIST) Special Publications 800-53 and 800-60.
- (8) In implementing any new file system, whether physical or electronic, RD CIO should be consulted.
- (9) The following rules must be applied to filing, regardless of media type. Electronic records will be filed using the same standards without the use of special characters.
 - (i) Alphabetical Filing. File records alphabetically as follows:

RD Instruction 2033-A
§ 2033.6(b)(9)(i) (Con.)

(A) Records for individuals are filed by last name first, the given first name next, and the middle name(s) or initial(s) last. A dual last name, such as "Garcia-Valdez," should be filed by the first last name.

(B) Records for associations, organizations, and municipalities are filed as written in their legal or official title. Words such as "the," "of," "for," or "and" should not be considered in determining correct file sequence.

(C) Consider names beginning with prefixes, such as "Mc," "O," or "Van" as one word and file alphabetically as written, beginning with the first letter.

(D) File abbreviations as though written in full.

(ii) Position filing. Position filing within a physical folder is the segregated arranging of functionally related material in a predetermined folder position.

(A) Position filing is mandatory for applicant/borrower files.

(B) The filing position is the specific place where records are fastened within a folder.

(C) The top inside left cover is designated as position 1, the bottom inside left cover is position 2, the top inside right cover, or the top of the insert leaf in eight-position folders is position 3, the remaining file positions 4 through 8 are designated by continuing this sequence. (See Exhibits C - J for specific program position filing instructions.)

(D) Data gathered in electronic system applications will be stored in an organized and retrievable manner.

§ 2033.6(b)(9) (Con.)

(iii) Folder arrangement. Physical folders may be filed in alphabetical order or further divided by program type, project, processing stage, or other means for control and identification purposes.

(A) Records should be filed in separate identifiable groups. For example, pending applications/pre-applications should be separated from active borrower files.

(B) Active borrower files should be separated from cutoff borrower files.

(C) Cutoff borrower files, continuation folders, or other files which are infrequently used may be maintained in less accessible file space and should be properly and adequately identified.

(D) There must be a master listing of where files are located (whether electronic or hard copy) with this list maintained in a discrete area that is accessible to all RD employees within the office.

(E) File cabinets should be adequately labeled with their contents.

(F) Data gathered in electronic system applications will be stored in an organized and retrievable manner.

(iv) Cross reference and charge out. Use of cross reference and charge out cards are for physical records and are suggested but not mandatory in National Office Program, State and/or Field offices. They are mandatory for the CFU. See § 2033.6(e)(3) for instructions for their use.

(v) Continuation folders. Use continuation folders to hold infrequently used physical documents or when the volume of material warrants separation from the initial folder.

§ 2033.6(b)(9)(v) (Con.)

(A) When this is done, the initial folder is considered as the "1 of XX" folder, the first continuation folder as the "2 of XX" folder, and will continue on depending on the total number of folders.

(B) For example, the initial folder would be "1 of 3," the first continuation folder, "2 of 3," and the final continuation folder, "3 of 3".

(C) Continuation folders may be filed as a separate series apart from the active files.

(vi) Temporary folders. Use a temporary folder to replace and accumulate physical material whenever it becomes necessary to remove a regularly maintained physical folder for an extended period of time, such as transmittal to the Regional Attorney, State Office, National Office, or other loan or servicing action.

(A) Temporary folders should be frequently monitored to prevent loss or misplacement of the original folder.

(B) Data gathered in electronic system applications will be stored in an organized and retrievable manner.

(c) Hard Copy and Electronic Folder Maintenance.

(1) State Director/Administrator/High-level Political Appointee Permanent Records. State Director/Administrator/Political Appointee and/or others who create hard copy and electronic permanent records must maintain/preserve: calendars, speeches and/or talking points, ribbon cutting and other held public events in the capacity of representing RD during the tenure of each State Director/Political Appointee and/or others who create permanent records.

(i) This includes but is not limited to those acting in the capacity of a State Director.

(ii) It is mandatory to include materials relevant to the calendar event in one place as attachments to the Outlook calendar.

§ 2033.6(c) (Con.)

(2) Withholding documents. Withholding documents or records from the official files is prohibited. ANY exception to this policy requires consultation with the Office of General Counsel.

(3) Removal or transfer. Removal or transfer of official records from RD custody is prohibited except as expressly provided for in this Instruction, or in accordance with Departmental approval obtained incident to a specific removal or transfer action.

(i) Records transmitted to OGC for programmatic review and approval are considered to be within RD custody.

(ii) A log will be maintained for all records transferred outside of the office of origination for tracking purposes (see Charge-out under § 2033.4).

(4) Unauthorized Treatment of Records. Safeguard records until they are authorized for disposition.

(i) The unauthorized removal, concealment, falsification, mutilation, and/or disposition of official records is prohibited by law and is subject to penalty under United States Code 18 U.S.C. § 2071.

(ii) Immediately report via telephone and email any apparent instances of unauthorized disposition to the immediate supervisor, APD, the office Records Liaison and the RDRO.

(5) Loss, Theft, Damage, Destruction of Records. Immediately report via telephone and email any loss, theft, damage, destruction, or cyber-attack of official records by fire, water, vandalism, civil disorder, or other disruptive situation to the immediate supervisor, APD, the office's Records Liaison and security Point of Contact and the RDRO.

(6) Public Access to Records. Procedures governing the availability of official records for public access and use are prescribed in RD Instructions 2015-E, and 2018-F, as may be amended by FOIA case law and precedent.

(i) Office employees are expected to be familiar with the restrictions of these Instructions in order to avoid violation of procedures.

(ii) Records requested by the general public must be retained until the request is fully processed even though the established retention requirements may have been met.

(7) Litigation Hold. Litigation holds that are issued impose a freeze on all records involved regardless of the medium. The records must be preserved in their native format and kept secure until the litigation hold is lifted by OGC.

(8) Records Used During Telework. For telework, no hardcopy official records are to leave the RD office of custody.

(i) Any records needed for review while in telework status should be accessible through the employee's work issued laptop accessed by LincPass or other current official Personal Identity Verification (PIV) method or,

(ii) If unavailable therein, through the use of photocopies, which must be returned to the employee's official duty station for proper disposal.

(9) Removing PII from the workplace. Programs shall ensure that prior to the removal of PII from a USDA workplace:

(i) Audit logging of the extraction/removal of the PII is well documented,

(ii) Written authorization from the USDA unit manager, supervisor, designee or other authorized senior agency is received, and

(iii) The removal of PII from the workplace or alternate worksite(s), regardless of the form, without prior written consent is strictly prohibited. All PII must be transported in accordance with the [PII physical transport guidance](#).

§ 2033.6(c) (Con.)

(10) Records created and maintained through iPhones and tablets. Employee records created and maintained on phones and tablets provided by USDA must be backed up and properly filed and stored on their government-issued laptop, so that such records will be available for retention.

(d) Disposition requirements.

(1) Determining Disposition. The approved designated Records Retention Schedule (separate Records Retention Schedule for each program and a General Records Retention Schedule for administrative type records) is used to determine whether a record is temporary or permanent; can be transferred to the FRC or destroyed; or whether the custody needs to be turned over to NARA (permanent records) for preservation. If a Records Retention schedule is not created when a new program is created and/or revised, the records are considered permanent and cannot be destroyed.

(2) Annual Archiving of Inactive Records. At a minimum, it is mandatory, that an annual records clean-up be conducted, by the end of each calendar year, to maintain integrity of the records management program. Please follow the guidelines below and ensure that all record inventories are updated are appropriately updated to reflect the clean-up outcome.

(i) Records eligible for archiving must be removed from all active filing locations on an annual basis.

(ii) Offices having access to additional storage space may transfer inactive or long term records to such space, providing these areas are on site and within the RD-only space.

(iii) Storage sheds and privately run storage facilities are not permissible.

(iv) Inactive storage space must be frequently monitored to prevent excessive accumulation of unneeded materials, and to ensure that records placed therein are timely disposed of or transferred to the Federal Records Center.

(v) During the annual review, if it is determined that such records have met their retention requirements, and not subject to a litigation hold or open/active FOIA request, records must be disposed of in a proper manner, i.e., shredding for PII material.

(vi) Supervisors responsible for official borrower case folders shall ensure that all appropriate offices are notified before disposition takes place, to ensure that such records are indeed not subject to retention.

(vii) Offices must use the FRC to retire inactive hardcopy records, as it is the most efficient way to manage RD records through their complete lifecycle.

(viii) Records Liaisons will maintain an FRC Records Inventory using the spreadsheet, "Records Transmittal and Receipt Inventory" on a shared drive to track all records sent to and called back from the FRC. See Exhibit B.

(A) The Records Transmittal and Receipt Inventory must include the Archives and Records Centers Information System (ARCIS) transfer number, dates sent and/or retrieved, types of documents, number of cubic feet, and date of disposal.

(B) The Records Transmittal and Receipt Inventory will be updated and sent via email to the RDRO on an annual basis at: Records@rd.usda.gov

(3) Transfer of Records. Active (hard copy) records should be transferred to the FRC before the time of cutoff and at the time of cutoff. Records that are cutoff or inactive but must be maintained for legal purposes (other than a litigation hold), should be retired to the FRC. In order to transfer physical records to the FRC, they must have at least one year of retention left before they are eligible for destruction and/or they must not be involved in a FOIA request or litigation hold. Records transfers to the FRC should not take place if there is a problem with the records; the records are handled more than three times per year; or if there is less than one year of retention. RD CIO is responsible for managing electronic records since the FRC does not yet accept electronic records.

§ 2033.6(d)(3) (Con.)

(i) State, Field, and National Offices must coordinate the retiring process with their Records Liaison(s).

(ii) The Standard Form (SF)-135, "Records Transmittal and Receipt," and continuation page serve as a box inventory. The office having custody of the records will complete the [SF-135](#) showing a detailed inventory for the contents of each records box and submit the SF-135 to the State Records Liaison. Once the records transfer approval is received from the FRC via ARCIS, the Records Liaison will notify the custodial office to send the files to the FRC.

(iii) The Records Liaison will review the SF-135 for accuracy and upload the information into ARCIS for review by the RDRO. Once the RDRO has approved the transfer, the Records Liaison will notify the custodial office and save a copy of the approved SF-135 as it will be needed to call back files if necessary.

(4) Retrieval of transferred records. Transferred records must be retrieved from the FRC by submitting Optional Form (OF)-11 "Reference Request - Federal Records Center" to the Records Liaison, who will upload the information from that form into the ARCIS System. The Records Liaison will annotate who the requestor is, including Office address and phone number. It is the responsibility of the requestor to send back records to the FRC when the retrieval need has been satisfied, unless the retrieval is marked permanent withdraw, on the [OF-11](#). If a record is permanently withdrawn from the FRC, the requestor will note on the original SF-135 form that the records are no longer in the custody of the FRC.

(5) Destruction of Records. Official records may not be destroyed without approval by the NARA, through an approved Records Retention Schedule. All materials eligible for destruction MUST be promptly destroyed. Because of legal ramifications, records eligible for destruction must be completely removed from RD's hard copy filing and electronic systems. As a caveat, the FRC sends out a notification to the RDRO prior to destruction of records. The RDRO will contact the office of primary responsibility, if required (including OGC). The FRC will not destroy any records without the signed approval from the RDRO to proceed with destruction. Destruction by the FRC is conducted on a quarterly basis, therefore if the approval to destroy is received after the current cycle, the records approved for destruction will be added to the next quarterly destruction cycle. The following destruction methods may be used:

(i) Destroy eligible physical record file material as trash providing the records do not contain any Sensitive but Unclassified (SBU), Sensitive Security Information (SSI) and/or PII record information. It is suggested to recycle when possible.

(ii) When destroying records that contain SBU/SSI/PII, such as official borrower case folders, offices must use a method which will ensure complete obliteration of such information. Reusable folders should be salvaged for future use.

(A) If using an office shredder for destruction of records, because of the potential for the records to contain protected data (to include PII), paper must be destroyed by using cross cut shredders which produce particles that are 1 mm x 5 mm (0.04 in. x 0.2 in.) in size (or smaller), or pulverize/disintegrate paper materials using disintegrator devices equipped with a 3/32 in. (2.4 mm) security screen. The established micro-cut standard meets the [NIST Special Publication 800-88 revision 1](#) - Guidelines for Media Sanitization requirement that the size of the refuse/output be small enough that there is reasonable assurance, in proportion to the level of data confidentiality, that the protected data cannot be reconstructed.

§ 2033.6(d)(5)(ii) (Con.)

(B) If bulk shredding records (onsite shredding or transport to a shredding facility), because of the potential for the records to contain protected data (to include PII), for bulk (large scale) records destruction, RD offices must have the destruction performed by a vendor that is certified by the National Association of Information Destruction (NAID). The RD Privacy Officer can provide guidance concerning the NAID certified vendors that service a given local area.

(iii) Information Technology (IT) storage media containing SBU/SSI/PII data should be overwritten with non-sensitive data prior to release of the storage media. All data storage devices shall be rendered unreadable by approved methods such as degaussing, overwriting (6-7 times with random 1's and 0's) or complete physical destruction prior to disposal. Guidance should be obtained from RD Chief Information Security Officer (CISO) regarding SBU/SSI/PII data storage types that should be overwritten versus destroyed.

(iv) Records stored on microforms (microfilm, microfiche, or other reduced image photo negatives), destructing must occur by burning. When material is burned, residue must be reduced to white ash.

(e) Central File Unit (CFU). The CFU is a temporary staging area for inactive physical program and operational records that need to be maintained on site at the National Office. Procedures for organizing and servicing files in the CFU are designed to expedite filing, file retrieval, and servicing operations, which includes transfer of eligible records to the FRC and/or destruction.

(1) Classification of record material. The classification of record material requires a thorough knowledge of the functions of each mission area Agency and of record usage in the transaction of RD business. CFU staff are responsible for filing all official record material by file code.

(i) The file code will be issued by the sender and can be placed either in the upper right hand corner or the lower left hand corner of each file sent. The file code shall be used as prescribed in the National Office Records Retention Schedule. In addition, the sender will list their office and phone number on the envelope containing the file(s).

(ii) Records that are boxed need to be accompanied by a completed [SF-135](#), "Records Transmittal and Receipt." The completed SF-135 lists the record description, inventory of boxes, as well as the retention requirements and applicable disposition authority.

(2) Requests for files and records. To maintain an accurate record of charged-out files, only CFU employees will remove files from the CFU.

(i) Telephone requests. Telephone requests for files may be made to CFU. Adequate information should be provided by the requester to expedite locating the file. Personnel requesting records should allow sufficient time to permit the file clerk to locate the material and prepare for immediate or future pickup or delivery. If a requested file cannot be located, the file clerk must promptly notify the requester and the CFU Team Leader.

(ii) Form RD 2033-5, "Request for Future Delivery of File(s) and/or Establishing a Follow up". Submit Form RD 2033-5 to the CFU either in person or by scanning and emailing to records@rd.usda.gov for delivery of a requested file. Sufficient descriptive information must be given to identify the file requested. These forms are filed in the CFU in a suspense or tickler file by date of requested delivery. At that time, the CFU will attach the form to the file requested and send it to the requester.

(3) Cross reference and charge out.

(i) Form RD 2033-1, "X-Reference Card." This form will be used to indicate the exact filing location of a physical folder if its label identification has been changed, such as a name change or when a folder logically could be filed in another place.

§ 2033.6(d)(3) (Con.)

(ii) Form RD 2033-2, "Out-Card." When a physical file folder is charged out, Form RD 2033-2 will replace the file, showing the name of the requester and date of charge out; this name will be lined through upon return of the file. The person to whom the file is last charged is responsible for the file. During the time the file is charged out, Form RD 2033-2 and any correspondence received during charge out will be kept in a temporary folder.

(iii) Form RD 2033-3, "Correspondence Charge and Routing Slip." When material from a physical file is charged out, one copy of Form RD 2033-3 will be stapled on top of the material removed and delivered to the requester. The other copy will be placed in the file folder to identify the material and the individual to whom the material was sent. The form will be destroyed when the material is returned. Form RD 2033-3 will not be used for controlled correspondence.

(iv) Cross-reference copies. When a single letter contains more than one subject, additional cross-reference copies will be made and placed in the related subject folders. These copies will show the file code of the official copy.

(f) Requests for additional leased office space for records storage.

If an office requires the need for additional leased office space to maintain hard copy records the following procedure must be followed for consideration:

(1) A justification must be written, and include documentation of when the last records clean-up was conducted (see section 2033.6(d)(2)).

(2) The justification along with a written request from the State Director must be sent to the Director of Procurement and Administrative Services, in Washington, DC.

(3) Please note that, to the extent possible, RD requires use of a FRC to maintain our active and retired eligible records.

§ 2033.7 Program Case Folders (Applicant/Borrower).

(a) Prequalification/Pre-Applications/Applications.

(1) Prequalifications.

(i) File hard copy prequalifications and any corresponding documentation in alphabetized folders separate from applications in process. If a classification structure exists in ECF, then scan the hard copy document and save it in ECF.

(ii) Periodically review prequalification folders to determine if they should be considered and maintained as rejected, withdrawn, canceled, or expired applications from the corresponding FY.

(iii) Electronic files maintained in ECF or other RD sanctioned electronic system applications will be stored in an organized and retrievable manner.

(iv) Reports should be run periodically to determine if any rejected, withdrawn, canceled, or expired applications can have the appropriate retention applied.

(2) Pre-Applications/Applications.

(i) Establish and file active hard copy applications and related material together as a single alphabetical group or subdivided by the program type, processing step, packager, project, field office designation, or any combination thereof best serving office needs.

(ii) Once a pre-application or application is approved, it must be kept with the loan or grant files, as it is a critical part of the legal agreement, and retention type.

(iii) Electronic files maintained in ECF or other RD-sanctioned electronic system applications will be and stored in an organized and retrievable manner.

§ 2033.7(a) (Con.)

(3) Rejected, Withdrawn, Canceled, or Expired Pre-applications/Applications.

- (i) File hard copy loan-only applications in a REJECTED, WITHDRAWN, CANCELED, or EXPIRED series A-Z file by FY.
- (ii) File grant-only or combination loan and grant applications in a separate A-Z file series.
- (iii) Electronic files maintained in ECF or other RD sanctioned electronic system applications will have the appropriate retention applied upon final cutoff determination.

(b) Conditional Commitment Applications for Single Family Housing (502) Direct Loans. Documents accumulated in accordance with HB-1-3550, "Direct SFH Loans and Grants Field Office Handbook," will be segregated into two categories and maintained as follows:

(1) Master file.

- (i) Establish a four-position folder for hard copy records under the name and address of the commitment applicant.
- (ii) This folder will contain the records and information required by Handbook, HB-1-3550.
- (iii) A separate folder may be established for each project.
- (iv) Records in these folders may be destroyed in accordance with the records retention schedule.
- (v) Electronic files maintained in ECF or other RD sanctioned electronic system applications will be and stored in an organized and retrievable manner.

(2) Individual Dwelling Folder.

- (i) Establish an eight-position folder for hard copy records for each dwelling covered by the commitment application.

(ii) Label this folder with the name of the commitment applicant and the address or block and lot number of the specific dwelling.

(iii) This folder will contain the required information supplied by the commitment applicant.

(iv) When a qualified applicant applies for a loan to purchase a home on which a conditional commitment has been issued, this folder becomes the applicant's borrower case folder with the label changed accordingly.

(v) Electronic files maintained in ECF or other RD sanctioned electronic system applications will be and stored in an organized and retrievable manner.

(3) Return of Documents. If the applicant's Conditional Commitment application is withdrawn or rejected, or the conditional commitment for any dwelling is not issued, is canceled or expires, return the plans, specifications, and related materials concerning the dwelling and/or property to the applicant, regardless if in hardcopy or electronic format. Electronic records will become the official record and therefore will satisfy this requirement. Any remaining material will be kept in the Conditional Commitment applicant's master folder.

(c) Borrower Case Folders. The sections below pertain to the borrower case folders for Rural Business, Single Family Housing, Multi-Family Housing, Community Facilities, and the Water and Environmental Programs only. Borrower case folders for the Electric and Telecommunications programs are described in Exhibits H and I of this Instruction.

(1) Arrangement of materials within folders.

(i) Use position filing to arrange hard copy documents within borrower case folders.

(ii) To the extent possible, electronic records should be arranged in ECF by the established classification structure.

§ 2033.7(c)(1) (Con.)

(iii) See the position filing instructions in Exhibits C through J for position in the respective folder.

(2) Processing Checklist.

(i) Use a Processing/Procedure Checklist for each 8-position loan folder showing the location of each document.

(ii) Divider sheets (blank paper, with or without tabs) may be used within a filing position to separate specific types of records.

(iii) Electronic records will be maintained/managed in ECF or in an organized and retrievable manner with the appropriate level of security access commensurate with the type of information being retained.

(3) File Separation. File all hard copy documents in the designated position EXCEPT when the volume or unique subject matter requires separation for organization purposes. In these circumstances, place a marker in the position where the material would normally be filed and identify the continuation folder or other area where the material is located. Examples of unique subject matter areas are as follows:

(i) Appeal hearing file: Contain tape recordings, hearing notes, transcripts, and associated appeal hearing information.

(ii) Appraisal file: Contain plot maps, plans, photographs, bound reports, or similar material.

(iii) Bond document files: When Bond Counsel is used, as prescribed in RD Instruction 1942-A, § 1942.19, bond transcript documents will be kept intact as received from Bond Counsel. Correspondence to and from Bond Counsel will also be placed in this file.

(iv) Construction and engineering file: Contain plans, specifications, copies of contracts, engineering drawings, and similar construction information.

(v) Feasibility studies: Contain reports, statistical data, market studies, brochures, bound documents, and similar information.

(vi) Litigation files: Contain evidentiary type material in cases involving litigation, such as bankruptcy or other legal action.

(vii) Rights-of-way files: Contain material establishing evidence or rights-of-way. Documents, except Forms RD 442-21, "Right-of-Way Certificate," and RD 442-22, "Opinion of Counsel Relative to Rights-of-Way," may be returned to the borrower when all necessary permits have been obtained and recorded.

(viii) Environmental files: Contain environmental report, maps, public notices, public comments, concurrence memos, other correspondence, and other related documentation.

(d) Determining Cutoff for Borrower Case Folders. In general, a borrower case folder will be eligible for cutoff when the borrower (active, collection-only, debt settlement, or judgement) is:

(i) Reclassified as paid-in-full,

(ii) Paid an approved settlement amount, or

(iii) Otherwise satisfied the loan/grant, as prescribed in RD Instruction 404.1, and no longer has an obligation to or unresolved legal action pending with RD.

(iv) Refer to the Retention Schedule tables, Exhibits K through U for detailed guidance.

(v) Specific Borrower Case Folder cutoff situations are as follows:

§ 2033.7(d)(v) (Con.)

<u>Loans</u>		
Program	Activity Type	Cutoff
SFH MFH CF RBS WEP	Guaranteed loans	<ul style="list-style-type: none"> • When the requirements of any guarantee document have been terminated and, • All obligations due RD or the lender have been paid-in-full or otherwise satisfied.
SFH MFH CF RBS	Acquired Property Resulting from Foreclosure.	<ul style="list-style-type: none"> • When the redemption period for the former borrower, if any, has expired.
Telecom	Broadband Access Loans	<ul style="list-style-type: none"> • At the end of the calendar year when loan is paid-in-full.
RBS	Payment Program	<ul style="list-style-type: none"> • 9005 - 1 year following final payment.
RBS	Direct Loans	<ul style="list-style-type: none"> • When the loan is PIF and all obligations due RD satisfied.
<u>Grant (only) or Loan/Grant Combos</u>		
Program	Activity Type	Cutoff
SFH	Section 504 Rural Housing grant-only or combination loan and grant	<ul style="list-style-type: none"> • After the end of the FY in which the Section 504 Repayment Agreement is signed or, • When the loan is satisfied, whichever is later.

<u>Grant (only) or Loan/Grant Combos</u>		
Program	Activity Type	Cutoff
SFH MFH	Section 533 Housing Preservation Grants	<ul style="list-style-type: none"> • 3 FYs after the expiration of the grant agreement for assistance to homeowners or, • 3 FYs after the expiration of the owner agreement for assistance to rental properties or co-ops.
MFH	Farm Labor Housing grant-only or combination loan and grant	<ul style="list-style-type: none"> • 50 years after the year in which the grant is made. • However, if there is a default under the obligations of the Labor Housing grant agreement and the grant agreement is terminated by the Government, the case folder will be considered cutoff only when the Government's requirements are satisfied.

§ 2033.7(d)(v) (Con.)

<u>Grant (only) or Loan/Grant Combos</u>		
Program	Activity Type	Cutoff
CF WEP	Community Facilities and Water and Waste grant-only or combination direct loan and grant.	<ul style="list-style-type: none"> • When all of the obligations, as shown in any grant agreement, have been satisfied, subordinated, released, or terminated, and/or the loan has been paid in full or otherwise satisfied. • For grants used to acquire or improve real property or purchase equipment, the record retention period is based on the useful life of the property or equipment, or until the property or equipment is replaced, sold, transferred, or is of little or no value, as required by 2 CFR Parts 200 and 400, "Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards".
CF WEP	Technical Assistance and Training grants.	<ul style="list-style-type: none"> • 3 FYs after the end of the FY in which the project is completed, as shown in any financial assistance agreement. (Program must ensure to set a defined completion date in the agreement.)

<u>Grant (only) or Loan/Grant Combos</u>		
Program	Activity Type	Cutoff
WEP	Solid Waste Management grants	<ul style="list-style-type: none"> • 3 FYs after the end of the FY in which the project is completed, as shown in any financial assistance agreement. (Program must be sure to set a defined completion date in the agreement.)
SFH WEP	Self-Help Technical Assistance and Comprehensive Area-wide Water and Sewer Planning grants	<ul style="list-style-type: none"> • At the end of 5 years after all funds have been properly accounted for, conditions of the grant agreement have been met, and the plan is serving the purpose for which it was developed.
WEP	Solid Waste Management grants	<ul style="list-style-type: none"> • 3 FYs after the end of the FY in which the project is completed, as shown in any financial assistance agreement. (Program must ensure to set a defined completion date in the agreement.)

§ 2033.7(d)(v) (Con.)

<u>Grant (only) or Loan/Grant Combos</u>		
Program	Activity Type	Cutoff
Telecom	DLT, Community Connect grants	<ul style="list-style-type: none"> At the end of the calendar year in which the grant is fully advanced and final project performance report is received. Cut-off for the loan portion of loan/grant combos is the end of the calendar year in which loan is paid-in-full.
RBS	Grants	<ul style="list-style-type: none"> When all conditions of the Financial Assistance Agreement and Letter of Conditions have been met.

(e) Maintenance and Disposition of Cutoff Borrower Case Folders.

(1) Labeling. Concurrent with determining a hard copy borrower's case folder to be cutoff, label the folder "Cutoff CASE FY XX" (with the FY entered instead of XX). For cutoff borrower case folders which have resulted in a loss to the Government, add "LOSS TO GOVERNMENT." Electronic files maintained in ECF or other RD sanctioned electronic system application(s) will have Cutoff/retention requirements built into the system.

(2) Filing Cutoff Case Folders. Cutoff case folders should be removed from active filing areas and placed in non-active filing space, arranged by type and name in one or more series according to office needs. It is preferred that cutoff case hard copy folders be sent to the FRC.

(3) Disposition. See the appropriate, "Records Retention Schedule" for records disposition information for each program. Retention schedules are media neutral therefore the retention requirement is for both hard copy and electronic records. The electronic applications, (i.e., ECF), will have retention logic built in which will provide alerts when records are scheduled for destruction. Regardless of if the record is in paper form in an RD office, in paper form at the FRC, or electronic form, the RDRO will notify the program area prior to destruction and then move forward in accordance with the NARA-approved retention schedule. In general, the following applies to all programs:

CUTOFF CASE FY XX	<ul style="list-style-type: none"> • Destroy 7 FY after the end of the FY in which cutoff.
LOSS TO GOVERNMENT	<ul style="list-style-type: none"> • Destroy 7 FYs after the end of the FY in which cutoff.
LOAN APPLICATION REJECTED OR WITHDRAWN	<ul style="list-style-type: none"> • Destroy 25 months after the application was rejected or withdrawn.
GRANT OR LOAN/GRANT COMBO APPLICATION REJECTED	<ul style="list-style-type: none"> • Destroy 3 FYs after the end of the FY in which the grant-only <u>or</u>, • Combination loan and grant application was rejected.
APPEALED	<ul style="list-style-type: none"> • Destroy 1 FY after the end of the FY in which the final action was taken on the appeal (provided the 25-month retention period for a rejected or withdrawn application has been met), <u>or</u>, • 1 FY after the case folder is considered closed, whichever is later.

§ 2033.7(e) (Con.)

(4) Retain cutoff case folders marked "DO NOT DESTROY" until permission to destroy is received from the RDRO (litigation holds and/or FOIA requests). A copy of the litigation hold and/or FOIA request should be part of the file so that it can be reviewed bi-annually for final cutoff determination. In order to effectuate this section, a master list of such files should be maintained.

(f) Maintenance of borrower case folders requiring special handling.

(1) Appeal cases. For borrowers who have made an appeal, mark the face of the case folder "APPEALED (date)." See Records Retention Schedule for disposition. Electronic files maintained in ECF or other RD sanctioned electronic system applications and will be eventually be identified as such.

(2) Assumption transaction. In assumption transactions,

(i) Establish a new folder for the transferee and place a Form RD 2033-1 under the transferor's name in the active case folder series.

(ii) Any needed loan servicing or legal documents such as security instruments, title opinions, copies of notes, affidavits of borrower and seller, latest appraisal, etc., in the transferor's folder will be refiled in the transferee's folder. Insert divider sheets where necessary.

(iii) Any remaining material in the transferor's file will be considered cutoff provided all RD loan indebtedness has been satisfied.

(3) Asset sales

(i) Label case folders for borrowers involved in the Asset Sale "FY_XX Asset Sale" (date sold) and,

(ii) Remove them to a separate location from the active files.

(iii) These files, even though considered cutoff will not be destroyed for a period of 2 FYs from the FY in which the borrower's loan(s) was sold or subsequently assigned during a loan substitution.

(iv) After the borrower's case folders are retained for a period of 2 FYs, the case folders are considered cutoff and are now eligible for disposition.

(v) If a borrower case file is returned to RD during the 2-year retention period, the case file will be removed from the Asset Sale location and returned to active file status.

(4) Collection-only or judgement. In the event transferors of title by voluntary conveyance, assumption, or foreclosure action are reclassified to collection-only or judgement,

(i) Establish a new case folder for the transferor for the final collection and/or settlement of indebtedness.

(ii) Only the essential account servicing material and pertinent correspondence will be transferred from previous folder(s).

(iii) A cross-reference to the transferee will be inserted in Position 3 of this new folder.

(5) Litigation, claims, and information requests. Case folder(s) for borrowers who are or may be involved in legal action and their files part of a Litigation Hold, employee's fiscal liability action, Tort Claims, FOIA or Privacy Act requests,

(i) Mark "DO NOT DESTROY" on the face of the folder(s) at the time of notification by the State Director or National Office.

(ii) These records will be retained in their native format until notification is received from the State Director or National Office that the Office of General Counsel has given consent to remove the "DO NOT DESTROY" legend.

§ 2033.7(f) (Con.)

(6) Prepayment reports (MFH and CF only). The loan files for prepaid loans will be considered cutoff and will be destroyed as noted in Exhibit P, MFH Records Retention. However, a file with the borrower's name, case number, project number, and the notation "PREPAID LOAN" will be kept through the expiration of the restricted use period and will contain the following: prepayment request, prepayment report and supporting documentation, release of mortgage with the prepayment restrictions, if applicable, and any other documentation in reference to the prepayment and any subsequent actions.

(7) Property acquisition (aka, "Real-Estate Owned"). This section pertains primarily for the Single Family Housing Direct Loan Program, Multi-Family Housing, and Community Facilities. When property is taken into Government inventory, the former borrower's case folder(s) should be identified to reflect the acquisition action. Nearly half of the states have centralized these records in the St. Louis Office, which have all been scanned and are available electronically. The remaining states will transition these records to an electronic format. For the existing paper files, the case folder(s) may be continued in the active case folder series or relocated to a separate series for future processing and servicing activities as specified in RD Handbook 3550, "Direct Single Family Housing Loans and Grants - Field Office Handbook" and 7 CFR 3550.251. If the case folders are relocated, a "cross-reference" should be maintained in the active file series under the former borrower's name.

(i) If acquired real estate is leased while in Government inventory, file the records on the lessee in the former borrower's initial case folder. Insert divider sheets where required. Enter the lessee's name in pencil on the folder label and establish Form RD 2033-1 under the lessee's name in the active case folder series.

(ii) If acquired real estate is sold for cash, re-label the former borrower's case folder(s) with the name of the purchaser. Maintain the folder(s) in the active borrower series, under the purchaser's name, until the redemption period, if applicable, has expired.

§ 2033.7(f)(7) (Con.)

(iii) If acquired real estate is sold on credit basis, establish a new folder for the purchaser. Material in Positions 6 and 8, and any other needed records in the former borrower's case folder(s), will be re-filed in the purchaser's folder. Until final payment is made, maintain Form RD 2033-1 under the former borrower's name in the active case folder series.

(iv) If acquired real estate is sold as individual parcels, the former borrower's case folder(s) and the parcel purchaser's records will be maintained in a format determined by the office that best serves the needs of that office.

Attachments: Exhibits A, B, C, D, E, F, G, H, I, J, K, L, M, N [RESERVED], O, P, Q, R [RESERVED], S [RESERVED], T, U [RESERVED]

oOo

Exhibit A

List of Electronic Systems / Interfaces

	Business	Housing	Utilities
AMAS		X	
BAIL			X
BCAS			X
CallPeg		X	
CLSS	X	X	X
CPAP		X	X
DCS			X
DLATS EDI		X	
Do Not Pay	X	X	X
ECF	X	X	X
EFT		X	
FFB			X
Forms Admin	X	X	X
FoxPro			X
GAF		X	
GIM	X	X	X
GLS	X	X	X
Guar Core	X	X	
GUS		X	
IRP	X		
LINC	X	X	X
LoanServ		X	
Loan Stats			X
MAI		X	
MFHG		X	
MINC		X	
MyForms	X	X	X
PLAS			X
PreTrac		X	
RD Apply	X	X	X
RDUPCIP			X
REEE	X		
SAM	X	X	X
SFH Loss		X	
SEBAS	X		
SHARES		X	
SRRS			X
Unifi		X	
VAPG	X		

System	Purpose
AMAS	The Automated Multi-Family Account System (AMAS) is an online transaction entry and inquiry financial and accounting system accessed by over 270 field offices, National Office, and the Deputy Chief Financial Officer (DCFO). It is a loan and grant origination system that provides tracking and servicing capabilities for MFH loans and grants.
BAIL	Broadband Application Information Log (BAIL) is a web-based program allowing RD Broadband Division staff members to track loan applications from companies for the construction, improvement, and acquisition of facilities and equipment to provide broadband services to eligible rural communities.
BCAS	Broadband Collection and Analysis System (BCAS) collects broadband borrowers' historical and five-year-pro forma financial data and actual financial data, stores it, and facilitates analysis and reporting of loan risk.
CallPeg	CallPeg is a software application designed to provide Customer Service Center (CSC) with a tool to capture reasons customers call in to the Call Center.
CLSS	Commercial Loan Servicing System (CLSS) CLSS is being developed to replace functionality of the old, obsolete, labor-intensive RUS Legacy System. CLSS tracks and services the Rural Development's Commercial direct loan and grant programs (e.g., electric, telephone, distance learning, broadband, cable television, water and environmental, community facilities) borrowers, obligations, loans, grants, and payments. The system will provide a complete program management and financial information system, utilizing state-of-the-art technologies. CLSS will be a totally integrated system with seamless interfaces to other agency systems.
CPAP	Commercial Program Application Processing (CPAP) is a tool used by RUS Water and Environmental Program (WEP) and Community Facility (CF) personnel to process WEP and CF loan and grant applications and to set-up and modify projects. CPAP is also used by RUS Electric and Telecommunication personnel to perform their daily tasks which include keeping their itineraries and tracking activities performed with and for the borrowers.

DCS	Electronic application used by the Electric and Telecommunications programs to collect financial data and performance of loans. Similar to BCAS.
ECF	Electronic Customer File (ECF) / Imaging system was instituted because of the Paperwork Reduction Act. Using scanning software and equipment the Imaging application provides storage of electronic images of loan application documents and other paper requests sent to the Rural Development agency. As a result, this system provides an electronic means to view over 79 million images.
EFT	Electronic Funds Transfer (EFT) is a repository of customer banking information that is used to disburse government funds electronically to the customer's bank account. The EFT in AMAS under Multi-Family Management puts funds into a borrowers account. NFAOC Cash Management maintains PLAS loans and payee information including bank account and routing numbers.
FFB	Federal Finance Bank (FFB) is utilized to bill borrowers, process payment collections from the borrower, maintain prepayments and delinquent payments, manage irregular borrower situations, and other various loan servicing actions.
Forms Admin	FormsAdmin - web application providing Farm Service Agency (FSA), Natural Resource Conservation Service (NRCS), and RD Employee processing of electronic service requested submitted through MyForms.

FoxPro	<p>Fox Pro Loan Statistics is an online version of the mainframe Loan Stats system, however it only tracks loans and loan guarantees for RUS Electric Borrowers. It allows users the ability to view an Electric Borrower's current total loan balances and the balances of most any of the borrower's individual loans (net of rescissions). The system also has viewable tracking information that is posted each time a transaction is entered against an existing loan and allows Electric Program users the ability to enter actual loan information into the system as application data when the borrower applies for a loan. The online FoxPro Loan Stat system is used primarily to view the current status of individual Borrowers' loans and to track pending loan applications as well. It also is referenced by ADV in the process of controlling the disbursement of loan funds for Electric Borrowers. Electric Program users enter loan data (RUS loan, Guarantee, Supplemental funds) required when a borrower applies for a loan. Users enter the date the application was received and the RUS interest rate (if any), and when the loan is approved they forward RUS Form 130, "Detail of Recommended Action" to the Management Services Division, where the application data is verified online and corrected (if needed) and the approval date and Administrative Action number are entered, thereby removing the record from Application Status to Loan Status</p>
GAF	<p>Application provides an automated means to retrieve billing of annual fees against guaranteed loans and submits annual fee payment requests.</p>
GIM	<p>Grants USDA (GIM) is a web-based system created to interface with Grants.gov, a Grant Find and Apply web-based system. GIM provides USDA employees access to information and forms on a 24/7 timeframe to submission of specified Grant forms via the Internet, allowing Grant making agencies to process electronically submitted Grants more efficiently, automating the process of providing interaction through paper format and faxes.</p>
GLS	<p>Guaranteed Loan System</p>

Guar Core	This subsystem includes loan origination, funds reservation, BP/CF facility maintenance, BP/CF project maintenance, loan closing, BP/CF servicing actions, obligations, Debt Collections Improvement Act (DCIA), interest assistance, annual fees, late fees, disaster request, loss mitigation, mortgage recovery advance, BP/CF status reporting, grant determination analysis, loan consolidations, transfers, re-amortizations, agency loan repurchases, Business Program relending programs, credit bureau reporting. Interfaces with PLAS, Treasury, Program Funds Control System (PFCS), Dedicated Loan and Origination System (DLOS), Socio-Economic Benefits Assessment System (SEBAS), Eligibility, GUS and Credit Bureaus.
GUS	Guaranteed Underwriting System (GUS) is an automated application process, credit decision-making, and eligibility determination for the SFH guaranteed rural housing loan program. It utilizes credit agency interfaces in conjunction with a third party underwriting engine to automate the credit decision process which includes loan origination, income & property eligibility determination, underwriting (including risk determination and automated underwriting decisions), Fannie Mae credit reporting, Housing and Urban Development (HUD) Total Scorecard, and recommendations for loan approval.
LINC	Lender Interactive Network Connection (LINC) is a web application used by private industry lenders who participate in the guaranteed loan programs for RD and Farm Service Agency (FSA) and by Intermediaries who participate in the RD Intermediary Relending Program.
LoanServ	Electronic application used for Single Family Housing Direct loan applications.

Loan Stats	Electric and Telephone Loan Statistics (LoanStats) is a mainframe system that tracks loans and loan guarantees approved for the RUS Telephone and Electric Borrowers. Borrower loan figures from this system are used in the RUS Accounting System (Debt Service/State Summary reports) and cumulative Borrower totals are forwarded from this system to be used in the Data Collection System for calculating Annual Statistical Report and Borrower Statistical Profile Items; both important RUS analytical tools. The loan activity recorded in this system is also used in various other statistical reports in addition to its use for analysis by RUS.
MAI	Mortgage Account Information (MAI) purpose is to provide online information to Single Family Housing Direct borrowers regarding the accounts they hold with Rural Housing Service (RHS).
MFHG	The Multi-Family Housing Guaranteed Subsystem includes applications unique to the program including loan origination, funds reservation, loan closing, losses, secondary market transactions, lender portfolio management, servicing actions, re-amortizations, consolidations, transfers, agency loan repurchases, liquidation expenses, interest credit payments, status reporting. Interfaces with PLAS, Treasury and PFCS.
MINC	Management Interactive Network Connection (MINC) is an interactive system that collects project budget and tenant residency status information from Management Agencies and service bureaus either through Electronic Data Interchange (EDI) files or direct data enter into the website.
MyForms	MyForms - web application providing electronic service request submission to federal servicing offices. Information flows associated with eForms begins with the constituents' need to submit completed forms required by numerous government programs in which they participate in to the appropriate service centers.
Pre-Trac	Pre-Trac is an internet-ready Oracle database application which assists the servicing officer to track projects requesting prepayment of their loan

RD Apply	RD Apply will allow applicants interested in receiving financial assistance from RUS to submit an application online and receive a lending decision in less time than the processing of an application through the current manual processes.
RDUPCIP	RD Utilities Program Customer Initiated Payments (RDUPCIP) is an electronic collection method that enables borrowers with Commercial program loans, being serviced in CLSS, to make payments through an on-line collection system. Pay.gov uses the information to transmit an Automated Clearing House transaction for an electronic withdrawal from the bank account designated by the borrower. The borrower is given credit at the time the payment is withdrawn. Pay.gov transmits the funds to Treasury and sends an electronic file to USDA. The file is used to update the borrower's account.
SAM	The System for Award Management (SAM) is used by companies to register to do business with the U.S. government, update or renew their entity registration, check the status of an entity registration and search for entity registration and exclusion records.
SEBAS	Socio-Economic Benefit Assessment System (SEBAS) automates the collection, generation, analysis, and reporting of performance measurement data formulated by the economic model predicting the effectiveness of RD Business & Cooperative Program's (BCPs) loan and grant programs in rural areas. It generates a variety of economic impact measures, including such evaluation information as business sales, personal income, indirect business taxes, an implicit wage for the overall impact, and Federal, State and local taxes. It also generates estimates of how RD's loans and grants affect the distribution of household income, the occupational distribution of employment impacts, and the generation of various types of tax revenues.

SFH Loss	The Guaranteed Loan System (GLS) Single Family Housing (SFH) Automated Loss Claim functionality in GLS automates the Guaranteed SFH Loss Claims process by allowing the lender to electronically enter and transmit loss data via the Internet and to disburse loss payments to the lender via Electronic Funds Transfer (EFT). The system allows for an accurate and timely method for processing SFH Loss Claims data. The Loss Claims data captured is also used for the Debt Collection Improvement Act processing and there is an interface to the DLOS system for this processing. There are also processing requirements for the ADPS collection of SFH Loss Refunds and the GLS processing of Lender Payments that are part of the GLS system as it relates to SFH Loss Claims. Interfaces with PLAS, Treasury, PFCS and DLOS.
SHARES	Self-Help Automated Reporting and Evaluation System (SHARES). It is a web-based database application designed to manage, track, evaluate and report on the status of the Self-Help Housing, Section 523 grant program as well as share this information with all parties that provide assistance to the program.
SRRS	Staff Review Reporting System (SRRS) supports the Program Accounting Services Division in tracking various activities related to the Utilities Programs certified public accountants audit program and the Loan Fund and Accounting Reviews.
Unifi	Loan application for Single Family Housing Direct program. Unifi handles the intake process for the direct loans.
VAPG	Value Added Producer Grants (VAPG) allows the RD Business and Cooperative Programs staff to post Value-Added Grant applications to a web site so both internal and external reviewers of the applications can download them in a secure way.

Exhibit C

Rural Business-Cooperative Service
 Electronic Folder Structure (Classification)
 and Borrower Case Folder Position Filing

The Electronic Customer File (ECF) structure for Rural Business-Cooperative Service programs should be used when electronic records are received via an automated system (CLSS, GUS, RD Apply, etc.) or if paper documents are converted into electronic format.

Primary Electronic Folders in ECF	
Classification:	
<ul style="list-style-type: none"> • Application <ul style="list-style-type: none"> ○ Appraisal ○ Correspondence ○ Financial Statements ○ Misc. • Award and Obligation • Closing • Environmental • Pre-Application • Servicing <ul style="list-style-type: none"> ○ Correspondence ○ Misc. ○ Non-Routine Servicing ○ Routine Servicing 	
Paper	
<p><u>Case Folders.</u> Generally Rural Business Programs case folders will be organized using the following position filing guides. Adjustments to file position should be clearly marked on the processing checklist. Continuation files for servicing long term loans or grants should be used as necessary. These are meant as general guidelines and are not mandatory; if there are discrepancies between this and the checklist for the program, the program checklist should be used foremost.</p>	

Grant case folders.

- (1) Position 1 - Processing checklist, Selection documentation, copy of Grant Agreement;
- (2) Position 2 - Obligation and system advance documentation including exclusion checks;
- (3) Position 3 - Application and certifications, Letter of Conditions;
- (4) Position 4 - Correspondence;
- (5) Position 5 - Civil Rights and related documentation, Organizational documents;
- (6) Position 6 - Final Project construction documents and invoices, Site visits/inspections, pictures;
- (7) Position 7 - Vendor certifications, insurance;
- (8) Position 8 - Feasibility Studies.

Ultimate Recipient Case Folders.

- (1) Position 1 - Processing checklist;
- (2) Position 2 - Advances (Initial funds only);
- (3) Position 3 - Application and certifications;
- (4) Position 4 - Correspondence

Direct Loan Case Folders.

- (1) Position 1 - Processing Checklist, Certification for Request for funds;
- (2) Position 2 - Exclusions checks, obligation documents and CLSS/PLAS system printouts, copy of Promissory Note, Requests for funds;
- (3) Position 3 - Applications and certifications, Letter of Conditions;
- (4) Position 4 - Correspondence;
- (5) Position 5 - Compliance Review, Loan closing documents, OGC Closing instructions;
- (6) Position 6 -
- (7) Position 7 - Insurance;
- (8) Position 8 -

Direct Loan Servicing Folders.

- (1) Position 1 - Processing Checklist, Financing Statement, Status Reports as needed, site visit report, budget
- (2) Position 2 - PAD and payment documents, Loan Classification, Copy of Promissory Note, Annual Statements
- (3) Position 3 - Work Plan, Letter of Conditions, Loan Agreement
- (4) Position 4 - Correspondence
- (5) Position 5 - Compliance Review
- (6) Position 6 -
- (7) Position 7 - Insurance/Bonding
- (8) Position 8 -

Guaranteed Loan Main Case Folders.

- (1) Position 1 - Processing Checklist;
- (2) Position 2 - Scoring Documentation Obligation; Closing Documents; Loan Closing Report; Conditional Commitment;
- (3) Position 3 - Loan Application, Lender Analysis; RD Analysis (Part C); Financials; credit reports; Loan Committee Sheet;
- (4) Position 4 - Correspondence;
- (5) Position 5 - Unconditional Guarantee Forms; Legal Documents; Civil Rights, Proposed Loan Agreement;
- (6) Position 6 - Construction documents;
- (7) Position 7 - Maps and site photos, business plan;
- (8) Position 8 - Appraisals.

Guaranteed Loan Servicing Case Folders.

- (1) Position 1 - Processing Checklist; Financials; Annual Lender Analyses;
- (2) Position 2 - Loan Agreement; Conditional Commitment; Loan Note Guarantee; Assignment Agreements; Lender's Agreement; Promissory Notes; Status Reports; Default Status Reports;
- (3) Position 3 - Running Record, Visit Reports; Loan Classification; Loan Application; and Updated RD Analysis (Part C);
- (4) Position 4 - Correspondence.

Liquidation Case Folders.

(1) Position 1 - Liquidation Plan Check List; Financials; Credit Reports; List of Collateral; Appraisal;

(2) Position 2 - Default Status Reports; Quarterly Delinquency Reports; Evidence of Lien Position on Collateral; Conditional Commitment; Promissory Note(s); Payment Ledger; Acceleration Letter; Interest Termination Date; Foreclosure Documents; and Bankruptcy Information if applicable;

(3) Position 3 - Running Record; Plan of Action; Preservation of Collateral; Legal Opinions; Protective Bid Amounts & Breakdowns; Protective Advances & Justification; Liquidation Expenses & Justifications; Form RD 1980-46 "Report of Liquidation Expenses"; and Form RD 449-30 "Guarantee Loan Report of Loss" include documentation.

(4) Position 4 - Correspondence

Repurchase Case Folders.

(1) Position 1 - Documentation on the collection of funds after repurchase; copies of checks; Form RD 451-2 "Schedule of Remittance"; Form RD 1980-43 "Lender's Guaranteed Loan Payment to USDA";

(2) Position 2 -

(3) Position 3 - Documentation of Repurchase; Form RD 1980-37 "RD Purchase of Guaranteed Loan Portion"; and Request to Repurchase to the Finance Office with supporting documentation.

(4) Position 4 - Correspondence

oOo

Exhibit D

Single-Family Housing Direct Loan and Grant
Electronic Folder Structure (Classification)
and Borrower Position Filing

The Electronic Customer File (ECF) structure for Single-Family Housing Direct Loans and Grants should be used when electronic records are received via an automated system (CLSS, GUS, RD Apply, etc.) or if paper documents are converted into electronic format.

Primary Electronic Folders	
Classification:	
• Attachment Checklist & Processing	
• PreQualification Stage	
• Application Processing Stage	
• Eligibility Processing Stage	
○	Income
○	Deductions
○	Assets
○	Credit
○	Other
• Property Eligibility Stage	
○	New Dwelling
○	Construction Contract
• Underwriting - Approval	
• Closing Stage	
• Post Closing Stage	
• Correspondence	
• Loan Packaging	
• State Servicing Post-Closing	
• Templates	

Direct Loan Case Folders. Contains preapplication, application, and closing documents; assumption documents; consolidation documents; reamortization documents; prepayment documents, etc.

- (1) Position 1 - Processing checklists; security agreements; financing statements; lien searches.
- (2) Position 2 - Loan obligation documents; copies of promissory notes, assumption agreements, and reamortization requests and agreements; interest credit agreements; supervised bank accounts for other than construction; check requests and evidence of check receipts; consolidation forms.
- (3) Position 3 - Preapplication and application information; running records up to the operational stage; Internal Agency recommendation letter and State Office response; prepayment requests and supporting documentation.
- (4) Position 4 - Correspondence up to the date when the project is operational.
- (5) Position 5 - Organizational documents and regulations; options; real estate instrument; loan agreements; title information; mortgage title insurance; closing instructions and other closing records.
- (6) Position 6 - Construction information prior to start of construction.
- (7) Position 7 - Property insurance; position fidelity bonds.
- (8) Position 8 - Appraisal with all attachments; site information.

Construction Case Folders. Contain plans, specifications, bid documents, copies of contracts, partial pay estimates, supervised bank account information, cost information, cost certification, and similar construction information. All construction inspections are maintained as part of the borrower file. Preliminary plans and specifications. Return to borrower when final plans and specifications are approved.

(1) Position 1 - Interim lender letter; Deposit Agreement and supervised bank account records.

(2) Position 2 - Partial pay estimates and pay requests; construction inspections; cost certification.

(3) Position 3 - Change orders and running records.

(4) Position 4 - Preconstruction conference report; construction contract; correspondence.

(5) Positions 5-8 - As needed for bid documents and continuation of material in Positions 1 through 4.

oOo

Exhibit E

Single-Family Housing Guaranteed Loan Program
Electronic Folder Structure (Classification)
and Borrower Position Filing

The Electronic Customer File (ECF) structure for Single-Family Housing Guaranteed Loans will be used as electronic records are received via an automated systems (GLS, GUS, LINC, etc.) or when paper documents are converted into electronic format.

Primary Electronic Folders	
Origination Classification:	
• SFHG Origination	
Lender Classification:	
• SFHG User Agreements	
o	Lender Eligibility Docs
Servicing Classification:	
• ESR	
• IPIA Lender Lead	
• IPIA Master	
• IPIA Transaction	
• PQR Master	
• PQR Transaction	
• SFHG Loss	
• SFHG Servicing	

oOo

Exhibit F

Multi-Family Housing

**Electronic Folder Structure (Classification)
and Borrower Case Folder Position Filing**

The Electronic Customer File (ECF) structure for Multi-Family Housing programs should be used when electronic records are received via an automated system (CLSS, GUS, RD Apply, etc.) or if paper documents are converted into electronic format.

Primary Electronic Folders	
Classification:	
• Correspondence	
• Design & Construction	
• Legal Documents	
• NOFA/NOSA	
• Processing	
• Servicing	
○	Prepayments
○	Servicing Efforts
○	Supervisory Activities
▪ Insurance	
○	Tracked Accounts
▪ Reserve Accounts	
▪ Unauthorized Assistance	
• Technical Support Documents	
○	Appraisal-Market Study
○	Civil Rights
○	CNA
○	Environmental

Direct Loan Case Folders. Contains preapplication, application, and closing documents; assumption documents; consolidation documents; reamortization documents; prepayment documents, etc.

- (1) Position 1 - Processing checklists; security agreements; financing statements; lien searches.
- (2) Position 2 - Loan obligation documents; copies of promissory notes, assumption agreements, and reamortization requests and agreements; interest credit and rental assistance requests and agreements; supervised bank accounts for other than construction; check requests and evidence of check receipts; consolidation forms.
- (3) Position 3 - Preapplication and application information; initial operating budget, utility allowance, management plan/agreement; running records up to the operational stage; Internal Agency recommendation letter and State Office response; prepayment requests and supporting documentation.
- (4) Position 4 - Correspondence up to the date when the project is operational.
- (5) Position 5 - Organizational documents and regulations; options; real estate instrument; loan agreements; title information; mortgage title insurance; closing instructions and other closing records.
- (6) Position 6 - Construction information prior to start of construction.
- (7) Position 7 - Property insurance; position fidelity bonds.
- (8) Position 8 - Appraisal with all attachments; site information.

Construction Case Folders. Contain plans, specifications, bid documents, copies of contracts, partial pay estimates, supervised bank account information, cost information, cost certification, and similar construction information. All construction inspections are maintained as part of the borrower file. Preliminary plans and specifications. Return to borrower when final plans and specifications are approved.

- (1) Position 1 - Interim lender letter; Deposit Agreement and supervised bank account records.

- (2) Position 2 - Partial pay estimates and pay requests; construction inspections; cost certification.
- (3) Position 3 - Change orders and running records.
- (4) Position 4 - Preconstruction conference report; construction contract; correspondence.
- (5) Positions 5-8 - As needed for bid documents and continuation of material in Positions 1 through 4.

Current Servicing Case Folders: Contains copy of loan agreement and affirmative fair housing marketing plan; supervisory visit reports, compliance reviews, and site visits; budgets and utility allowances; annual reports, audits, and annual analyses; current management plan and management agreement; notice of evictions; correspondence and running records; problem case reports and corresponding correspondence.

Form RD 3560-7, "Multiple Family Housing Project Budget/Utility Allowance."
RETAIN A 3-YEAR HISTORY OF APPROVED BUDGETS.

Notice of evictions. RETAIN 3 YEARS AFTER TENANT VACATES AND THEN DESTROY.

Supervisory visit reports, site visits, and compliance reviews. RETAIN LAST THREE SUPERVISORY VISIT REPORTS, SITE VISITS, AND COMPLIANCE REVIEWS.

Annual reports, audits, and annual analysis. RETAIN LAST THREE ANNUAL REPORTS, AUDITS, AND ANNUAL ANALYSIS. RETAIN CURRENT AND PREVIOUS ENERGY AUDIT.

Note: If an account is a problem case or an investigation or audit is in process, do not destroy material until problem is resolved or the investigation/audit is Cutoff.

(1) Position 1 - Copy of loan agreement; affirmative fair housing marketing plan; management plan; management agreement; financial statement; security agreement; project and pet rules.

(2) Position 2 - If desired, a copy of promissory notes; assumption agreements; interest credit agreements; rental assistance agreements; reamortization agreements; consolidation forms; conversion to Pre-Amortization Schedule System (PASS) forms.

- (3) Position 3 - Running records.
- (4) Position 4 - Correspondence.
- (5) Position 5 - Annual reports; audits; year-end reports; energy audits; 2 percent Operation and Maintenance (O&M) return documentation; budget; utility allowance; rent change documentation.
- (6) Position 6 - Supervisory visit reports; compliance reviews; site visit reports.
- (7) Position 7 - If desired, a copy of insurance policies.
- (8) Position 8 - Problem case information.

Material from the servicing file may be moved to a continuation folder until eligible for disposition when no longer applicable to current operations.

Monthly Report File. Containing the Monthly Reports, Tenant Certifications, Project Worksheets, and correspondence dealing with the monthly reports.

Form RD 3560-8, "Tenant Certification." RETAIN TENANT CERTIFICATION UNTIL 3 YEARS OLD AND THEN DESTROY.

Form RD 3560-29A, "Multiple Family Housing Statement of Payment Due." RETAIN IN BATCH FORM AND DESTROY AFTER 30 DAYS IF NO APPEALS OR WAIVER OF LATE FEES.

Form RD 3560-29, "Notice of Payment Due Report." RETAIN A 3-YEAR HISTORY OF PROJECT WORKSHEETS.

M2A Screens: RETAIN UNTIL THE PAYMENT HAS BEEN PROCESSED AND IS INCLUDED IN AUTOMATED MULTI-FAMILY ACCOUNTING SYSTEM (AMAS) HISTORY AND THEN DESTROY.

- (1) Position 1 - Project worksheets and M2A screens. (Optional; may be batch retained until disposition.)
- (2) Position 2 - Tracking logs.

- _(3) Position 3 - Running record.
- (4) Position 4 - Correspondence concerning project worksheets; payments; and tenant certifications.
- (5) Position 5 - Monthly Reports; letter waiving monthly reports; letter reinstating monthly reports.
- (6) Position 6 - Expired Tenant Certifications. (Optional; may be kept in binders for each project until disposition.)
- (7) Position 7 - Master tenant list.
- (8) Position 8 - Current Tenant Certifications. (Optional; may be kept in binders for each project until disposition.)


oOo

Exhibit G

Community Facilities

**Electronic Folder Structure (Classification)
and Borrower Case Folder Position Filing**

The Electronic Customer File (ECF) structure for Community Facilities programs is being built and once completed it should be used when electronic records are received via an automated system (CLSS, RD Apply, etc.) or if paper documents are converted into electronic format.

Primary Electronic Folders

Paper
<p><u>Direct Loan and Grant Case Folders.</u> Contains preapplication, application, and closing documents; assumption documents; consolidation documents; reamortization documents; etc.</p> <p>(1) Position 1 - Processing checklists; financing statements; lien searches.</p> <p>(2) Position 2 - Loan or grant obligation documents; copies of promissory notes, assumption agreements, and reamortization requests and agreements; check requests and evidence of check receipts; ACH/EFT documents; PAD agreements; security agreements; loan payment history reports.</p>

(3) Position 3 - Preapplication and application information; initial operating budget, utility allowance, management plan/agreement; running records up to the operational stage; Internal Agency recommendation letter and State Office response; certifications; Civil Right Impact Analysis; Letter of Conditions; Letter of Intent to Meet Conditions.

(4) Position 4 - Correspondence up to the date when the project is operational.

(5) Position 5 - Organizational documents and regulations; options; real estate instrument; loan agreements; title information; mortgage title insurance; closing instructions and other closing records including Office of the General Counsel eligibility documentation.

(6) Position 6 - Construction information prior to start of construction (or in a separate construction folder); pre-construction compliance review.

(7) Position 7 - Property insurance; position fidelity bonds; documentation of other insurance such as equipment, vehicle and liability.

(8) Position 8 - Appraisal with all attachments; site information.

Construction Case Folders. Contain plans, specifications, bid documents, copies of contracts, partial pay estimates, cost information, cost certification, and similar construction information. All construction inspections are maintained as part of the borrower file. Preliminary plans and specifications. Return to borrower when final plans and specifications are approved.

(1) Position 1 - Interim lender letter; Deposit Agreement and supervised bank account records.

(2) Position 2 - Partial pay estimates and pay requests; construction inspections; cost certification.

(3) Position 3 - Change orders and running records.

(4) Position 4 - Preconstruction conference report; construction contract; correspondence.

(5) Positions 5-8 - As needed for bid documents and continuation of material in Positions 1 through 4.

Current Servicing Case Folders: Containing copy of loan agreement and affirmative fair housing marketing plan; supervisory visit reports, compliance reviews, and site visits; budgets and utility allowances; annual reports, audits, and annual analyses; current management plan and management agreement; correspondence and running records; problem case reports and corresponding correspondence.

Note: If an account is a problem case or an investigation or audit is in process, do not destroy material until problem is resolved or the investigation/audit is cutoff.

(1) Position 1 - Copy of loan agreement; affirmative fair housing marketing plan; management plan; management agreement; financial statement; and security agreement.

(2) Position 2 - If desired, a copy of promissory notes; assumption agreements; reamortization agreements; and consolidation forms.

(3) Position 3 - Running records. Annual reports; audits; year-end reports; energy audits; budget.

(4) Position 4 - Correspondence.

(5) Position 5 -

(6) Position 6 - Supervisory visit reports; compliance reviews; site visit reports.

(7) Position 7 - Documentation that insurance is current (copy of insurance policies).

(8) Position 8 - Problem case information.

Material from the servicing file may be moved to a continuation folder until eligible for disposition when no longer applicable to current operations.

Exhibit H

Electric Program

**Electronic Folder Structure (Classification)
and Borrower Case Folder Position Filing**

The complete Electronic Customer File (ECF) structure for Electric programs is being built and once completed it should be used when electronic records are received via an automated system (CLSS, GUS, RD Apply, etc.) or if paper documents are converted into electronic format. Documents originated via RD Apply should remain in electronic format and stored in ECF.

Primary Electronic Folders*	
Classification:	
• Application Docs	
○	Authorized Representative Request
○	Board Resolution
○	Certifications
○	Closing
○	Customer
○	RUS Form 740c (Cost Estimates and Loan Budget for Electronic Budget)
○	Interview Questions
○	Legal
○	Load Forecast
○	Long Range Financial Forecast
○	Other - Engineering Support Documents
○	Other - Financial Support Documents
○	Other - Misc Support Documents
○	Review
○	Service Area
○	Submitted Applications
• Construction Management	
○	Construction Work Plan
○	Environmental

***RD Apply (only)**

Paper

All Electric Program files are organized by individual Borrower/Grantee/Applicant and consist of the following main folder types:

1. Official Loan File - The contents of the file is organized sequentially by a Table of Contents. The records in the official loan file shall be placed in the order of the Table of Contents:

- a) Coversheet (contains the stamp for AA# and date of obligation)
- b) Unsigned commitment letter that went out to the Borrower
- c) Signed commitment letter from Borrower with AD-3031 (**Assurance Regarding Felony Conviction or Tax Delinquent Status for Corporate Applicants**)
- d) AD-3030 (**Representations Regarding Felony Conviction and Tax Delinquent Status for Corporate Applicants**)
- e) Electric Loan Recommendation (all signed on Branch lever and AAE and SLC level)
- f) Loan Committee Package (as posted on Sharepoint site)
- g) Engineering Memo
- h) RUS Form 740c stamped "Official"
- i) Back cover (may not be necessary in this case. (This only serves as a divider to the other loans in the official file)

2. Area File - The Area file is a "working file" for distribution that Electric Program branches use to refer to the information contained in the official loan file. The contents of the file include copies of original documents from the Official Loan File plus all correspondence, bylaws, and articles. The Area File is organized sequentially by a Table of Contents:

- a) Tab 1- Loan Recommendation
 - Form 10- Condition(s) for Advance (if applicable)
 - Form AD-3030- Felony Certificate
 - Electric Loan Recommendation signed by Branch
 - Electric Loan Stats (Details of Loan)
- b) Tab 2- Loan Approval Committee Package
 - Complete Package, as submitted to the AALC/SLC
 - Current BSPs
 - Current Income Statement and Balance Sheet (if applicable)
 - Complete RUS Form 7 (Financial and Statistical Report) - Most recent year

- j) Tab 10- Additional Supporting Data
Load Forecast, etc.

3. Office of Loan Origination and Approval (OLOA) Engineering Files -
The record arrangement of Engineering Files is by state and then by
Borrower designation. There are four main components:

- a) Construction Work Plans (CWPs)
- b) Contracts (Engineering, Procurement and/or Construction
Contracts; Power
Purchase Agreements (PPAs), Interconnection Agreements and
other technical agreements associated with loan requests). When
contracts are RUS-approved, a RUS Form 28 cover is included to
indicate formal approval.
- c) Environmental Reports (ERs)
- d) Correspondence (including Rural Determination Requests and
other miscellaneous letters from existing borrowers or potential
borrowers). Approval letters and responses are not filed with this
correspondence as it is filed electronically.

4. Encumbrance and Advance Files - These records are organized by
Loan Period. There are three separate folders that make up
Encumbrance and Advance Files and they are organized as depicted
below:

- a) Encumbrance Documents
 - i. Form 219 - Inventory of Work Orders
 - ii. Special Equipment Summaries
 - iii. RUS Form 446 - Contract Summary
 - iv. Temporary Normal Inventory
 - v. Sale of Asset
- b) Advances
 - i. Certificate of Authority
 - ii. Loan Record (record of all approved loans)
 - iii RUS Form 595 - Financial Requirement & Expenditure
Statement
 - iv. Annex A - Request for Advance
 - v. Indenture Borrower Advance Request Document
- c) Loan Budget
 - i. Loan approval document - Turnover Package
 - ii 605 Report
 - iii. Budget Transfer
 - iv. Audits

5. Servicing Files - The Central Servicing Center in St. Louis is responsible for all of the Electric program's servicing files.

6. Annual Financial Reporting Files - The records included in the Annual Financial Reporting Files are required complimentary documents. The actions contained in the Annual Financial Reporting Files include those conducted by the Program Accounting and Regulatory Analysis Division.

7. Post Loan Financial Operations Support Document Files - The documents contained in the Post Loan Support Document Files are maintained by Loan Specialists and organized in a "General File". The contents of the General File include:

- a) Accounting - Revenue/Expense Requests
- b) Additional Notes Under the Mortgage
- c) Environmental Allowances
- d) ERC Deferment
- e) Patronage Capital Retirements
- f) Prepayment Files (*Have their own folders in Room 0265*)
- g) Rate Revisions (*Notifications and Approvals*)
- h) Release of Lien
- i) Rescissions (*Also included in Room 227 Official Files*)
- j) Sale of Assets
- k) Subordinations
- l) Supplemental Mortgages

8. Grant Files - These files include the grant application, criteria/matrix/determination for grant award, and servicing documents (correspondence, payment information, etc.) The Grants Servicing File should be classified as the Official File. The grant records are organized by a Table of Contents:

- a) Application
- b) Environmental Review
- c) Pre-Award & Obligation
- d) Grant Agreement & Award documents
- e) Reports
- f) Disbursements
 - i. Grant advance request and approval (on file by the Financial Assistants)

- g) Correspondence: Emails, Letters, & Misc.
- h) Close-Out Documents

In addition, there are files for unfunded grant applications (paper and electronic applications that were reviewed, but did not receive funding).

9. Regulatory Review Files - The records contained in this file include comments submitted and tracked correspondence for Electric program regulatory actions.

10. Borrower Irregularity Review Files - The records contained in this file includes audits conducted by the Office of Investigator General (OIG).

11. Civil Rights Reviews/Reporting Files -

12. Loan Monitoring and Forecasting

- a) Advance Extensions
- b) Mergers and Acquisitions
- c) Loan Contract/Mortgage/Indenture Waivers
- d) Load Forecasts
- e) Operating Reports
- f) Minutes for borrower's board meetings.
- g) Confirmation of Flood insurance and liability insurance.
- h) Borrower annual compliance certifications.
- i) Indenture borrower's credit ratings.
- j) Borrower bylaw changes
- k) Sale of Property review and recommendation.
- l) Other RUS actions relating to borrower's requests.

13. Post Loan Engineering

- a) Wholesale Power Contracts
- b) Joint Ownership or Participation Agreements
- c) Operating Agreements
- d) O&M Agreement
- e) Power Transaction Agreements
- f) Transmission Service Agreements
- g) Wheeling and Tolling Agreements
- h) Loan Washdown and Reclassification
- i) Contract Closeout Document

Exhibit I

Telecommunications Program
 Electronic Folder Structure (Classification)
 and Borrower Case Folder Position Filing

The complete Electronic Customer File (ECF) structure for Telecommunications programs is being built and once completed it should be used when electronic records are received via an automated system (CLSS, GUS, RD Apply, etc.) or if paper documents are converted into electronic format. Documents originated via RD Apply should remain in electronic format and stored in ECF.

Primary Electronic Folders*	
Classification:	
<ul style="list-style-type: none"> • Application Docs <ul style="list-style-type: none"> ○ Acquisitions ○ Authorized ○ Representative Request ○ Certifications ○ Civil Rights ○ Closing ○ Competition ○ Construction ○ Engineering Review ○ Environmental ○ Environmental Review ○ Financial ○ Financial Review ○ General Correspondence ○ GFR Review ○ Licenses and ○ Agreements ○ Loan Request ○ Organization ○ Other - Misc Support ○ Documents ○ Projections ○ Review ○ Service Area ○ Submitted Applications • Construction Management <ul style="list-style-type: none"> ○ Construction Work Plan ○ Environmental 	
*RD Apply (only)	

Paper

1. Broadband Access Loans -

- a) Loan Application Files -
 - i. Business information
 - ii. Financial reports
 - iii. Environmental information
 - iv. Maps
 - v. Engineering studies
 - vi. Budgets

- b) Correspondence Files -
 - i. Borrower correspondence
 - ii. Consulting engineer correspondence
 - iii. Congressional inquiries
 - iv. Association correspondence
 - v. Supplier correspondence
 - vi. Manufacturer correspondence

- c) Field Activity Report Files -
 - i. Fed visits to Borrowers
 - ii. Fed attendance at meetings
 - iii. Training conferences

- d) Loan Docket Files - The folder contains the original documents for a loan for a specific Borrower.
 - i. Loan approval
 - ii. Rescission of loans
 - iii. Release of funds
 - iv. Administrative Findings
 - v. Loan recommendation to the Administrator
 - vi. Feasibility study (which includes pro-forma financial projections, status of loans, and loan budget)
 - vii. Operating statement
 - viii. Valuation memorandum
 - ix. Request for pre-loan study
 - x. Cost allocation for urban and rural engineering memoranda
 - xi. Pre-loan data for telephone system
 - xii. Rate schedules
 - xiii. Sketch of map service area
 - xiv. Area survey summary
 - xv. Population data

- xvi. Environmental approvals
- xvii. Flood findings
- xviii. Civil rights review
- xix. Debarment and suspension certifications
- xx. Manager selection
- xxi. Non-duplication report
- xxii. Loan offer acceptance letter
- xxiii. Other miscellaneous forms

e) Legal Files -

- i. Public utilities commission orders
- ii. Organizational structure
- iii. Articles and bylaws
- iv. Sample stock certificate
- v. Evidence and certification of legal authority
- vi. Certificate of resolutions
- vii. Contract
- viii. Mortgages
- ix. Opinions of Counsel (pre and post-loan)
- x. Loan and security documents (executed copies)
- xi. Promissory notes
- xii. Legal opinion
- xiii. UCC filings (with recorded information from the State

Office)

f) Loan Folder Files - The folder contains copies of the full loan package - [This appears to be a copy of everything in a, b, d, and e...correct?]

g) Contracts/Agreement Files - The folder includes copies of contracts/agreements for operations and maintenance including:

- i. Extended service area
- ii. Trunk releases
- iii. Floor space
- iv. Toll traffic
- v. Affiliated subsidiaries agreement
- vi. Third party contracts
- vii. Traffic interconnect
- viii. Service operations and maintenance
- ix. Affiliated services received with the initial loan application
- x. Subsequent RUS approved contracts

- h) Requisition Files -
 - i. RUS Form 481 (Financial Requirement Statement)
 - ii. Form 600
 - iii. Form 707
 - iv. Form 565
 - v. ACH payment form
 - vi. RUS Form 675 (Certificate of Authority)
 - vii. Loan budget
 - viii. Consolidated loan budget (and individual loan budget purpose sheets)
 - ix. Loan and note control (formerly allocation control)
 - x. Budgetary adjustment/transfer of funds correspondence
 - xi. Loan funds accounting review audit copies

- i) Operations Report Files -
 - i. Monthly, quarterly and annual financial and statistical reports
 - ii. RUS Form 479

- j) Construction, Equipment and Engineering contract files - The folder contains documents relating to the design and construction of telecommunications facilities, including:
 - i. Plans and specifications
 - ii. Maps
 - iii. Engineering and architectural services
 - iv. Contracts
 - v. Construction contracts
 - vi. Equipment contracts
 - vii. Building contracts
 - viii. Amendments
 - ix. Sub-contracts
 - x. Contracts for materials and supplies
 - xi. Force account proposals
 - xii. Loan designs
 - xiii. Final inventories
 - xiv. Final documents
 - xv. Final statement of fees

2. **Grant Files** - Includes Distance Learning and Telemedicine (DLT) grants, Community Connect grants, Weather Radio Transmitter grants, and Public Television Station Digital Transmission grants.

a) Application Folder

- i. Grant application and supporting documents

b) Grant Folder

- i. Correspondence
- ii. Scoring worksheets
- iii. Release of funds
- iv. Grant agreement
- v. Advance of funds documents
- vi. Rescission
- vii. Project performance reports
- viii. Financial status reports
- ix. Audits

c) DTL Grant Folder Organization - All documents for DLT grants will be filed in a green classification folder with 4 sections. The documents should be filed in the folder based on the following order. (The first item on the list will go on the bottom.)

i. Section 1

- Reserved for advances only
- RUS Form 270 (Equal Opportunity Addendum)
- Supporting invoices
- Reimbursement approval letters

ii. Section 2

- Scope of work (tab label)
- Budget (tab label)
- ACH Payment form (original)
- Certificate of Authority (original)
- Summary of grant reimbursement and matching funds

iii. Section 3

- Project performance reports
- SF-425 forms (Federal Financial Report)
- GFR site visit reports
- Field Accountant's grant funds audit report

iv. Section 4

- Award letter
- Environmental clearance letter (if applicable)
- Legal documents transmittal letter with all attachments including grant agreement
- Release of funds form and all required exhibits
- Release of funds letter
- Scope changes letter
- Expiration date extension letter with copy of the amendment (if applicable)

d) Community Connection Grant Folder Organization - All documents for DLT grants will be filed in a green classification folder with 4 sections. The documents should be filed in the folder based on the following order. (The first item on the list will go on the bottom.)

i. Section 1

- RUS Form 707 for release of funds
- SF-270 forms (Request for Advance or Reimbursement) with approval letters and 707 forms (tab label each advance)

ii. Section 2

- Reserve cards
- Matching funds schedule (if applicable)
- Budget (tab label)
- Scope of work (tab label)
- ACH Payment form (original - tab label)
- Certificate of authority (original - tab label)
- Summary of grant reimbursements and matching funds

iii. Section 3

- Project performance reports
- SF-425 forms (Federal Financial Report)
- GFR site visit reports
- Field Accountant's grant funds audit report

iv. Section 4

- Award letter
- Environmental clearance letter and/or memo
- Legal documents transmittal letter with all attachments including grant agreement
- Release of funds form and copy of All exhibits including executed grant agreement
- Release of funds letter
- Scope/budget changes letter
- Expiration date extension letter with a copy of the amendment (if applicable)

3. **Loan/Grant Combo Files** - Separate folders will be created for the loan portion and the grant portion of the combo. Each loan and grant folder will contain application and award folders as follows:

- a) Application Folder -
 - i. Copy of the application and,
 - ii. All other supporting documents.

- b) Award Folder -
 - i. Correspondence
 - ii. Scoring worksheets
 - iii. Release of funds
 - iv. Award agreement
 - v. Advance of funds documents
 - vi. Rescission
 - vii. Project performance reports
 - viii. Financial status reports
 - ix. Audits

Exhibit J

Water and Environmental Programs
Electronic Folder Structure (Classification)
and Borrower Case Folder Position Filing

The complete Electronic Customer File (ECF) structure for Water and Environmental Programs is being built and once completed it should be used when electronic records are received via an automated system (CLSS, GLS, RD Apply, etc.) or if paper documents are converted into electronic format. Documents originated via RD Apply should remain in electronic format and stored in ECF.

Primary Electronic Folders*
Classification:
<ol style="list-style-type: none">1. Processing<ul style="list-style-type: none">• Certifications• Financial• RD Review• RD Apply Application and Screen Captures2. Legal<ul style="list-style-type: none">• Organization• Property Rights• Closing3. Engineering4. Environmental<ul style="list-style-type: none">• Environmental Assessments5. Construction<ul style="list-style-type: none">• Bidding/Procurement• Construction Monitoring•6. Servicing<ul style="list-style-type: none">• Routine• Non-Routine
<p>*The WEP classification structure is expected to be available in ECF in late summer, 2018.</p>

Paper

Direct Loan and Grant Case Folders. Contains application and closing documents; assumption documents; merger and consolidation documents; re-amortization documents, etc.

(1) Position 1 - Processing checklists; financing statements; CPAP Project Information printout; borrower and board contact information.

(2) Position 2 - Loan and grant obligation documents; copies of promissory notes; assumption agreements, and reamortization requests and agreements; check requests and evidence of check receipts; consolidation forms; preauthorized debit (PAD) information; ACH/EFT information.

(3) Position 3 - Application information; CPAP Underwriting printout; initial operating budget; financial statements relating to application; other credit documentation; project median household income documentation; employee relationship documentation; eligibility determination; project selection criteria; site visit documentation; public meeting documentation; environmental documentation (or in separate folder); running records up to the operational stage.

(4) Position 4 - Correspondence up to the date when the project is operational.

(5) Position 5 - Organizational documents and policies; options; real estate instrument; loan agreements; title information; mortgage title insurance; closing instructions; other closing records; and OGC correspondence.

(6) Position 6 - Construction information prior to start of construction (or all construction information in separate construction folder).

(7) Position 7 - Property insurance; position fidelity bonds.

(8) Position 8 - Appraisal with all attachments; site information.

Construction Case Folders. Contain plans, specifications, bid documents, copies of contracts, partial pay estimates, bank account information, cost information, cost certification, and similar construction information. All construction inspections are maintained as part of the borrower file. Preliminary plans and specifications. Return to borrower when final plans and specifications are approved.

- (1) Position 1 - Interim lender letter; Deposit Agreement and supervised bank account records.
- (2) Position 2 - Change orders and running records.
- (3) Position 3 - Partial pay estimates and pay requests; construction inspections; cost certification.
- (4) Position 4 - Preconstruction conference report; construction contract; correspondence.
- (5) Positions 5-8 - As needed for bid documents and continuation of material in Positions 1 through 4.

Current Servicing Case Folders: Contains copy of loan agreement; security inspection reports, certifications for Vulnerability Assessment and Emergency Response Plans, compliance reviews, and site visits; budgets; annual reports, audits, and annual analyses; correspondence and running records; problem case reports and corresponding correspondence.

Note: If an account is a problem case or an investigation or audit is in process, do not destroy material until problem is resolved or the investigation/audit is cutoff.

- (1) Position 1 - Copy of loan agreement; financing statement; security agreement.
- (2) Position 2 - If desired, a copy of promissory notes; assumption agreements; reamortization agreements.
- (3) Position 3 - Running records; graduation review documentation; annual management reports; audits; year-end financial reports; energy audit reports; annual operating budget; reserve account documentation.
- (4) Position 4 - Correspondence.

(5) Position 5 - Compliance reviews; certifications of updated Vulnerability Assessment and Emergency Response Plan.

(6) Position 6 - Security inspection forms.

(7) Position 7 - Documentation of current insurance coverage. If desired, a copy of insurance policies.

(8) Position 8 - Problem case information.

Material from the servicing file may be moved to a continuation folder until eligible for disposition when no longer applicable to current operations.

oOo

Exhibit K

General Records Schedules

In Fiscal Year 2013, the NARA GRS Team began a five year project to update and revise the General Records Schedules (GRS) under OMB/NARA M-12-18, Managing Government Records Directive. With GRS Transmittal 29, that project was successfully concluded. The old GRS is now completely superseded. The PDF of it available below is annotated to identify what new items supersede old items.

GRS Transmittal 29 is the latest GRS Transmittal now available for use. GRS schedules only as of Transmittal 29 (no crosswalks or FAQs)
 Even though NARA has completed their mission to rewrite the GRS completely, the GRS is never really "done." NARA will continue to edit and refine it.

not support viewing of PDF documents. If the form still cannot be viewed, try

<p>GRS 1.1 - Financial Management and Reporting Records [PDF] [WORD]</p>	<p>GRS 3 GRS 4 GRS 6 GRS 7 GRS 8 GRS 9 GRS 12</p>	<p>GRS 1.1 FAQs GRS 1.1 Crosswalk</p>
<p>GRS 1.2 - Grant and Cooperative Agreement Records PDF] [WORD]</p>	<p>GRS 3</p>	<p>GRS 1.2 FAQs GRS 1.2 Crosswalk</p>
<p>GRS 1.3 - Budgeting Records [PDF] [WORD]</p>	<p>GRS 5</p>	<p>GRS 1.3 FAQs GRS 1.3 Crosswalk</p>
<p>GRS 2.1 - Employee Acquisition Records [PDF] [WORD]</p>	<p>GRS 1</p>	<p>GRS 2.1 FAQs GRS 2.1 Crosswalk</p>
<p>GRS 2.2 - Employee Management Records [PDF] [WORD]</p>	<p>GRS 1 GRS 9 GRS 21</p>	<p>GRS 2.2 FAQs GRS 2.2 Crosswalk</p>

GRS 2.3 - Employee Relations Records [PDF] [WORD]	GRS 1	GRS 2.3 FAQs GRS 2.3 Crosswalk
GRS 2.4 - Employee Compensation and Benefits Records [PDF] [WORD]	GRS 1 GRS 2 GRS 9	GRS 2.4 FAQs GRS 2.4 Crosswalk
GRS 2.5 - Employee Separation Records [PDF] [WORD]	GRS 1 GRS 2	GRS 2.5 FAQs GRS 2.5 Crosswalk
GRS 2.6 - Employee Training Records [PDF] [WORD]	GRS 1 GRS 21 GRS 25	GRS 2.6 FAQs GRS 2.6 Crosswalk
GRS 2.7 - Employee Health and Safety Records [PDF] [WORD]	GRS 1	GRS 2.7 FAQs GRS 2.7 Crosswalk
GRS 2.8 - Employee Ethics Records [PDF] [WORD]	GRS 25	GRS 2.8 FAQs GRS 2.8 Crosswalk
GRS 3.1 - General Technology Management Records [PDF] [WORD]	GRS 16 GRS 20 GRS 24	GRS 3.1 FAQs GRS 3.1 Crosswalk
GRS 3.2 - Information Systems Security Records [PDF] [WORD]	GRS 20 GRS 24	GRS 3.2 FAQs GRS 3.2 Crosswalk
GRS 4.1 - Records Management Records [PDF] [WORD]	GRS 16 GRS 20 GRS 21 GRS 23 GRS 24	GRS 4.1 FAQs GRS 4.1 Crosswalk

<p>GRS 4.2 - Information Access and Protection Records [PDF] [WORD]</p>	<p>GRS 14 GRS 18 GRS 23 GRS 27</p>	<p>GRS 4.2 FAQs GRS 4.2 Crosswalk</p>
<p>GRS 4.3 - Input Records, Output Records, and Electronic Copies superseded by GRS 5.1 and 5.2</p>	<p>GRS 20</p>	<p>Superseded schedule [PDF] and crosswalk [PDF]</p>
<p>GRS 4.4 - Library Records [PDF] [WORD]</p>		<p>GRS 4.4 FAQs GRS 4.4 Crosswalk</p>
<p>GRS 5.1 - Common Office Records [PDF] [WORD]</p>	<p>GRS 4.3 GRS 23 GRS 26</p>	<p>GRS 5.1 FAQs GRS 5.1 Crosswalk</p>
<p>GRS 5.2 - Transitory and Intermediary Records [PDF] [WORD]</p>	<p>GRS 4.3 GRS 21 GRS 23</p>	<p>GRS 5.2 FAQs GRS 5.2 FAQs About Transitory Records in Electronic Messages GRS 5.2 Crosswalk</p>
<p>GRS 5.3 - Continuity and Emergency Planning Records [PDF] [WORD]</p>	<p>GRS 18</p>	<p>GRS 5.3 FAQs GRS 5.3 Crosswalk</p>
<p>GRS 5.4 - Facility, Equipment, Vehicle, Property, and Supply Records [PDF] [WORD]</p>	<p>GRS 3 GRS 4 GRS 10 GRS 11 GRS 15 GRS 17</p>	<p>GRS 5.4 FAQs GRS 5.4 Crosswalk</p>

<p>GRS 5.5 - Mail, Printing, and Telecommunication Service Management Records [PDF] [WORD]</p>	<p>GRS 9 GRS 12 GRS 13</p>	<p>GRS 5.5 FAQs GRS 5.5 Crosswalk</p>
<p>GRS 5.6 - Security Records [PDF] [WORD]</p>	<p>GRS 10 GRS 11 GRS 12 GRS 18 GRS 21</p>	<p>GRS 5.6 FAQs GRS 5.6 Crosswalk</p>
<p>GRS 5.7 - Agency Accountability Records [PDF] [WORD]</p>	<p>GRS 3 GRS 16</p>	<p>GRS 5.7 FAQs GRS 5.7 Crosswalk</p>
<p>GRS 5.8 - Administrative Help Desk Records [PDF] [WORD]</p>	<p>GRS 24</p>	<p>GRS 5.8 FAQs GRS 5.8 Crosswalk</p>
<p>GRS 6.1 - Email Managed Under a Capstone Approach [PDF] [WORD]</p>		<p>GRS 6.1 FAQs NARA form 1005 (NA-1005), Verification for Implementing GRS 6.1</p>
<p>GRS 6.2 - Federal Advisory Committee Records [PDF] [WORD]</p>	<p>GRS 26</p>	<p>GRS 6.2 FAQs GRS 6.2 Transfer Checklist GRS 6.2 Crosswalk</p>
<p>GRS 6.3 - Information Technology Records [PDF] [WORD]</p>	<p>GRS 27</p>	<p>GRS 6.3 FAQs GRS 6.3 Crosswalk</p>
<p>GRS 6.4 - Public Affairs Records [PDF] [WORD]</p>	<p>GRS 14 GRS 17 GRS 21</p>	<p>GRS 6.4 FAQs GRS 6.4 Crosswalk Public Affairs Records Scheduling Guide</p>

GRS 6.5 - Public Customer Service Records [PDF] [WORD]	GRS 13 GRS 14	GRS 6.5 FAQs GRS 6.5 Crosswalk
GRS 6.6 - Rulemaking Records [PDF] [WORD]	GRS 16	GRS 6.6 FAQs GRS 6.6 Crosswalk

oOo

Exhibit L - High Level Officials Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement					RD Disposition Authority	GRS Authority
			Custodial Office	Central File	FRC	NARA	Retention Requirement		
Rural Development – High Level Officials and Political Appointees Records									
1		Records of Daily Activities							
		<p>Records documenting daily activities using calendars, appointment books, briefing books, meeting agendas, schedules, logs, diaries. Include supporting records documenting meetings, appointments, telephone calls, trips, visits, and other agency business and decisions, excluding materials determined to be personal in nature. File in chronological order.</p> <p>Disposition – Permanent</p> <p>Cutoff – when at the end of calendar year or when official departs.</p>	RD Wide		Transfer - to FRC 5 years after Cutoff	Transfer to NARA 10 years after Cutoff		N1-572-12-1	N/A

Exhibit M - Catastrophic Events and Disaster Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement					RD Disposition Authority	GRS Authority
			Custodial Office	Central File	FRC	NARA	Retention Requirement		
Rural Development – Catastrophic Events and Disaster Records									
1		Disaster Records							
		<p>Records documenting natural and man-made disasters or other catastrophic events that result in a special collection for purposes of long-term, post-event review, lessons learned, and potential historical interest. A catastrophic event may be any incident which results in extraordinary levels of casualties, damage, or disruption severely affecting the population, infrastructure, environment, economy, national morale, and/or government functions. This category covers, for example, records related to Hurricanes Katrina and Sandy. The records consist of correspondence and reports pertaining to recovery efforts, lessons learned, and formulation of plans and policies to handle future occurrences.</p> <p>Disposition – Permanent</p> <p>Cutoff – when all recovery activity has ceased for the particular operations area.</p>	RD Wide		Transfer - to FRC after Cutoff	Transfer to NARA 15 years after Cutoff		DAA-0572-2013-0001-0001	N/A

Exhibit N - Rural Development - Business and Cooperative Programs

Records Retention Schedule - Rural Business and Cooperative Service

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement					RD Disposition Authority	GRS Authority
			Custodial Office	Central File	FRC	NARA	Retention Requirement		
Rural Development - Business and Cooperative Programs									
1		General Files							
		Correspondence maintained by the Rural Development (RD) Rural Business and Cooperative Program, not covered elsewhere in this schedule Disposition – Temporary Cutoff – at the end of each FY.	RD SFHP Wide		Transfer - to FRC after Cutoff		3 FY's after Cutoff	DAA-0572-2017-0008-0001	N/A

2		Field Activity Reports							
		Material relating to visits/reviews/meetings/evaluations of field offices, applicants/borrowers, partner, and special interest groups, etc. Filed by state and/or employee name Disposition – Temporary Cutoff – at the end of each FY.	RD SFHP Wide		Transfer To FRC 2 FYs after Cutoff		3 FY's after Cutoff	DAA-0572- 2017-0008- 0002	N/A
3		Routine studies and projects							
		Documents and correspondence relating to routine projects and studies both internal and external for the SFHP Disposition – Temporary Cutoff – when the project or study has been completed and closed.	RD SFHP Wide		Transfer - to FRC 3 years after Cutoff, when volume warrants		7 FY's After Cutoff or no longer needed occurs, whichever is later.	DAA-0572- 2017-0008- 0003	N/A
4		Loan applications – Rejected, withdrawn, canceled, or expired							
		Loan applications that have been rejected, withdrawn canceled or expired Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer - to the FRC 1 year after Cutoff when volume warrants		7 FY's after Cutoff	DAA-0572- 2017-0008- 0004	N/A

21		Grant applications – Rejected, withdrawn, canceled, or expired							
		Grant applications that have been rejected, withdrawn, canceled, or have expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer – to the FRC 1 year after Cutoff when volume warrants		3 FY's after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0006
5		Loss to the government							
		Borrower (Case file) in which a financial loss to the Government occurred Disposition – Temporary Cutoff – when the Case file, resulting in the financial loss has been closed.	RD Field Offices		Transfer – to the FRC 1 year after Cutoff		7 years after Cutoff	DAA-0572-2017-0008-0005	N/A
6	4274-D	Intermediary Relending Program							

		<p>Borrower loan file records reflecting loans provided to alleviate poverty and increase economic activity and employment in rural communities, especially for disadvantaged and remote communities, through financing targeted primarily toward smaller and emerging businesses, in partnership with other public and private resources, and in accordance with State and regional strategy, based on identified community needs. The purpose is achieved through loans made to intermediaries that establish programs for the purpose of providing loans to ultimate recipients for business facilities and community developments in a rural area. The types of entities which may become intermediaries are: (1) Private nonprofit corporations. (2) Public agencies – Any state or local government, or any branch or agency of such government having authority to act on behalf of that government, borrow funds, and engage in activities eligible for funding under this subpart. (3) Indian groups – Indian tribes on a Federal or State reservation or other federally recognized tribal groups. (4) Cooperatives – Incorporated associations, at least 51 percent of</p>	<p>RD Field Offices</p>		<p>Transfer – to the FRC after Cutoff</p>		<p>3 years after Cutoff</p>	<p>DAA-0572-2017-0008-0006</p>	<p>N/A</p>
--	--	---	-------------------------	--	--	--	-----------------------------	--------------------------------	------------

		<p>whose members are rural residents, whose members have one vote each, and which conduct, for the mutual benefit of their member, such operations as producing, purchasing, marketing, processing, or other activities aimed at improving the income of their members as producers or their purchasing power as consumers.</p> <p>Disposition – Temporary</p> <p>Cutoff – at the end of the fiscal year when paid in full and no further obligation is due to the government.</p>							
20	4280-E	Rural Business Development Grants							
		Grant file records reflecting grants made for the purpose of supporting targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and has less than \$1 million in gross revenue. Programmatic activities are separated into enterprise or opportunity type grant activities.	RD Field Offices		Transfer – to the FRC after Cutoff		10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001

		<p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired.</p>							
7	4279	<p>Business and Industry Guaranteed Loans (B&I)</p> <p>Borrower loan file records reflecting loans made for the purpose of the B&I Guaranteed Loan Program to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. This is achieved by bolstering the existing private credit structure through the guarantee of quality loans that will provide lasting community benefits. It is not intended that the guarantee authority will be used for marginal or substandard loans or for relief of lenders having such loans.</p> <p>Disposition – Temporary</p> <p>Cutoff – at the end of the fiscal year when paid in full and no further obligation is due to the government.</p>	RD Field Offices		<p>Transfer – to the FRC after Cutoff</p>		7 years after Cutoff	DAA-0572-2017-0008-0007	N/A

8	4280-A	Rural Economic Development Loan Program							
		<p>Borrower loan file records reflecting loans made for the purpose of providing funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to USDA.</p> <p>Disposition – Temporary</p> <p>Cutoff – at the end of the fiscal year when paid in full and no further obligation is due to the government.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		7 years after Cutoff	DAA-0572-2017-0008-0008	N/A
20	4280-A	Rural Economic Development Grant Program							
		<p>Grant file records reflecting grants made for the purpose of providing funding for rural projects through local utility organizations. USDA provides grants to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to USDA.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the Grant period has expired.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001

9	4280-D	Rural Micro Entrepreneur Assistance Program (RMAP)							
		<p>Borrower loan file records reflecting loans made for the purpose of providing micro-loans, for startup and growth, to micro entrepreneurs through Microenterprise Development Organizations (MDO's).</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		7 years after Cutoff	DAA-0572-2017-0005-0009	N/A
20		Socially-Disadvantaged Groups Grants							
		<p>Grant file records reflecting grants made for the purpose of providing technical assistance to socially-disadvantaged groups through cooperatives and Cooperative Development Centers. Each fiscal year, applications are requested through a Notice published in the Federal Register and an announcement posted on Grants.gov.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001

20		Value Added Producer Grants							
		<p>Grant file records reflecting grants made for the purpose of helping agricultural producers enter into value-added activities related to the processing and/or marketing of new products. The goals of this program are to generate new products, create and expand marketing opportunities, and increase producer income. Applicants may receive priority if they are a beginning farmer or rancher, a socially-disadvantaged farmer or rancher, a small or medium-sized farm or ranch structured as a family farm, a farmer or rancher cooperative, or are proposing a mid-tier value chain. Grants are awarded through a national competition. Each fiscal year, applications are requested through a Notice published in the Federal Register and through an announcement posted on Grants.gov.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001

20	Delta Health Care Services Grant	RD Field Offices	Transfer – to the FRC after Cutoff	10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001
	<p>Grant file records reflecting grants made for the purpose of providing financial assistance to address the continued unmet health needs in the Delta Region. Grants are awarded to promote cooperation among health care professionals, institutions of higher education, research institutions and other entities in the Delta Region. Grants are awarded through a national competition. Each fiscal year, applications are requested through a Notice published in the Federal Register and through an announcement posted on Grants.gov.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired.</p>					
20	Rural Cooperative Development Grants	RD Field Offices	Transfer – to the FRC after Cutoff	10 years after Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001
	<p>Grant file records reflecting grants made for the purpose of helping improve the economic condition of rural areas by helping individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers. Grants are awarded through a national competition. Each fiscal year, applications are requested through a Notice published in the Federal Register and through an announcement posted on Grants.gov.</p>					

10	4290-A	Rural Business Investment Program (RBIP)							
		<p>Borrower loan file records reflecting loans made for the purpose of providing a Rural Business Investment Company (RBIC) license to newly formed venture capital organizations, to help meet the equity capital investment needs in rural communities.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after Cutoff		7 years after Cutoff	DAA-0572-2017-0008-0010	N/A

oOo

SFH Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement					RD Disposition Authority	GRS Authority
			Custodial Office	Central File	FRC	NARA	Retention Requirement		
Rural Development Housing Programs – Single Family Housing									
1		General Files							
		Correspondence maintained by the Rural Development (RD) Single Family Housing Program (SFHP), not covered elsewhere in this schedule Disposition – Temporary Cutoff - at the end of each FY	RD SFHP Wide		Transfer - to FRC after Cutoff		7 FY's after Cutoff	DAA-0572- 2017-0001- 0001	N/A
2		Field Activity Reports							
		Material relating to visits/reviews/meetings/evaluations of field offices, applicants/borrowers, partner, and special interest groups, etc. Filed by state and/or employee name Disposition – Temporary Cutoff - at the end of each FY	RD SFHP Wide		Transfer To FRC 2 FYs after Cutoff		7 FY's after Cutoff or when no longer needed for agency business	DAA-0572- 2017-0001- 0002	N/A

3		Routine studies and projects							
		Documents and correspondence relating to routine projects and studies both internal and external for the SFHP Disposition – Temporary Cutoff – when the project or study has been completed and closed.	RD SFHP Wide		Transfer - to FRC 3 years after cutoff, when volume warrants		7 FY's After Cutoff or no longer needed for agency business	DAA-0572- 2017-0001- 0003	N/A
4		Loan applications – Rejected, withdrawn, canceled, or expired							
		Loan applications that have been rejected, withdrawn canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer - to the FRC 1 year after cutoff		7 FY's After Cutoff	DAA-0572- 2017-0001- 0004	N/A
21		Grant applications – Rejected, withdrawn, canceled, or expired							
		Grant applications that have been rejected, withdrawn, canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer – to the FRC 1 year after cutoff		3 FY's After Cutoff	N/A	GRS 1.2 DAA-GRS- 2013-0008- 0006

5		Loss to the government							
		<p>Borrower (Case file) in which a financial loss to the Government occurred</p> <p>Disposition – Temporary</p> <p>Cutoff – when the Case file, resulting in the loss has been closed.</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff		7 years after Cutoff	DAA-0572-2017-0001-0005	N/A
6		Direct SFH Loans (Section 502)							
		<p>Loans provided directly to low and very-low income, rural individuals/families to obtain homeownership. Applicants may obtain financing to purchase an existing or newly constructed dwelling, or to purchase a site and construct a home.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after cutoff		7 years after Cutoff	DAA-0572-2017-0001-0006	N/A
7		Direct Rehabilitation Loans (Section 504)							
		<p>Loans to very low income rural residents who own and occupy a dwelling in need of repairs. The 1% interest loan is available for repairs to improve/modernize the home or remove health and safety hazards.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after cutoff		7 years after Cutoff	DAA-0572-2017-0001-0007	N/A

20		Housing Application Packaging Grants							
		<p>Tax-exempt public agencies/private non-profit organizations that assist RD housing applicants by packaging applications for RD housing assistance and delivering to RD for processing</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired.</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff, when volume warrants		10 years after cutoff	NA	GRS 1.2 DAA-GRS-2013-0008-0001
8		Self-Help Housing Loans (Section 502)							
		<p>Loans that make homes affordable to rural applicants by enabling future homeowners to take part in the construction of their homes. Each homeowner pays less for his or her home by investing “sweat equity.” Each applicant is required to complete 65% of the work to build his or her ow home.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after cutoff		7 years after Cutoff	DAA-0572-2017-0001-0008	N/A

9		Self-Help Housing Land Development and Site Loans (Sections 523 and 524)							
		<p>Loans made to public or private non-profit organizations to buy and develop building sites, including the construction of access roads, streets and utilities. Sites developed under Section 523 may only be used to construct housing by the self-help method. Section 524 loans are made to acquire and develop sites for any low or moderate-income family</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after cutoff		7 years after cutoff	DAA-0572-2017-0005-0009	N/A
20		Technical Assistant Grants							
		<p>Grants to provide financial assistance to non-profit organizations who will provide technical assistance to low and very low-income rural households to build their own homes.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff, when volume warrants		10 years after cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001

20		Technical and Supervisory Assistance Grants (Section 525)							
		<p>Grants to public or private nonprofit organizations to conduct programs of technical and supervisory assistants (TSA) for low-income rural residents to obtain and/or maintain occupancy of adequate, affordable, and suitable housing and/or to provide the necessary guidance to promote their continued occupancy of already adequate housing. Grants may include, but are not limited to the establishment or support of homeownership programs and financial counseling as well as the delivery of housing programs run by eligible applicants. Grant funds may not be used to build a new home, repair an existing home, duplicate current services, or hire personnel.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the grant period has expired</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff, when volume warrants		10 years after cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0001
10	3555	Guaranteed Housing Loans							
		<p>Loans primarily used to help low-income individuals or households to purchase homes in rural areas. Funds can be used to build, repair, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities. Applicants for loans may have an income of up to 115% of the median income for the area.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices		Transfer – to the FRC after cutoff		7 years after Cutoff	DAA-0572-2017-0001-0010	N/A

Exhibit P - MFH Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement				RD Disposition Authority	GRS Authority	
			Custodial Office	Central File	FRC	NARA			Retention Requirement
Rural Development Housing Programs – Multi Family Housing									
1		General Files							
		Correspondence maintained by the Rural Development (RD) Multi Family Housing Program (MFHP), not covered elsewhere in this schedule Disposition – Temporary Cutoff - at the end of each FY	RD MFHP Wide		Transfer - to FRC after Cutoff		7 FY's after Cutoff	DAA-0572- 2017-0007- 0001	N/A
2		Field Activity Reports							
		Material relating to visits/reviews/meetings/evaluations of field offices, applicants/borrowers, partner, and special interest groups, etc. Filed by state and/or employee name Disposition – Temporary Cutoff - at the end of each FY	RD MFHP Wide		Transfer To FRC 2 FYs after Cutoff		7 FY's after Cutoff or when no longer needed for agency business	DAA-0572- 2017-0007- 0002	N/A

3		Routine studies and projects							
		Documents and correspondence relating to routine projects and studies both internal and external for the MFHP Disposition – Temporary Cutoff – when the project or study has been completed and closed.	RD MFHP Wide		Transfer - to FRC 3 years after cutoff, when volume warrants		7 FY's After Cutoff or no longer needed for agency business	DAA-0572- 2017-0007- 0003	N/A
4		Loan applications – Rejected, withdrawn, canceled, or expired							
		Loan applications that have been rejected, withdrawn canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer - to the FRC 1 year after cutoff		7 FY's After Cutoff	DAA-0572- 2017-0007- 0004	N/A
21		Grant applications – Rejected, withdrawn, canceled, or expired							
		Grant applications that have been rejected, withdrawn, canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer – to the FRC 1 year after cutoff		3 FY's After Cutoff	N/A	GRS 1.2 DAA-GRS- 2013-0008- 0006

5		Loss to the government							
		<p>Borrower (Case file) in which a financial loss to the Government occurred</p> <p>Disposition – Temporary</p> <p>Cutoff – when the Case file, resulting in the loss has been closed.</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff		7 years after Cutoff	DAA-0572-2017-0007-0005	N/A
6		Loan Docket File							
		<p>Original basic documents of all loans for a borrower, clearinghouse comments; environmental assessments; letter of intent to meet conditions; any agreement for services such as engineering, architectural, legal, accounting, auditing, maintenance, management, plant operations; construction contract and bidding documents; evidence of compliance with any required State and local laws or regulations; all legal documents; evidence of the organization; balance sheet; operating budget; all other required forms needed for a completed loan docket.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full or rescinded.</p>	RD Field Offices		Transfer – to the FRC 2 years after cutoff		10 years after Cutoff	DAA-0572-2017-0007-0006	N/A

7		Official Borrowers Case File							
		<p>Official Borrower Case file includes all records of transactions and correspondence with an individual borrower regardless of their form or organizational location within the agency.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p> <p>Return to Borrower original files when loan is repaid or rescinded.</p>	RD Field Offices				Destroy all extra copies 3 years after cutoff.	DAA-0572-2017-0007-0007	N/A
20		Grants							
		<p>State files for each Community Facility borrower for grant processing and servicing. Borrower files are maintained in the Area Office until the grant funds have been completely disbursed</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p>	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		10 FY's After Cutoff	N/A	DAA-GRS-2013-0008-0001

Exhibit Q - CF Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement				RD Disposition Authority	GRS Authority	
			Custodial Office	Central File	FRC	NARA			Retention Requirement
Rural Development Housing Programs – Community Facilities									
1		General Files							
		Correspondence maintained by the Rural Development (RD) Community Facilities (CF) Program, not covered elsewhere in this schedule Disposition – Temporary Cutoff - at the end of each FY	RD CF Wide		Transfer - to FRC after Cutoff		7 FY's after Cutoff	DAA-0572-2017-0004-0001	N/A
2		Field Activity Reports							
		Material relating to visits/reviews/meetings/evaluations of field offices, applicants/borrowers, partner, and special interest groups, etc. Filed by state and/or employee name Disposition – Temporary Cutoff - at the end of each FY	RD CF Wide		Transfer To FRC 1 FY after Cutoff		7 FY's after Cutoff or when no longer needed for agency business	DAA-0572-2017-0004-0002	N/A

		Routine studies and projects							
		Documents and correspondence relating to routine projects and studies both internal and external for the CF Program Disposition – Temporary Cutoff – when the project or study has been completed and closed.	RD CF Wide		Transfer - to FRC 3 years after cutoff, when volume warrants		7 FY's After Cutoff or no longer needed for agency business	DAA-0572-2017-0004-0003	N/A
4		Loan applications – Rejected, withdrawn, canceled, or expired							
		Loan applications that have been rejected, withdrawn canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer - to the FRC 1 year after cutoff		7 FY's After Cutoff	DAA-0572-2017-0004-0004	N/A
21		Grant applications – Rejected, withdrawn, canceled, or expired							
		Grant applications that have been rejected, withdrawn, canceled or expired. Disposition – Temporary Cutoff – when final determination has been made.	RD Field Offices		Transfer – to the FRC 1 year after cutoff		3 FY's After Cutoff	N/A	GRS 1.2 DAA-GRS-2013-0008-0006

5		Loss to the government							
		<p>Borrower (Case file) in which a financial loss to the Government occurred</p> <p>Disposition – Temporary</p> <p>Cutoff – when the Case file, resulting in the loss has been closed.</p>	RD Field Offices		Transfer – to the FRC 1 year after cutoff		7 years after Cutoff	DAA-0572-2017-0004-0005	N/A
6		1944-B Loan Docket File							
		<p>Original basic documents of all loans for a borrower, clearinghouse comments; environmental assessments; letter of conditions, letter of intent to meet conditions; any agreement for services such as engineering, architectural, legal, accounting, auditing, maintenance, management, plant operations; construction contract and bidding documents; evidence of compliance with any required State and local laws or regulations; all legal documents; evidence of the organization; balance sheet; operating budget; all other required forms needed for a completed loan docket.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full or rescinded.</p>	RD Field Offices		Transfer – to the FRC 2 years after cutoff		10 years after Cutoff	DAA-0572-2017-0004-0006	N/A

7	1944-B Official Borrowers Case File					
	<p>Official Borrower Case file includes all records of transactions and correspondence with an individual borrower regardless of their form or organizational location within the agency.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full.</p>	RD Field Offices	Transfer to the FRC 2 years after Cutoff	Destroy 7 years after Cutoff	DAA-0572-2017-0004-0007	N/A
8	Fire and Rescue Loans – Loan Docket File					
	<p>Loans provided for fire and rescue and small loan projects in rural areas with populations of 20,000 or less. Eligible applicants are public bodies, non-profit organizations, and federally recognized Indian tribes.</p> <p>Original basic documents of all loans for a borrower, clearinghouse comments; environmental assessments; letter of conditions; letter of intent to meet conditions; any agreement for services such as engineering, architectural, legal, accounting, auditing, maintenance, management, plant operations; construction contract and bidding documents; evidence of compliance with any required State and local laws or regulations; all legal documents; evidence of the organization; balance sheet; operating budget; all other required forms needed for a completed loan docket.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full</p>	RD Field Offices	Transfer to the FRC 2 years after Cutoff	Destroy 10 years after Cutoff	DAA-0572-2017-0004-0008	N/A

9		Fire and Rescue Loans – Official Borrower Case File							
		<p>Loans provided for fire and rescue and small loan projects in rural areas with populations of 20,000 or less. Eligible applicants are public bodies, non-profit organizations, and federally recognized Indian tribes.</p> <p>All records of transactions and correspondence with an individual borrower regardless of their form or organizational location within the agency.</p> <p>Disposition – Temporary</p> <p>Cutoff – when the loan debt is completely satisfied/paid in full</p>	RD Field Offices		Transfer to the FRC 2 years after Cutoff		Destroy 10 years after Cutoff	DAA-0572-2017-0004-0009	N/A
20		Grants							
		<p>State files for each Community Facility borrower for grant processing and servicing. Borrower files are maintained in the Area Office until the grant funds have been completely disbursed</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p>	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		10 FY's After Cutoff	N/A	DAA-GRS-2013-0008-0001

oOo

Exhibit R - [RESERVED FOR Electric Program]

Records Retention Schedule - Electric Program

Pending Review and Approval by the National Archives and Records
Administration

Exhibit S - [RESERVED FOR Telecommunications Program]

Records Retention Schedule - Telecommunications Program

Pending Review and Approval by the National Archives and Records
Administration

Exhibit T - Water and Environmental Records Retention Schedule

Disposition Item Number	Subject File Code	File Heading/Description	Custodial Office, Transfer, & Retention Requirement					RD Disposition Authority	GRS Authority
			Custodial Office	Central File	FRC	NARA	Retention Requirement		
Rural Development Utilities Programs – WATER AND WASTE PROGRAM									
1	170029.1	National Office – General Files (by State)							
		<p>Copies of correspondence addressed to the state office staff regarding Water Programs such as servicing actions (un-liquidated obligations, re-amortization, responses to OMB Circular A-133, requests for legal determination, etc.) and processing actions (thank you letters to congressmen regarding the Technical Assistance and Training (TAT) grant program, inquiries from the public requesting information about the various water programs etc.,)</p> <p>Disposition – Temporary</p> <p>Cutoff - at the end of the 3 FY (file created)</p>	National Office		Transfer - to FRC after Cutoff		7 FY's after Cutoff	DAA-0572-2017-0005-0001	N/A

2	170029.2	National Office – State Files							
		<p>Correspondence relating to material sent to and received and Federal Agencies, Members of Congress, Water and Wastewater policy, training conferences, agency program reviews, and other agencies within USDA</p> <p>Disposition – Temporary</p> <p>Cutoff - at the end of the FY Created</p>	National Office		Transfer To FRC 2 FYs after Cutoff		7 FY's after Cutoff	DAA-0572-2017-0005-0002	N/A
3	170029.3	Field Office – Active Files - Loans 1. General Correspondence							
		<p>State files for each Water and Wastewater borrower for loan processing and servicing. Borrower files are maintained in the Area Office until the loan has been paid in full</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p>	RD Field Offices		Transfer - to FRC when volume warrants and accounts are in good standing.		7 FY's After Cutoff	DAA-0572-2017-0005-0003	N/A

20	170029.3	Field Office – Active Files - Grants 1. General Correspondence							
		State files for each Water and Wastewater borrower for grant processing and servicing. Borrower files are maintained in the Area Office until the grant funds have been completely disbursed Disposition – Temporary Cutoff – when grant is completely dispersed.	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		10 FY's After Cutoff	N/A	DAA-GRS-2013-0008-0001
4	170029.3	Field Office – Active Files - Loans 2. Contracts							
		State files for each Water and Wastewater borrower for loan processing and servicing. Borrower files are maintained in the Area Office until the loan has been paid in full and/or final action has been satisfied Disposition – Temporary Cutoff – when loan is completely paid in full and/or final action has been satisfied.	RD Field Offices		Transfer – to the FRC when volume warrants and accounts are in good standing		10 years after Cutoff	DAA-0572-2017-0005-0004	N/A

20	170029.3	Field Office – Active Files - Grants 2. Contracts							
		State files for each Water and Wastewater borrower for grant processing and servicing. Grant files are maintained in the Area Office until the grant funds have been completely disbursed Disposition – Temporary Cutoff – when grant is completely dispersed.	RD Field Offices		Transfer – to the FRC when volume warrants and accounts are in good standing		10 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
5	1700.29.3	Field Office – Active Files – Loan 3. Legal Documents							
		State files for each Water and Wastewater borrower for loan processing and servicing. Borrower files are maintained in the Area Office until the loan has been paid in full and/or final action has been satisfied. Disposition – Temporary Cutoff – when loan is completely paid in full and/or final action has been satisfied. Final Action – Return to the Borrower after Cutoff.	RD Field Offices					DAA-0572-2017-0005-0005	N/A

20	1700.29.3	<p>Field Office – Active Files – Grant 3. Legal Documents</p>							
		<p>State files for each Water and Wastewater borrower for grant processing and servicing. Grant files are maintained in the Area Office until the grant funds have been completely disbursed.</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p> <p>Final Action - Return to the grantee after Cutoff.</p>	RD Field Offices				Copies 3 years after cutoff (originals returned to grantee)	N/A	DAA-GRS-2013-0008-0001
6	1774	<p>1774 Field Office – Section 306C Water and Waste (WWD) – Loans 1. General Correspondence</p>							
		<p>Correspondence generated, for loans, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks.</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p>	RD Field Offices		Transfer – to the FRC when volume warrants and accounts are in good standing		7 years after cutoff	DAA-0572-2017-0005-0006	N/A

20	1724	1774 Field Office – Section 306C Water and Waste (WWD) – Grants 1. General Correspondence							
		<p>Correspondence generated, for grants, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks.</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p>	RD Field Offices		Transfer – to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
7	1774	1774 Field Office – Section 306C Water and Waste (WWD) – Loans 2. Contracts							
		<p>Contracts generated for loans, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks.</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p>	RD Field Offices		Transfer – to the FRC when volume warrants and accounts are in good standing		10 Years after Cutoff	DAA-0572-2017-0005-0007	N/A

20	1774	1774 Field Office – Section 306C Water and Waste (WWD) – Grants 2. Contracts							
		Contracts generated for grants, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks. Disposition – Temporary Cutoff – when grant is completely dispersed.	RD Field Offices		Transfer to the FRC when volume warrants and accounts are in good standing		10 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
8	1774	1774 Field Office – Section 306C Water and Waste (WWD) – Loans 3. Legal							
		Legal records generated for loans, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks. Disposition – Temporary Cutoff – when loan is completely paid in full and/or final action has been satisfied. Final Action – Return to the Borrower after Cutoff.	RD Field Offices					DAA-0572-2017-0005-0008	N/A

20	1774	1774 Field Office – Section 306C Water and Waste (WWD) – Grants 3. Legal							
		<p>Legal records generated for grants, in regards to the provision of providing water and waste disposal facilities and services to low income rural communities whose residents face significant health risks.</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p> <p>Final Action – Return to the Borrower after Cutoff.</p>	RD Field Offices				N/A	DAA-GRS-2013-0008-0001	
9	1775	National Office National Rural Water Circuit Rider Contract							
		<p>Records created in regards to providing on-site technical assistance to help assure cost-effective operation of rural water systems. Rural Water Circuit Rider assistance is provided at no-charge and may be requested by officials of rural water systems or by Rural Development Personnel.</p> <p>Disposition – Temporary</p> <p>Cutoff – at the end of the FY provided.</p>	National Office		Transfer – to the FRC 1 FY after Cutoff		7 years after Cutoff	DAA-0572-2017-0005-0009	N/A

20	1775	National Office – Solid Waste Management Grants							
		Grants awarded to public and private nonprofit organizations who provide technical assistance and/or training to associations located in rural areas and to cities and towns with a population of 10,000 or less. These grants are available to reduce or eliminate pollution of water resources, and improve planning and management of solid waste facilities. Disposition – Temporary Cutoff – when grant is completely dispersed	National Office		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
10	1775	National Office – Rural Community Assistance Program (RCAP)							
		Records created using the RCAP program in regards to helping rural people improve the quality of life in their communities. RCAP and its regional partners help to connect communities, as well as Native American and Tribal Communities, with the resources they need to obtain the quality of life they want while meeting the requirements of Federal laws and regulations. RCAP offers information on what resources are available and how other communities have solved similar problems. RCAP provides hands-on technical assistance to rural communities.	National Office		Transfer – to the FRC 1 FY after Cutoff		7 years after Cutoff	DAA-0572-2017-0005-0010	N/A

		<p>Disposition – Temporary</p> <p>Cutoff – at the end of the FY provided.</p>							
11	1779	<p>Field Office – Water and Waste Program Guaranteed Loans.</p> <p>1. General Correspondence</p>							
		<p>Correspondence generated for the purpose of Water and Waste loan guarantee for the construction or improvement of water and waste projects serving the financially needy communities in rural areas.</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p>	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	DAA-0572-2017-0005-0011	N/A
12	1779	<p>Field Office – Water and Waste Program Guaranteed Loans.</p> <p>2. Contracts</p>							
		<p>Contracts generated for the purpose of Water and Waste loan guarantee for the construction or improvement of water and waste projects serving the financially needy communities in rural areas.</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p>	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		10 years after Cutoff	DAA-0572-2017-0005-0012	N/A

13	1779	Field Office – Water and Waste Program Guaranteed Loans. 3. Legal							
		<p>Legal records generated for the purpose of Water and Waste loan guarantee for the construction or improvement of water and waste projects serving the financially needy communities in rural areas.</p> <p>Disposition – Temporary</p> <p>Cutoff – when loan is completely paid in full and/or final action has been satisfied.</p> <p>Final Action – Return to the Borrower after Cutoff.</p>	RD Field Offices					DAA-0572-2017-0005-0013	N/A
20	1779	Field Office – Emergency Community Water and Assistance Grants							
		<p>Grants awarded to residents of rural areas that have experienced a significant decline in quantity or quality of water following standards set by the Safe Drinking Water Act.</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed</p>	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001

20	1779	Field Office – Alaskan Village Grant							
		Grants awarded to remedy the dire sanitation conditions in rural Alaskan villages Disposition – Temporary Cutoff – when grant is completely dispersed	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
20	1779	Field Office – Empowerment Zones/Enterprise Communities Grants (EZ/EC)							
		Grants awarded to provide designated communities with real opportunities for long term, sustainable growth and revitalization. Disposition – Temporary Cutoff – when grant is completely dispersed	RD Field Offices		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001
21	1779	Field Office – Grant Program Files							
		Grant only applications that are rejected, withdrawn, canceled, or expired Disposition – Temporary Cutoff – after the end of the FY in which the grant was rejected, withdrawn, canceled, or expired.	RD National Office and Field Offices		Transfer – to the FRC 1 year after Cutoff		3 years after Cutoff	N/A	DAA-GRS-2013-0008-0006

20	1776	National Office – Revolving Fund Program (RFP) – Grants							
		<p>The Revolving Fund Grant Program is a grant that creates a revolving loan fund to provide loans for financing the predevelopment costs of water or wastewater projects, or short-term small capital projects not part of the regular operation and maintenance of current water and wastewater systems. The amount of financing to an eligible entity shall not exceed \$100,000.00 and shall be repaid in a term not to exceed 10 years.</p> <p>Disposition – Temporary</p> <p>Cutoff – when grant is completely dispersed.</p>	National Office		Transfer - to the FRC when volume warrants and accounts are in good standing		7 years after Cutoff	N/A	DAA-GRS-2013-0008-0001

Exhibit U - [RESERVED FOR Civil Rights]

Records Retention Schedule - Civil Rights

Pending Review and Approval by the National Archives and Records
Administration