

Instructions for RD 4281-5

Guaranteed Loan Report of Loss – Final Loss or Bankruptcy Reorg (w/no collateral)

Lenders use this form to report a final loss or a bankruptcy reorganization with no collateral on a guaranteed loan to Rural Development.

Name / Item No.	Instruction
Item 1.	Enter State, County and GLS Borrower ID number
Item 2.	Enter Agency Loan Number
Item 3.	Check box for Food Supply Chain for Loan Type.
Item 4.	Enter Borrower Name
Item 5.	Enter Lender's Tax ID Number
Item 6.	Enter Agency's Lender Branch Number
Item 7.	Enter Lender Routing Number
Item 8.	Enter Lender Account Number
Item 9.	Check Box for Account Type – Savings or Checking
Item 10.	Enter the Date of Settlement – Mo/Da/Yr.
Item 11.	Enter the Current Principal Balance
Item 12.	Enter the Accrued Interest Owed
Item 13.	Enter the Principal Balance Owed on Protective Advances
Item 14.	Enter the Accrued Interest on Protective Advances
Item 15.	Enter the Basic Loss (Add Items 11 through Item 14)
Item 16.	Enter Percent of Loss Guaranteed
Item 17.	Enter the Amount to be Paid (Item 15 times Item 16)
Item 18.	Enter the Sum of (Principal Advance on Loan + Item 12) times Item 16.
Item 19.	Enter the Maximum Loss Allowed (lesser of Items 17 or 18)
Item 20.	Enter Protective Advances Plus Interest (Item 13 + Item 14) times Item 16
Item 21.	Enter the Remaining Balance Loss Guarantee (Item 19 minus Item 20)
Item 22.	Enter the Percent of Guaranteed Portion Held by Lender

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Item 23.	Enter the Loss on Guaranteed Portion Held by Lender or Holder (Item 20 times Item 21)
Item 24.	Enter the Amount of Unpaid Annual /Late Fees
Item 25.	Enter the Amount Due to Lender (Item 22 minus Item 23)
Item 26.	Enter the Paid Annual/Late Fees due Lender or USDA (if applicable)
Item 27.	Enter Amount Paid on Estimated Loss
Item 28.	Enter the Balance Due Lender (Item 25) minus (Item 26 + Item 27)
Item 29.	Enter Interest on Overpayment (Accrued interest due USDA)
Item 30.	Enter Amount Due USDA by Lender (Item 27 minus Item 25 + Item 26 + Item 29)
Item 31.	Enter Name of Lender
Item 32	Enter the Lender Signature
Item 33.	Enter Lender Representative Title
Item 34.	Enter the Date
Item 35.	Enter the Name of the USDA Representative
Item 36.	Enter USDA Representative Signature
Item 37	Enter the USDA Representative Title
Item 38.	Enter the Date
Items 39 through Item 41 for USDA Finance Office Only	