



AGCOR

Agcor User Guide

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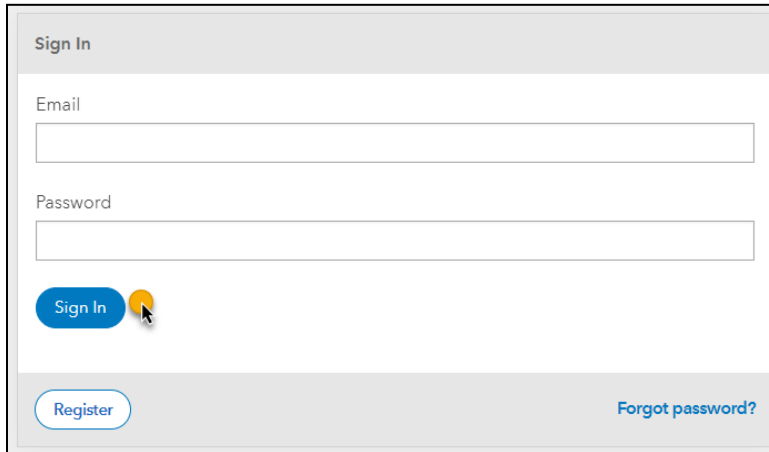
INTRODUCTION TO AGCOR

Agcor lets you discover and report on properties of interest on three different levels:

- Parcels
 - Parcel searches are based on land ownership details such as APN, water rights, or water agencies
 - Parcel Reports are in PDF format
 - Automated Water Budget Reports are in PDF format
- Lending
 - Lending searches are based on lending relationship details such as loan, account, appraisal, or comparable sales
 - Lending search results are exportable in CSV format
- Portfolio
 - Portfolio Dashboard risk exposure views and filters are based on integrating lending portfolio details such as principal balance, probability of default, and loss given default with parcel and climate data such as commodities, wildfire, drought, and water agencies.
 - Portfolio Reports are in a zipped folder with both CSV & PDF formats together

LOGIN

The primary method of accessing Agcor is by navigating to <https://app.agcor.io/login>.



Sign In

Email

Password

Sign In

Register

Forgot password?

Organizations that have integrated with a Single-Sign-On (SSO) solution should login by accessing their organization's SSO.

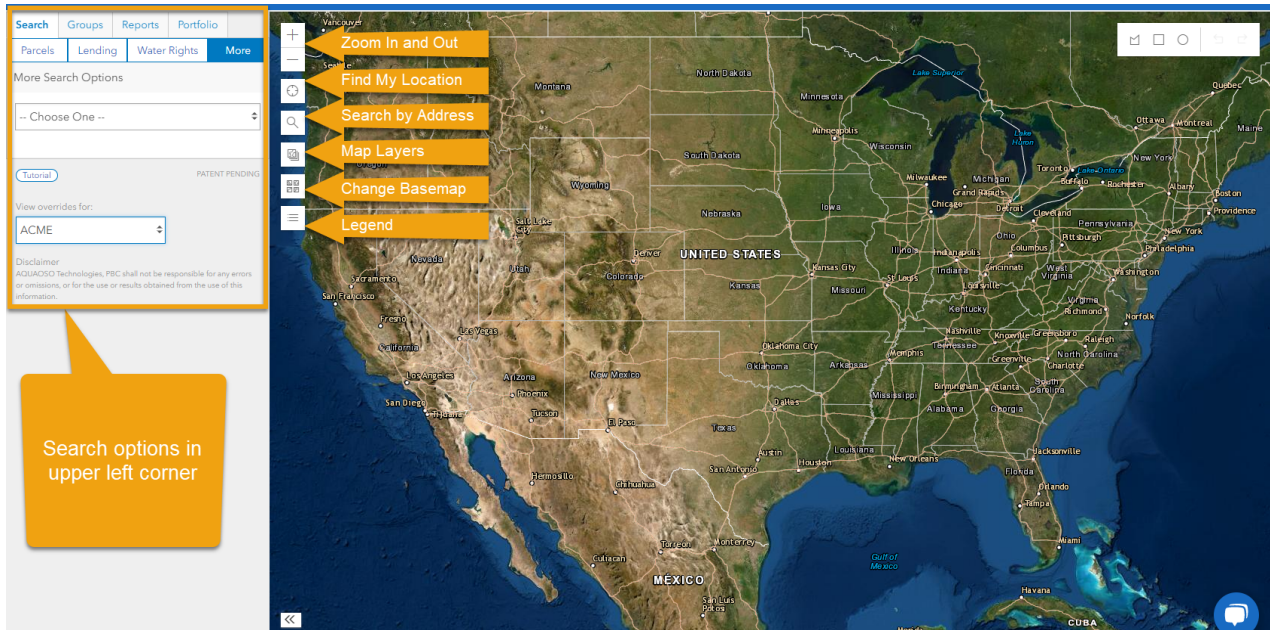
If your Organization is interested in integrating with a SSO solution, please contact support@agcor.io.

INTERACTIVE MAP

From the home dashboard, click on the “Research Tool” tile:



Once in the Research Tool, the map occupies a majority of the screen view and will dynamically adjust as the user selects search and view criteria.



EXPLORING THE MAP

There are 7 buttons in the upper-left corner of the map that allow you to control the map.

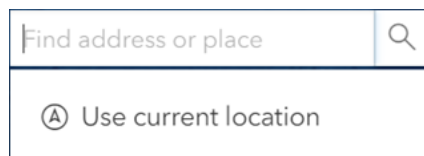
Zoom In and Out – You can also control the zoom with the scroll wheel on a mouse



Find My Location – Requires permissions on your device or browser



Search by Address – Allows you to type in partial or exact addresses



Map Layers – Options to visualize data on the map



Change Basemap – Options to adjust the underlying terrain

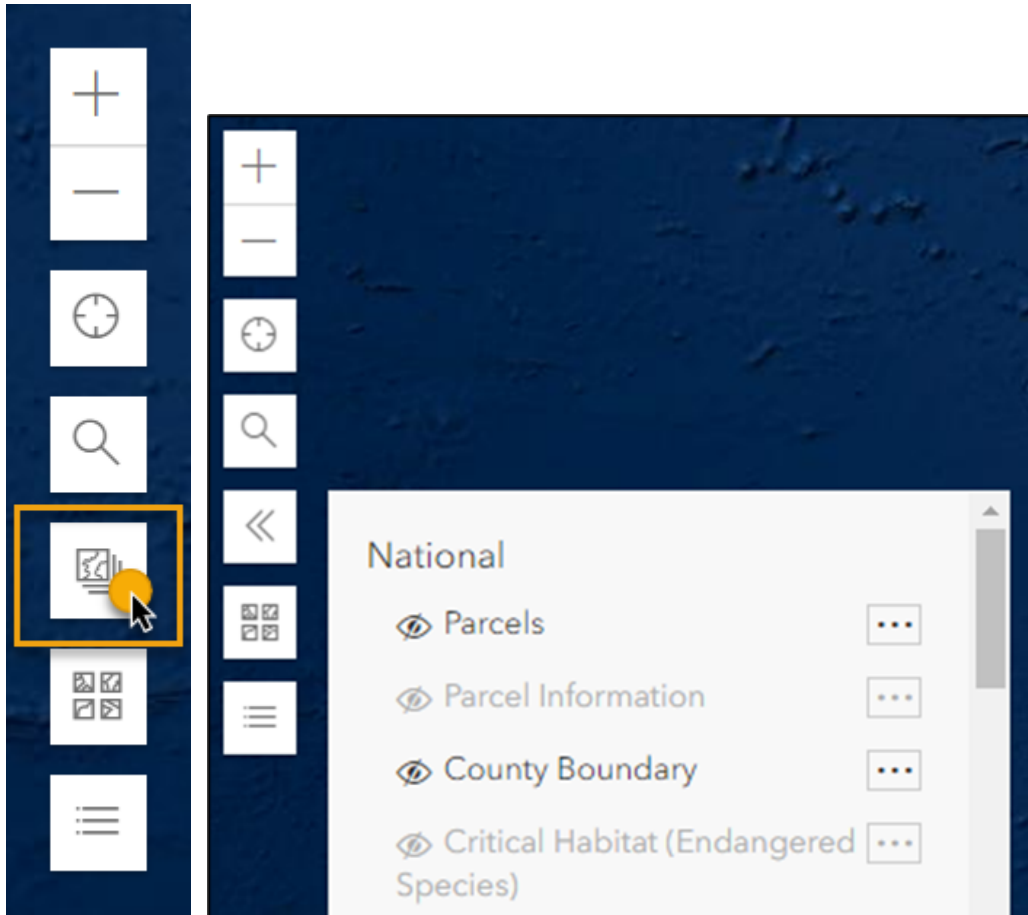


Legend – Defines the meanings of the colors/symbols of selected Map Layers

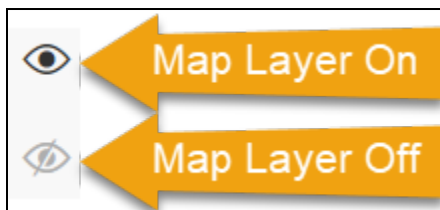


HOW TO USE THE MAP LAYERS

Clicking the Map Layers button will pop out a list of data sets available to visualize on the map.

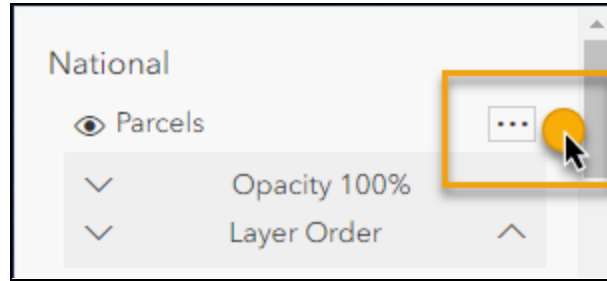


Map Layer visualizations can be turned on and off by clicking the icon next to the name of the data set. Note that if you turn on the map layer but you don't see data, try adjusting the zoom in or out since some layers are only shown at certain map extents.



Map Layers use a variety of colors and patterns. To see what these colors and patterns represent, open the Legend. You can also adjust the Opacity and Layer Order by clicking on the button with 3 small dots next to each Map Layer.

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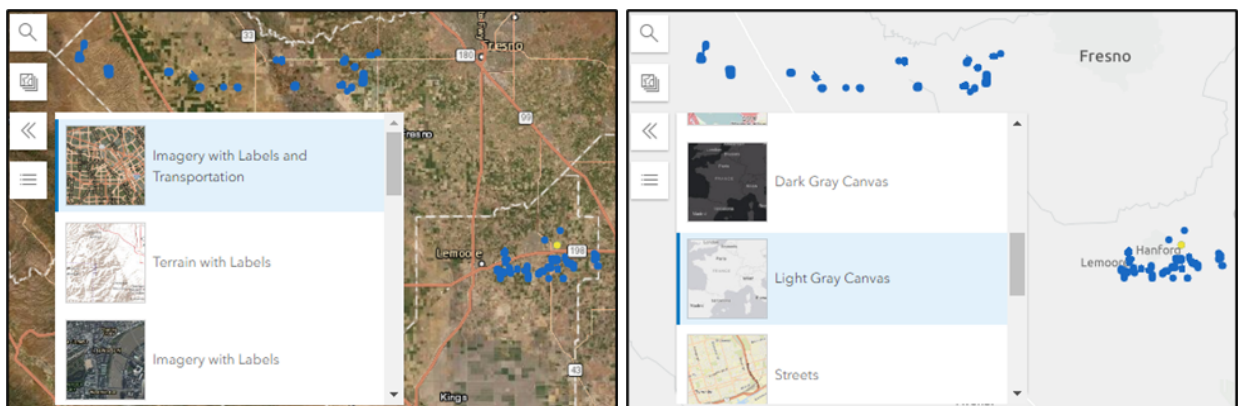
A full listing of all data sets for Map Layers and the date of last update for the data can be found in the Data FAQ (Frequently Asked Questions) section from the Help menu in the upper left corner (or you can navigate to <https://app.agcor.io/faq>)

Dependent upon your organization's specific subscriptions and integrations, Map Layers may include:

- State-specific data sets
- Portfolio (showing lending collateral parcel boundaries)
- Sales (comparable sales record indicators)

The Map Layer visualizations will look different if you change the basemap. “Imagery” basemaps are good for seeing satellite pictures of the terrain. Dark and Light “Canvas” basemaps are good for seeing the colors and patterns in the Map Layers.

For example, the below left is a view of a Portfolio Map Layer using the default “Imagery with Labels and Transportation” basemap and the view on the below right with a “Light Gray Canvas” basemap is easier to see the blue outlines of the parcels in the Portfolio.



Multiple Map Layers can be viewed simultaneously or in succession to uncover greater insights.

- Use case example of enabling multiple layers simultaneously: turning on the Portfolio layer and the Wildland Fire layer together shows a parcel of collateral located dangerously close to the boundary of a fire. By clicking within the impacted parcel,

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additional lending details such as the Loan Account Name, Principal Balance, and the Relationship Manager Name appear in the right-sidebar, thereby allowing the researcher to reach out to the people associated with this potentially troubled collateral.

The screenshot displays the Agcor user interface. On the left, there is a search panel with fields for 'Loan' and 'Loan Borrower Name', and a 'Search' button. Below the search panel is a disclaimer. The central map shows a satellite view of a rural area with a yellow polygon highlighting a specific parcel. A 'Wildland Fire History' popup is visible over the map. On the right, a sidebar titled 'Detailed Information for Loan(s)' provides details for Loan 123456789, including its number, principal balance, and borrower information. Below the map, a table shows search results for the selected loan.

Select	Loan Number	Borrower	Account Number	Principal Balance	APNs	Groups	Loan Officer
<input checked="" type="checkbox"/>	123456789	Maple Thicksugar	200809	\$1,000.00	022100004000, Napa, CA 022240014000, Napa, CA	Loan 123456789	Jan Bildeback

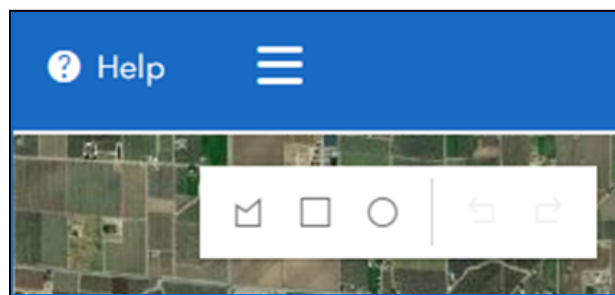
- Use case example of viewing layers in succession: toggling a series of the annual USDA Crops or California DWR Crops layers on and off year-by-year helps you detect changes in borrowers' farming operations over time.

HOW TO IDENTIFY COLLATERAL USING MAP TOOLS


You can identify collateral in your portfolio by interacting with the map through either:

- A. turning on the Map Layer for your Organization's Portfolio, and/or
- B. drawing an area of interest on the screen

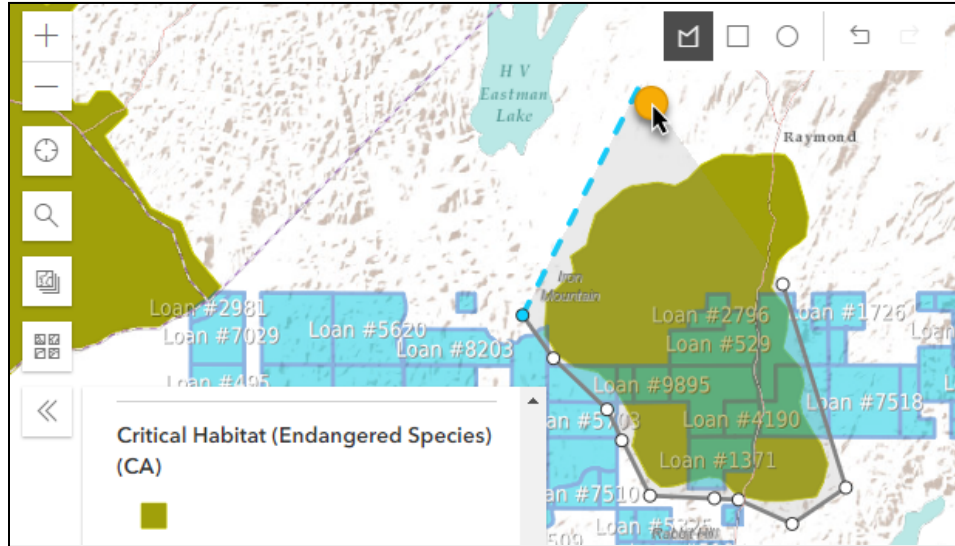
In the upper-right corner of the map, there are a set of "Draw to Select" buttons that allow you to search for parcels associated with your Organization's Lending data. By drawing a polygon, square, or circle on the map, the Search Results panel will pop-up with rows of details about any parcels associated with the integrated Lending data.



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If the Polygon tool  is selected, the first click on the map will start the drawing. Continue to either drag your mouse or single-click around the area of interest on the map to place more boundary points. To complete the polygon shape, either double-click anywhere or click on the first point.

For example, the following screenshot simulates drawing a polygon around loans overlapping with a critical habitat for an endangered species.



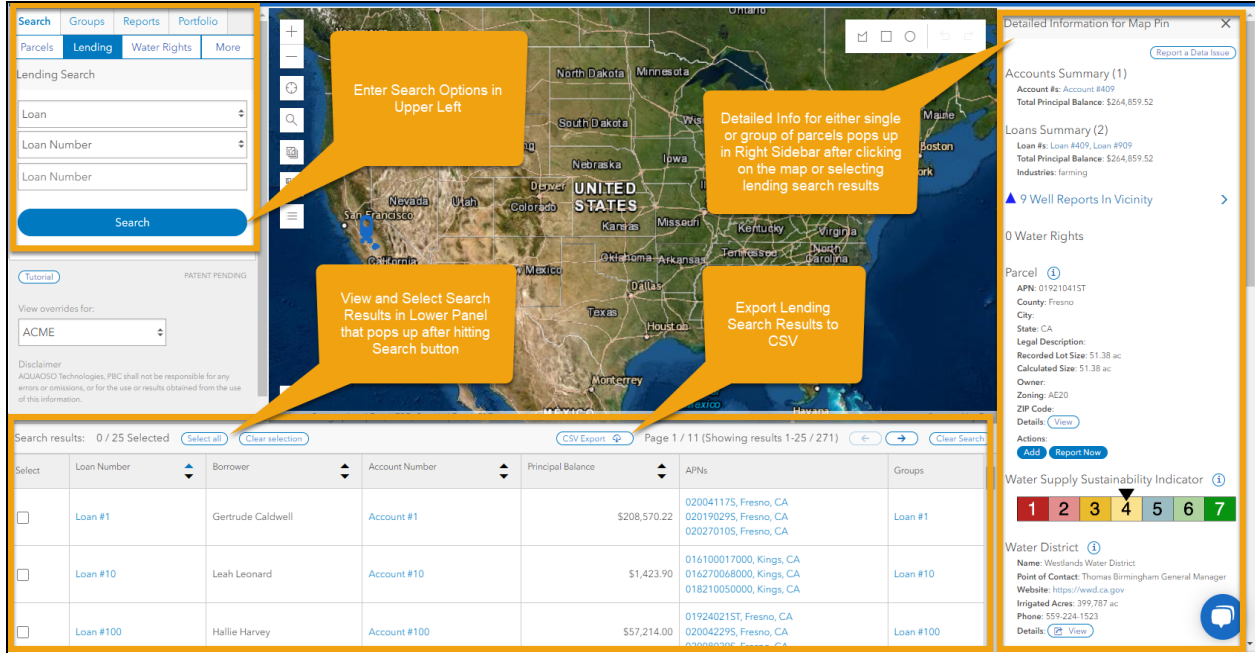
The Search Result panel will pop up on the lower portion of the screen if there are parcels in the Lending portfolio either within or crossing the boundaries of the polygon/square/circle shape drawn on the map.

SEARCH

The general layout and workflow of the Parcel Search or Lending Search is as follows:

- Upper Left: Conduct a Search using the menu options on the left-hand side of the screen
- Lower Panel: Display Search Results in a list on a pop-up panel on the lower portion of the screen
- Right Sidebar: View Details on selected records from the list of Search Results in the right-hand Detailed Information pop-up sidebar

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Depending on the search steps performed, you may only get the Lower Panel, only the Right Sidebar, or both.

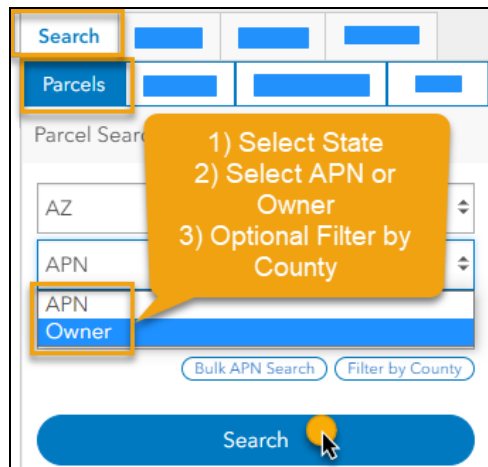
HOW TO CONDUCT A SEARCH

Below the Search tab in the upper left corner, there are subtabs of search options.

PARCEL SEARCH

Parcel searches are based on land ownership details such as:

- APN (by State with optional Filter by County and optional Bulk APN entry)
- Land Owner Name (by State with optional Filter by County)



When you click the blue Search button, the map will zoom to the parcel. If you click within the parcel on the map, the right sidebar will pop out with detailed information for that parcel. If multiple parcels are found based on search criteria, then a list will be displayed in the lower left panel that can be clicked through.

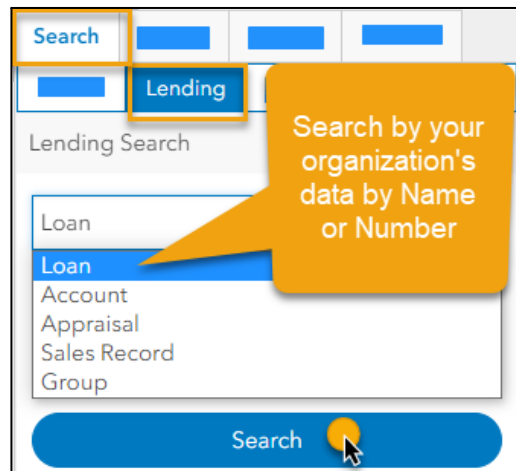
TIP: If searching by Land Owner name, you will get more results by typing in less characters for a broader search. For example, you will find more results searching for “MY FARM” than you would “MY FARM LLC.”

LENDING SEARCH

Lending searches are based on your Organization’s integrated data and could include any of the following:

- Loan
 - Loan Number
 - Loan Borrower Name
- Account
 - Account Number
 - Account Name
- Appraisal
 - Appraisal Number
 - Land Owner Name
- Sales Record
 - Sales Record Number
- Group (an Agcor-specific function that allows you to associate related parcels.)
 - Group ID or Group Name

Type your search name or number and either press enter on your keyboard or click the blue Search button.

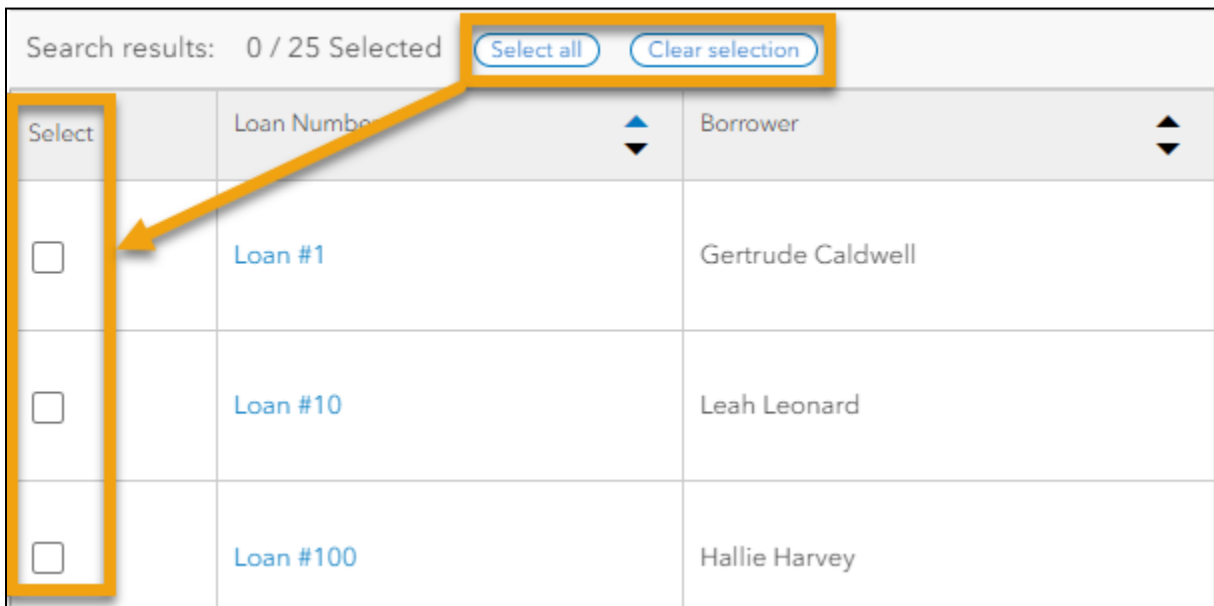


MORE SEARCH OPTIONS

More search options include data types such as Water Rights, Groundwater Regulators, Irrigation Districts, Administrative Basins, etc. These options will vary depending on the State.

LENDING SEARCH DISPLAY RESULTS

When a Lending search is performed on Loan, Account, Appraisal, or Sales data, then a Search Results panel will display on the lower portion of the screen. There are checkboxes that allow you to select up to 25 search results at a time. The “Select All” and “Clear Selection” buttons will toggle the checkboxes on/off for each line in the Search Results.



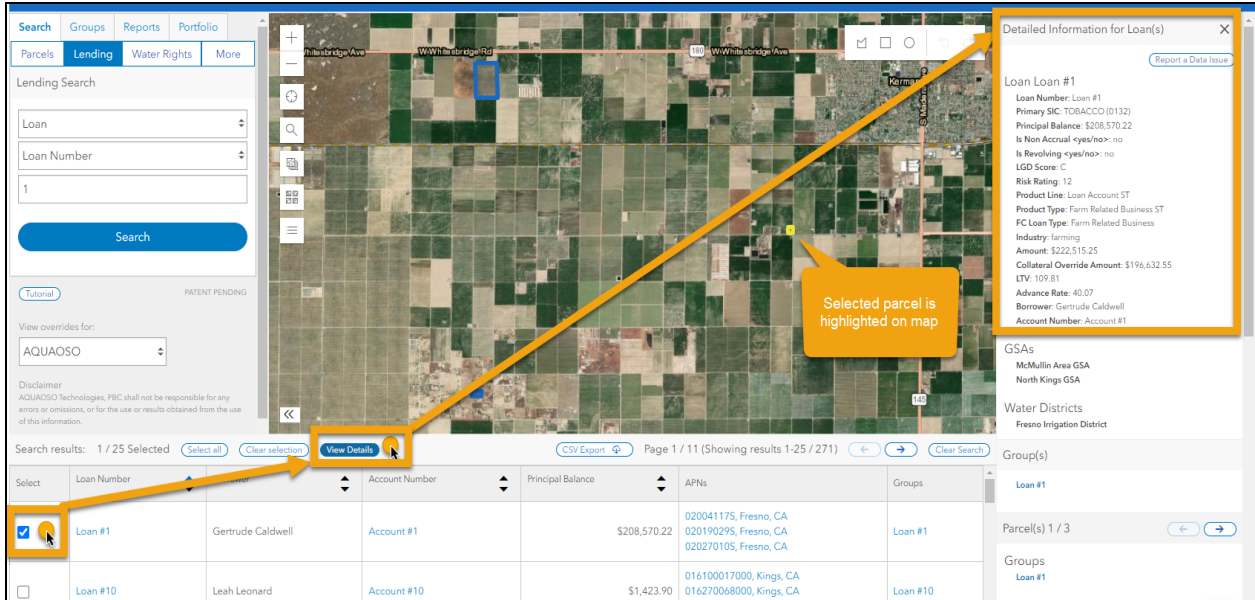
The screenshot shows a search results interface. At the top, it says "Search results: 0 / 25 Selected" followed by two buttons: "Select all" and "Clear selection". Below this is a table with three columns: "Select", "Loan Number", and "Borrower". The "Select" column contains three unchecked checkboxes. The "Loan Number" column contains "Loan #1", "Loan #10", and "Loan #100". The "Borrower" column contains "Gertrude Caldwell", "Leah Leonard", and "Hallie Harvey". A yellow box highlights the "Select" column, and another yellow box highlights the "Select all" and "Clear selection" buttons. An arrow points from the "Select all" button to the first checkbox in the "Select" column.

Select	Loan Number	Borrower
<input type="checkbox"/>	Loan #1	Gertrude Caldwell
<input type="checkbox"/>	Loan #10	Leah Leonard
<input type="checkbox"/>	Loan #100	Hallie Harvey

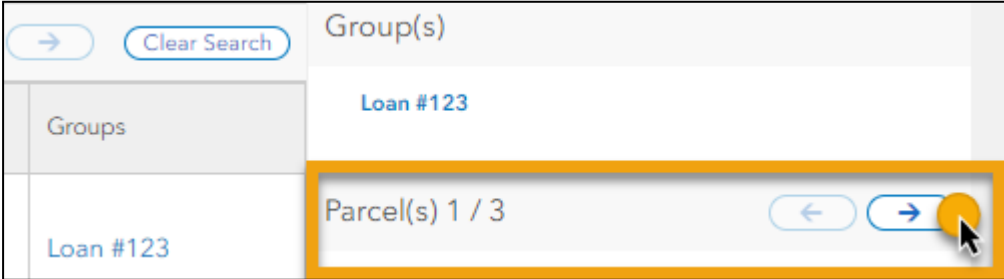
When you select checkboxes on the search results, a blue button “View Details” will appear at the top of the Search Result bar, just under the map. (The “View Details” button will not be visible if the boxes are all unchecked.)

When the View Details button is clicked, the right-hand side bar will pop up with details about the selected record.

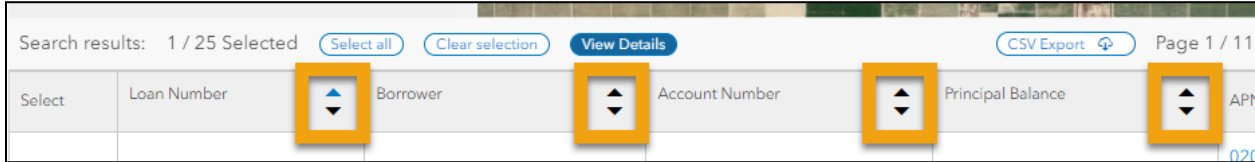
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If multiple Search results are selected, the Detailed Information within the sidebar will display a Summary with a count of how many Parcels have been selected. The Summary will be different based on the type of search performed (account, loan, etc.) to show details respective to that search type. Arrow buttons allow you to scroll through the details for each individual Parcel. As you click the arrow buttons to scroll through the Parcel details, the map will move to display the Parcel you are on.



Clicking on the up and down arrows beside of the column headers in the lower Search Results panel will sort the results by ascending and descending order.



When you click the “Clear Search” button  on the right-hand side just under the map, the Search Results panel and Detailed Information sidebar will both disappear.

EXPORT LENDING SEARCH RESULTS TO CSV

Once you have used the map's "Draw to Select" and/or Lending Search functions to identify certain properties of interest in your portfolio, you can export those search results to a CSV (comma separated values) file.

From the lower Search Results panel, click the "CSV Export" button just under the map.



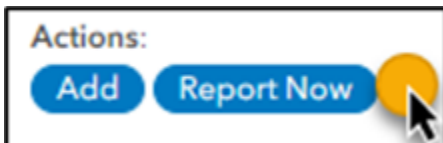
The CSV export file will be saved to the user's default location on the device being used to access the platform, such as a "Downloads" folder. The CSV export file will include all Search Results that meet the keyword criteria; it will not be limited to the records visible or selected in the lower Search Results panel.

HOW TO RUN A PARCEL REPORT

Parcel reports can be generated on-demand, for up to 40 parcels. See below for instructions on how to generate single parcel and multi-parcel reports.

Single Parcel Report

1. Search for property using APN search, owner search, or by clicking the map.
2. Click the highlighted parcel on the map.
3. From the right sidebar, under Actions, click on Report Now.



Multi-Parcel report

Before creating a report for multiple parcels, add the relevant APNs into a Parcel Group.

Using the left sidebar, search the APN and click on the parcel on the map. On the right sidebar, there is an 'Add' button under the parcel details, where you can add the parcel to a group.

1. Navigate to the left sidebar, click Groups and select your group of interest.
2. Click Run PDF Report.

Search **Groups** Reports Portfolio

< Groups Home

ACME Oklahoma

8/25 - Smith Machine Shed

About 3 Parcels 0 Wells 0 Water Rights Overrides

0 Sales

Created by ID: pgp-TGNmHMJ2

Group Name

8/25 - Smith Machine Shed

Amount / Valuation \$3,900,000

3900000

Save

Run PDF Report

- a. If there are multiple parcels, select the report option to either aggregate all parcels onto the same map or for each parcel to have its own map.
- b. You can edit your report name and there is an option for a line of free text for Additional Info

PDF Report for 3 Parcels

ACME is allowed to run unlimited PDF reports.

Report Name

Report for Loan #100

Report Options

Each parcel has its own maps (original) ?

Aggregated maps and soil (multiple parcels per map) ?

Additional Info

Cancel Generate PDF

Reports can take a few minutes to generate, depending on the number of parcels included.

When the Parcel Report has been generated, an email notice with a link to the report will be sent. The report will then be accessible from both the Reports tab and tiles, as discussed further in the “Reports” section.

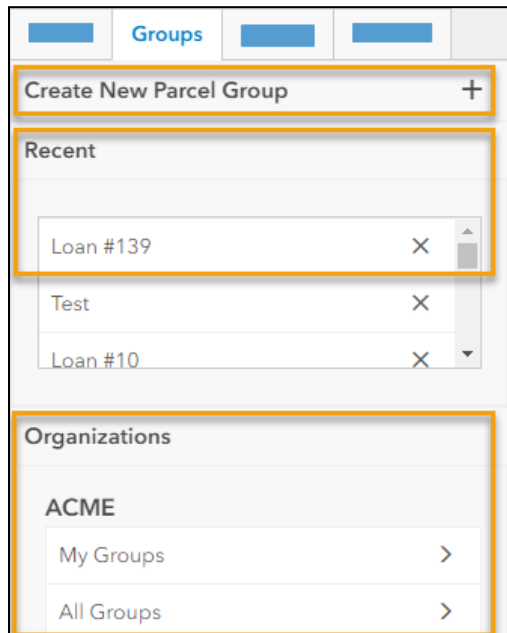
GROUPS

Groups are a feature that associates related parcels. Groups may be auto-generated based on your Organization’s data integration, or you may create your own custom Groups.

CREATING OR SELECTING A GROUP

When you click on the “Groups” tab, you will be on the Groups Home where you can either:

- Create a New Parcel Group by clicking on the plus icon, or
- Select an existing Group from either the Recent list or the Organizations menus for “My Groups” or “All Groups”.



Once you have created a new parcel group or selected an existing group, you will be on the Groups tab.

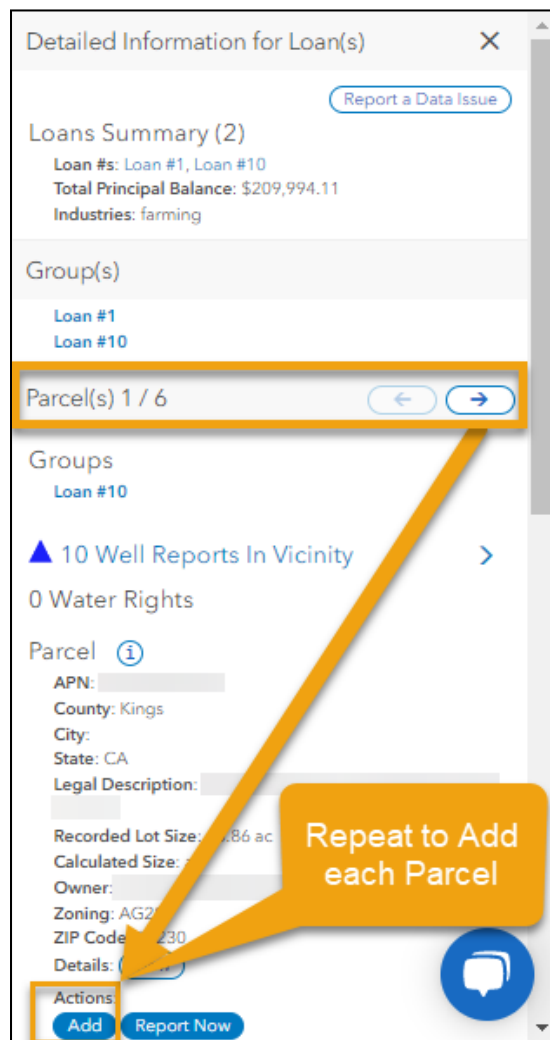
HOW TO ADD PARCELS TO A GROUP

Parcels that are related in some way can be added to a Group. Examples of reasons to add parcels to a Group include:

- multiple Parcels associated with the same Appraisal report
- multiple Accounts attributed to an interconnected group of borrowers
- multiple Loans impacted by fire, smoke, or air quality events

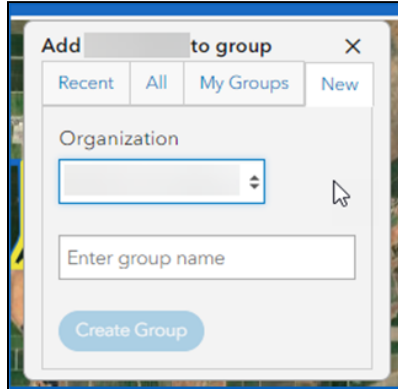
To create your own custom Group:

1. Perform a search and click on either the map or the View Details button to make the Detailed Information sidebar appear on the right.
2. In the Detailed Information right sidebar there is a section called “Parcel(s)”. For each parcel page in the sidebar, there will be a header called “Actions:” with a blue button that says “Add”.
 - a. You may need to scroll down in the sidebar to see this section.
 - b. You will need to click “Add” as many times as you have parcels to add to the Group.

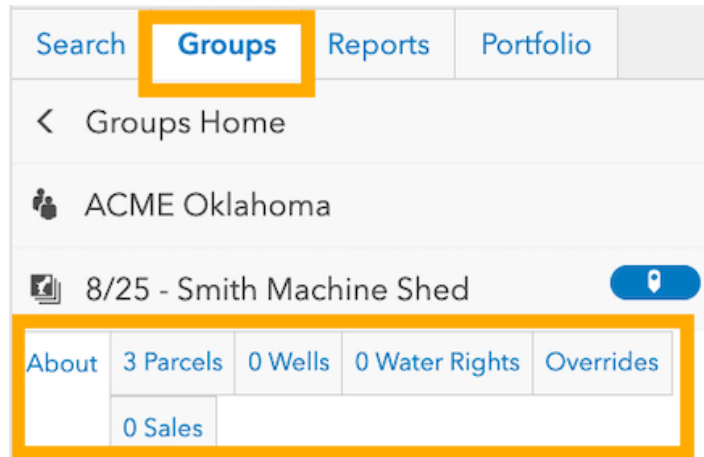


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3. Clicking the “Add” button will pop up another screen to continue the process. Click on either:
 - a. “Add to Group” to associate the parcel with an existing Group (from the Recent, All, or My Groups tabs on the left), or
 - b. “Create Group” to set up a new parcel association (from the New tab on the right)

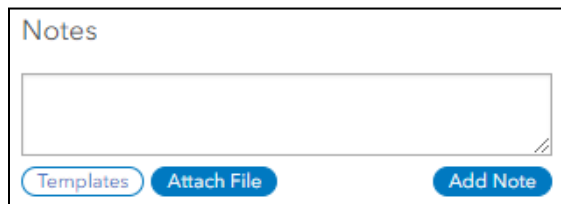


Once parcels have been added to a group, you can continue to build out information utilizing the Groups subtabs: About, Parcels, Wells, Water Rights, Overrides, and Sales.



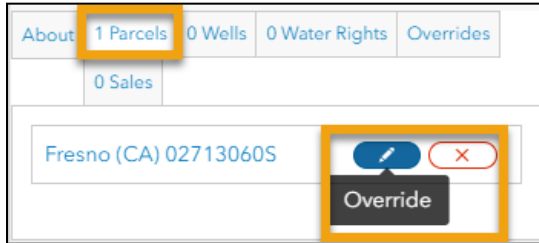
- **About**

- Group Name and Valuation fields
- Run Parcel Report, refresh button, and archive of previous parcel reports
- Group PDF Reports and Automated Water Budget Reports (CA Only)
- Notes field with ability to geotag a location on the map and/or attach a file



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- **Parcels** - a list of all parcels associated with the Group and the ability to Override certain parcel details or remove the parcel from the group



Clicking on the pencil button next to the parcel number will bring you to the Overrides tab.

OVERRIDES ON PARCEL DATA

Within a Group, you can override both the Owner and the Crops by clicking on the Overrides tab:

Owner / Lienholder Name: use the free text box and click either Save or Save and Apply to Group to edit all parcels within the Group.

The form is titled 'Owner / Lienholder' and has three buttons: 'Save', 'Save and Apply to Group', and 'Cancel'. Below the buttons is a text input field containing 'DEMO EXAMPLE CO LLC'. Below this is a section titled 'Crops' with an 'Edit' button. A table lists crop types and their acreage:

Grassland/Pasture	1,213.89 ac
Shrubland	56.337 ac
Developed/Open Space	26.526 ac
Herbaceous Wetlands	4.042 ac
Alfalfa	3.789 ac
Winter Wheat	0.505 ac

Crops: Click the Edit button to modify, delete, or add crops. The rows for all crops must sum to exactly 100% to be able to Save.

The form is titled 'Crops' and has a 'Cancel Crop Edits' button. Below the title are 'Sort by' buttons for 'Acres' and 'Name', and a 'Save Crops' button. A table shows the current crop configuration:

<input type="button" value="X"/>	Winter Wheat	10 %	1320 ac
<input type="button" value="Add Crop"/>	Totals:	100%	1,320 ac

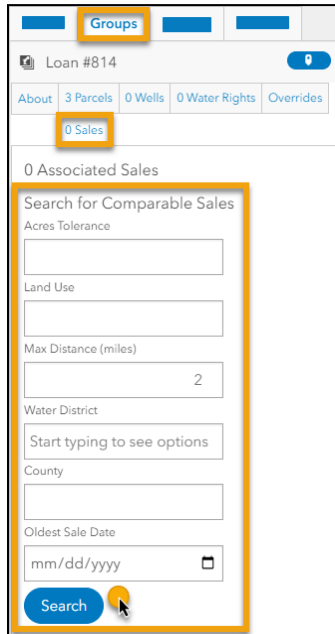
COMPARABLE SALES

If your Organization has integrated Comparable Sales data, you can find properties that are similar to those within an existing Group. Select an existing Group from either A) the lists on the Groups tab in the upper left, or B) a Group hyperlink in the Detailed Info right sidebar:



When you Select the Group, the map will zoom to the parcel(s) contained in the Group and the left-hand sidebar view will change to show details about that Group.

Clicking on the “Sales” sub-tab will bring up a set of search criteria that can locate properties with similar characteristics such as Acres, Land Use, Max Distance (miles), Water/Irrigation District, County, and/or Oldest Sale Date. Enter your search criteria and then click Search.



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Once a Comparable Sale record of interest has been identified, click the blue “Add” button in the right sidebar to Add the Sale to a Group.

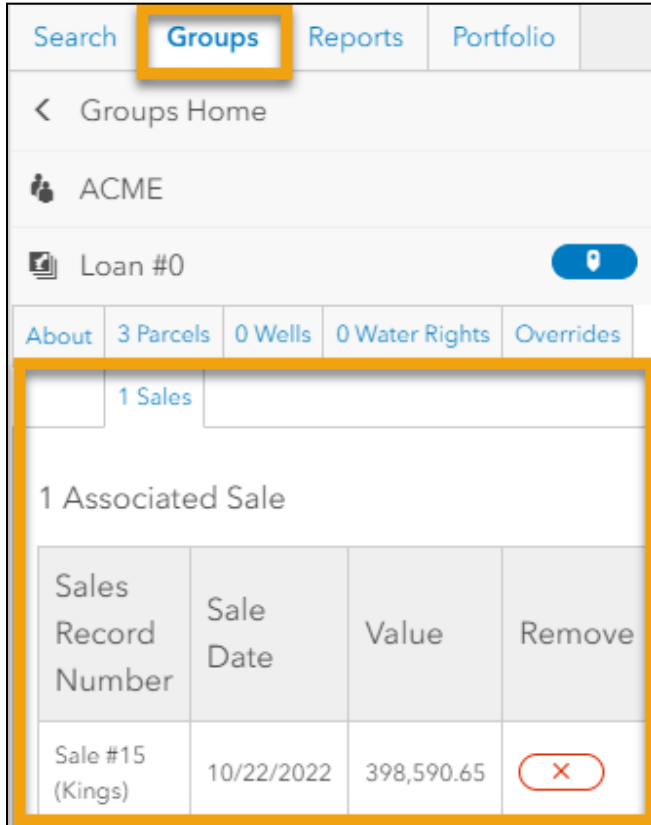
The screenshot displays the Agcor web application interface. On the left, there is a search filter panel with fields for 'Acres Tolerance', 'Land Use' (set to 'Pist'), 'Max Distance (miles)' (set to 200), 'Water District', 'County', and 'Oldest Sale Date' (set to 01/01/2022). A 'Search' button is highlighted with an orange box. The main area shows an aerial map with a yellow outline around a specific parcel. Below the map is a table of search results. The table has columns: Select, Sales Record Number, Total Deeded Acres, Sale Price, Sale Date, Land Use, Highest Best Use, Category, Source, County, Distance (mi), and Water / Irrigation Districts. Two rows are visible: 'Sale #13 (Yolo)' and 'Sale #20 (Yolo)'. The 'Sale #20 (Yolo)' row is selected, and its 'View Details' button is highlighted with an orange box. An orange arrow points from this button to the 'Add' button in the 'Detailed Information for Sale' sidebar on the right. The sidebar shows details for 'Sale #20 (Yolo)', including Sales Record Number, Total Deeded Acres, Sale Price, Sale Date, Land Use, Highest Best Use, Category, Source, Effective Unit Size Acres, Prior Sale Price, Prior Sale Date, and Zoning. The 'Add' button is highlighted with an orange box.

Select	Sales Record Number	Total Deeded Acres	Sale Price	Sale Date	Land Use	Highest Best Use	Category	Source	County	Distance (mi)	Water / Irrigation Districts
<input type="checkbox"/>	Sale #13 (Yolo)	1,143.1	\$183,023.23	2022-12-23	Pistachio	Agricultural	Agriculture		Yolo	9.09	
<input checked="" type="checkbox"/>	Sale #20 (Yolo)	519.7	\$393,264.68	2022-06-30	Pistachio	Agricultural	Agriculture		Yolo	9.09	

A small window will pop up to allow you to add the sale to either an existing group or create a new group.

The screenshot shows a modal dialog box titled 'Add sale to group'. It has a close button (X) in the top right corner. Below the title are four tabs: 'Recent', 'All', 'My Groups', and 'New'. The 'My Groups' tab is selected, and a list of groups is displayed in a scrollable area. The groups listed are 'Loan #814', 'Loan #0', and 'Loan #139'. At the bottom of the dialog is a large blue button labeled 'Add To Group', with a mouse cursor hovering over it.

Once a Sale has been associated with a group it will then appear in the Sales tab. Associated Sales can also be removed from a Group by clicking the red X button under “Remove”.



AUTOMATED WATER BUDGET

The Automated Water Budget is a feature available for California only, that allows you to configure on the parcel group level an auto-populated water supply and crop water demand analysis to calculate annual surplus or deficit amounts for up to the next 20 years.

Select an existing Group and scroll down in the left-sidebar until you see the heading called Automated Water Budget and click the “Create New” button.

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The screenshot displays the 'Groups' page in the Agcor system. At the top, there is a navigation bar with 'Search', 'Groups' (highlighted with an orange box), 'Reports', and 'Portfolio'. Below this is a breadcrumb trail: '< Groups Home'. The main header shows the user 'ACME' and the group name 'Wheat-Corn Double Crop' with a toggle switch. A secondary navigation bar contains 'About' (highlighted with an orange box), '1 Parcels', '0 Wells', '0 Water Rights', and 'Overrides'. Below this is a '0 Sales' button. The main content area includes fields for 'Created by', 'ID', and 'Group Name / Loan Number' (containing 'Wheat-Corn Double Crop'). There are also fields for 'Amount / Valuation' (showing '\$0') and a '0' value, with a 'Save Details' button. A 'Reports' section has a 'Run PDF Report' button and a refresh icon. A message box states 'No PDF reports.' At the bottom, there is a section for 'Automated Water Budget' with a 'Create New' button (highlighted with an orange box and a mouse cursor) and a message: 'This group does not have an automated water budget generated.'

A popup will ask you to give a Description, Start Year, and End Year. Click the Create button.

✕

Create Automated Water Budget for group "Wheat-Corn Double Crop"

Description

Automated Water Budget for Wheat-Corn Double Crop

Start Year

Default = Current Year

End Year

Default = 20 Years Out

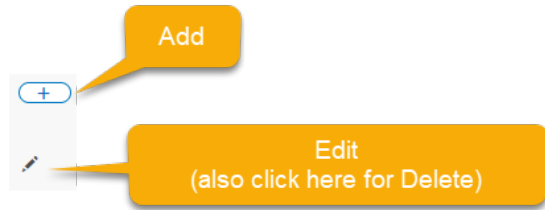
Create



A new tab will open to display the Automated Water Budget in a collapsed view to show the water Supply, Demand, and Budget. To view details or configure the automatically calculated Supply and Demand, click the sliding Details button and the sections will expand to show more information.

Timeline	Summary																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">2023</td><td style="text-align: right;">AF: 28.858</td></tr> <tr><td style="text-align: center;">2024</td><td style="text-align: right;">AF: 28.858</td></tr> <tr><td style="text-align: center;">2025</td><td style="text-align: right;">AF: 28.858</td></tr> <tr><td style="text-align: center;">2026</td><td style="text-align: right;">AF: 26.858</td></tr> <tr><td style="text-align: center;">2027</td><td style="text-align: right;">AF: -1.142</td></tr> <tr><td style="text-align: center;">2028</td><td style="text-align: right;">AF: -28.142</td></tr> <tr><td style="text-align: center;">2029</td><td style="text-align: right;">AF: -56.142</td></tr> <tr><td style="text-align: center;">2030</td><td style="text-align: right;">AF: -83.142</td></tr> <tr><td style="text-align: center;">2031</td><td style="text-align: right;">AF: -83.142</td></tr> <tr><td style="text-align: center;">2032</td><td style="text-align: right;">AF: -83.142</td></tr> <tr><td style="text-align: center;">2033</td><td style="text-align: right;">AF: -83.142</td></tr> <tr><td style="text-align: center;">2034</td><td style="text-align: right;">AF: -83.142</td></tr> <tr><td style="text-align: center;">2035</td><td style="text-align: right;">AF: -83.142</td></tr> </table>	2023	AF: 28.858	2024	AF: 28.858	2025	AF: 28.858	2026	AF: 26.858	2027	AF: -1.142	2028	AF: -28.142	2029	AF: -56.142	2030	AF: -83.142	2031	AF: -83.142	2032	AF: -83.142	2033	AF: -83.142	2034	AF: -83.142	2035	AF: -83.142	<div style="display: flex; justify-content: space-between; font-size: 0.8em;"> Total Acres: 275.2 Number of Parcels: 1 List Parcels Calculation Date: 2023-02-07 Save Run Report Create New </div> <div style="margin-top: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> 2023 <div style="border: 1px solid #ccc; padding: 2px;"> <input type="checkbox"/> Details </div> = Overridden </div> <div style="margin-top: 10px;"> <p>Supply</p> <p style="text-align: right;">Supply Subtotal (AF) 996.594</p> </div> <div style="margin-top: 10px;"> <p>Demand</p> <p style="text-align: right;">Demand Subtotal (AF) 967.736</p> </div> <div style="margin-top: 10px;"> <p>Budget</p> <p style="text-align: right;">Total (AF) 28.858</p> </div> </div>
2023	AF: 28.858																										
2024	AF: 28.858																										
2025	AF: 28.858																										
2026	AF: 26.858																										
2027	AF: -1.142																										
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2033	AF: -83.142																										
2034	AF: -83.142																										
2035	AF: -83.142																										

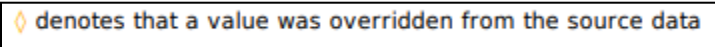
Agcor User Guide

If you expand to the Details, all of the subheaders under the Supply and Demand sections will have buttons to make changes. Click the plus  to Add or the pencil  to Edit or Delete.



When auto-populated data has been edited by the user, a diamond will appear to indicate a value has been Overridden.  

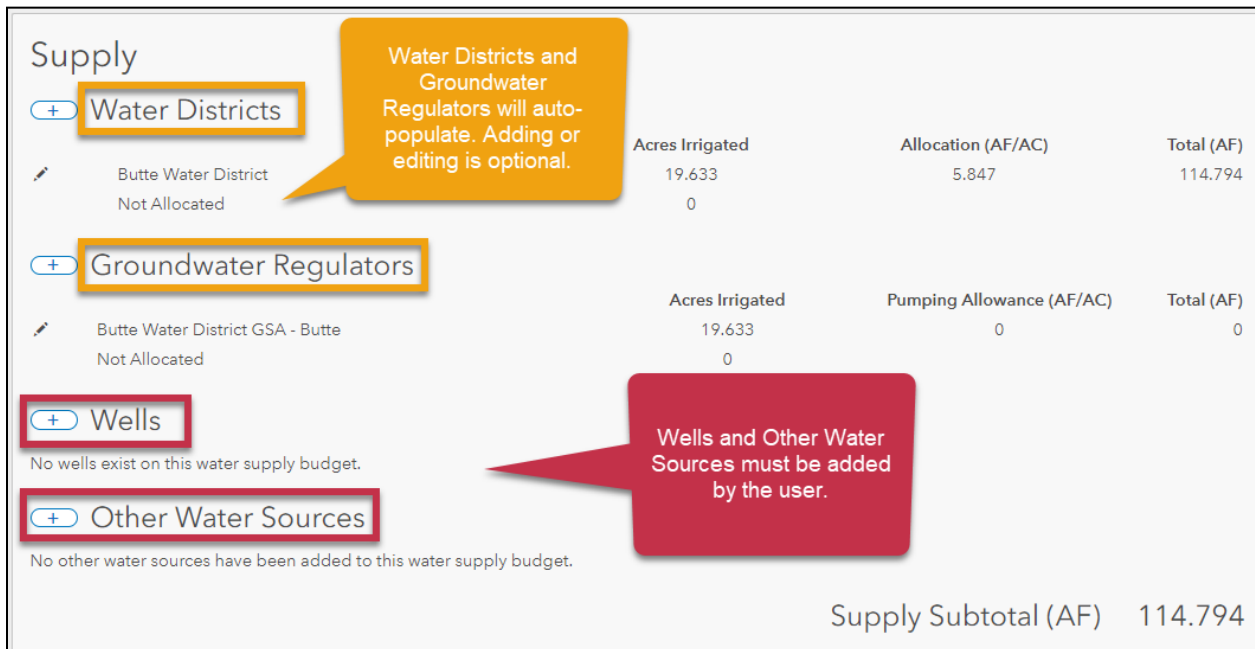
The Overridden indicator will also appear on the PDF report, if you run one.




The Automated Water Budget keeps track of how many acres have been allocated to ensure nothing gets double-counted. Error messages will appear if an override attempts to add too many acres.


Supply

The Supply section will have headers for Water Districts, Groundwater Regulators, Wells, and Other Water Sources. The Supply Subtotal (AF) will update automatically upon adding or editing.



The screenshot shows the "Supply" section with four sub-headers: "Water Districts", "Groundwater Regulators", "Wells", and "Other Water Sources". Each sub-header has a plus icon and a pencil icon. A callout box points to the "Water Districts" and "Groundwater Regulators" sections, stating "Water Districts and Groundwater Regulators will auto-populate. Adding or editing is optional." Another callout box points to the "Wells" and "Other Water Sources" sections, stating "Wells and Other Water Sources must be added by the user." The "Wells" section shows "No wells exist on this water supply budget." and the "Other Water Sources" section shows "No other water sources have been added to this water supply budget." A table displays data for "Water Districts" and "Groundwater Regulators". The "Supply Subtotal (AF)" is 114.794.

Water Districts		Acres Irrigated	Allocation (AF/AC)	Total (AF)
	Butte Water District Not Allocated	19.633 0	5.847	114.794

Groundwater Regulators		Acres Irrigated	Pumping Allowance (AF/AC)	Total (AF)
	Butte Water District GSA - Butte Not Allocated	19.633 0	0	0

Supply Subtotal (AF) 114.794

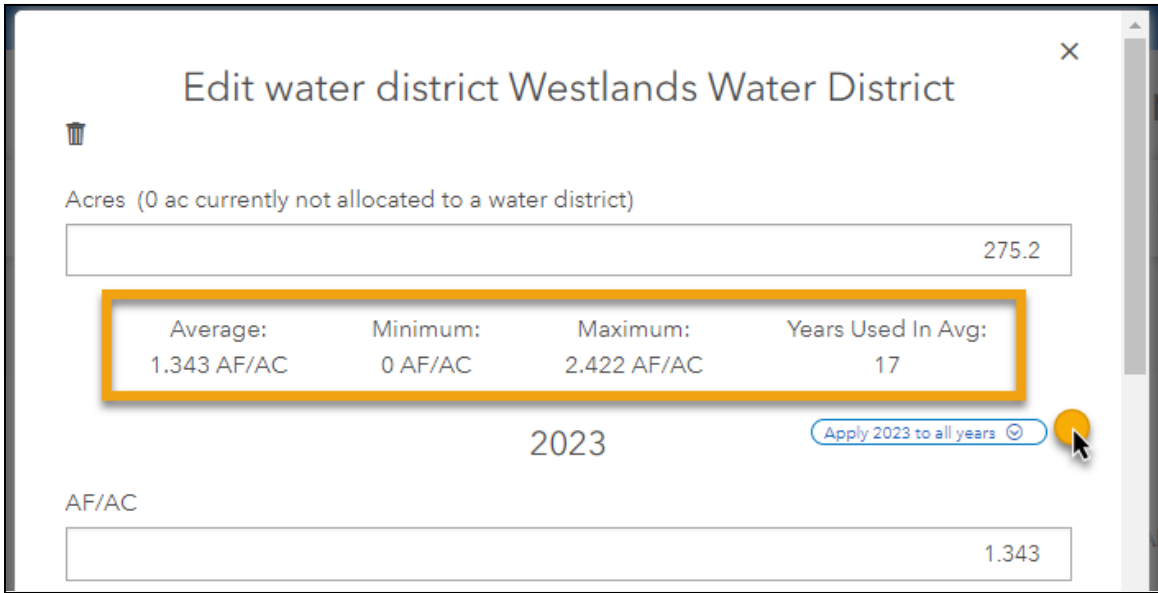
Water Districts

The following data are auto-populated by Agcor (with ability for the user to override) for calculated water district supply(AF):

- Water District name
- Acres Irrigated
- Allocation (AF/AC)

Click on the pencil Edit button next to the Water District name and a new window will pop up with the Average, Minimum, and Maximum delivery (AF/AC) as well as the number of Years Used In Avg, as seen in the following screenshot.

The pop up Edit window will allow data entry for each year in the Automated Water Budget. You can click the “Apply 2023 to all years” to reduce data entry on the subsequent years in the Automated Water Budget calculation.



Groundwater Regulators

The following data are auto-populated by Agcor (with ability for the user to override) for calculated groundwater supply maximum (AF):

- Groundwater Regulator name (GSA)
- Acres Irrigated
- Pumping allowance (AF/AC)
 - uses GSA ramp-down schedules where available – if no ramp-down is available, subbasin sustainable yield is divided by subbasin irrigated acreage or total acreage

The screenshot shows a web form titled "Add a groundwater regulator". It contains the following elements:

- Name:** A dropdown menu with "Select..." as the placeholder.
- Acres:** A text input field with the value "175.2 ac currently not allocated to a groundwater regulator". A yellow callout box points to this field with the text: "Acres currently not allocated must be greater than zero to manually Add a groundwater regulator".
- Year:** A dropdown menu with "2023" selected. A blue button labeled "Apply 2023 to all years" with a refresh icon is highlighted with a yellow box.
- AF/AC:** A text input field with the value "0".
- Buttons:** A large blue button labeled "Add" is at the bottom, with a mouse cursor hovering over it.

Wells

Well data is entirely provided by the user. See the screenshot below for steps to add a Well.

1. Notes - you must type a description in the text field
2. Associated GSA - you must use the dropdown menu to select a Groundwater Regulator (or select None if not applicable)
3. Capacity - the well capacity to pump is automatically calculated from entering:
 - a. Gallons per minute
 - b. Irrigation duration (default suggestions have been automatically supplied for minutes per day and months per year that the well is in use)
4. Total supply (AF)
 - a. Automated calculations show a message on AF available based on remaining GSA allowance.
 - i. The Automated Water Budget calculates the lesser between water well supply or subbasin sustainable yield af/ac for groundwater supply.
5. Click the Add or Update button and the Supply Subtotal will reflect the changes

Edit well Water Supply Irrigation - Agricultural, Date:

Notes
1 Water Supply Irrigation - Agricultural, Date: 2007-02-19, Depth (ft): 1207

Associated GSA
2 Westlands Water District GSA

2023 Apply 2023 to all years

Gallons per minute
3

Minutes per day (24 hours currently set)

Months per year

Capacity: 92.804 AF

4 Total (AF) (172.76 AF available based on remaining GSA allowance)

5 Update

Capacity is calculated based on user entry of the Gallons per minute, Minutes per day, and Months per year

Other Water Sources

Other Water Sources data is entirely provided by the user. See the steps below for adding Other Water.

1. Select either Water Transfer, Water Right, Water Share, or Groundwater Pumping Credit from the "Type" dropdown menu

Add a water source

Type
--Please choose an option--
Water Transfer
Water Right
Water Share
Groundwater Pumping Credit

2023 Apply 2023 to all years

AF

Agcor User Guide

2. Notes - you must type a description in the text field
3. Total supply (AF)
4. Click the Add or Update button and the Supply Subtotal will reflect the changes

Demand

The Demand section will have headers for Crops and the Supply Subtotal (AF) will update automatically upon adding or editing.

The following crop data are auto-populated by Agcor (with ability for the user to override):

- Crop name
- Acres Planted
- Demand (AF/AC)

The screenshot shows a dialog box titled "Add a crop". It contains a "Name" dropdown menu with a list of crop options: Alfalfa, Almonds, Pistachios, Corn, Dbl Crop Corn/Soybeans (selected), Pop or Orn Corn, and Sweet Corn. Below the dropdown is a text input field for "Acres (10.819 ac currently without crops)" with the value "0". Below that is another text input field for "AF/AC". At the bottom is a blue "Add" button.

Budget

The Budget will automatically calculate a surplus or deficit for each year of the Automated Water Budget by subtracting the demand from the supply. The list of years can be seen on the left in the Timeline. Click on a year to make changes to the Details for that year.

Agcor User Guide

Year	AF
2023	28.858
2024	28.858
2025	28.858
2026	26.858
2027	-1.142
2028	-28.142
2029	-56.142
2030	-83.142
2031	-83.142
2032	-83.142
2033	-83.142
2034	-83.142
2035	-83.142

2023 Details = Overridden

Supply Supply Subtotal (AF) 996.594

Demand Demand Subtotal (AF) 967.736

Budget Total (AF) 28.858

AUTOMATED WATER BUDGET REPORT

The Automated Water Budget can be printed out in a PDF report that contains descriptions of the data sources and methods of calculation. Click the Save button first to enable the “Run

Report” button.

Calculation Date: 2023-02-09 Save Run Report

There is an optional line of free text for Additional Info to describe the crop plan, support override rationale, or any other wording that makes this report meaningful.

Automated Water Budget Report

Report Name
Automated Water Budget Report for Potential New Almond Farm

Additional Info
This analysis shows that the permanent planting will begin experiencing a water deficit within the next 5 years if there is not an additional source of water or a change to the crop plan.

Cancel Generate Report

When the Automated Water Budget Report has been generated, an email notice with a link to the report will be sent. The report will then be accessible from both the Reports tab and tiles, as discussed further in the “Reports” section.

You can access an archive of previous Automated Water Budget reports from either the Groups left-sidebar or the main dashboard tiles.

Automated Water Budget Reports				
Completed Pending Failed				
1.	Feb 10th 2023, 8:58 am PST awbrep- [redacted]	[redacted]	Automated Water Budget Report for New_CA_Group Automated Water Budget for New_CA_Group Hide Info Reported year: 2023	ZIP
2.	Feb 9th 2023, 9:57 am PST awbrep- [redacted]	[redacted]	Water Budget Report for Tulare Water Supply Budget for Tulare Show Info	ZIP
3.	Feb 7th 2023, 2:32 pm PST awbrep- [redacted]	[redacted]	Water Supply Budget Report for Potential New Almond Farm Water Supply Budget for Potential New Almond Farm Show Info	ZIP

PORTFOLIO

The Portfolio tool allows you to generate a dashboard of filtered risk exposure views that integrate lending data with parcel, climate data, and more.

HOW TO CREATE A PORTFOLIO

A Loan Portfolio can be created from parcel groups in Agcor Lite or automatically generated through a data sync process in Agcor Professional.

- In Agcor Professional, Loan Portfolios are automatically generated for you through a data synchronization process that includes a wider range of loan data. This provides a seamless Portfolio experience for our users.
- In Agcor Lite, you can create a partial Loan Portfolio by using Parcel Groups and entering limited loan details manually:
 - Navigate to an existing Parcel Group or create a new Parcel Group

Agcor User Guide

- Check the "Include in Loan Portfolio" checkbox and manually enter Loan details then click save

Include in Loan Portfolio

Principal Balance (\$) \$800,000

Loan Number

Risk Rating (1-14)

LGD Score (A-F)

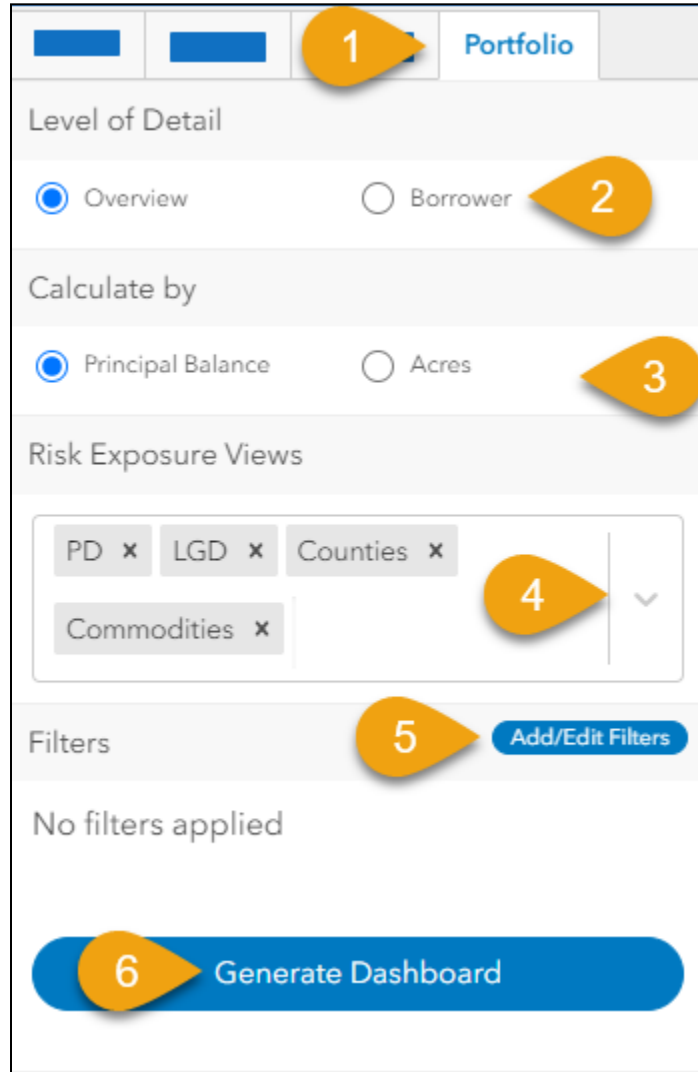
Loan Officer

Branch Name

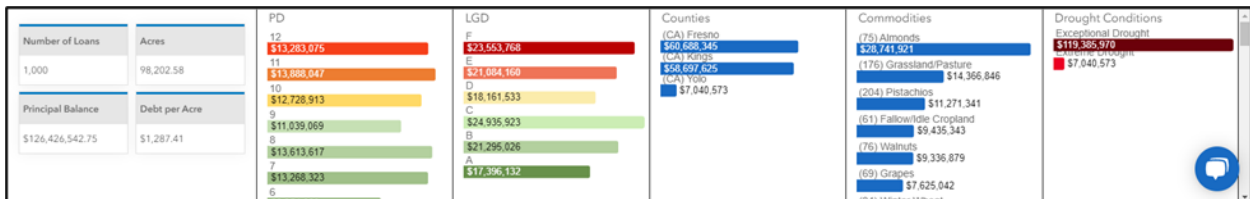
Loan to Value (%) \$65.0%

HOW TO GENERATE A DASHBOARD

To visualize the Lending data for your Organization (either in total, or filtered down to risk exposures of interest), you can generate a Dashboard and subsequently run a CSV/PDF Portfolio Risk Report.



1. Click on the Portfolio tab in the upper left sidebar.
2. Select a Level of Detail for the Dashboard charts: Overview or Borrower
 - o "Overview" will display bar charts without any borrower names or loan numbers



Agcor User Guide

- "Borrower" will display a Dashboard table with columns for Borrower Name, Loan Number, Principal Balance, Debt per Acre, Total Acres, and any selected "Risk Exposure Views"

Number of Loans	Acres	Borrower	Loan Number	Principal Balance	Debt Per Acre	Total Acres	PD	LGD	Drought Conditions
1,000	98,202.58	Max Nash	Loan #488	\$271,420.16	\$4,503.31	60.3	12	A	Exceptional Drought
		Max Nash	Loan #988	\$894.43	\$22.04	40.6	8	C	Exceptional Drought
		Birdie Hunter	Loan #132	\$397,530.51	\$1,604.65	247.7	11	C	Exceptional Drought
		Birdie Hunter	Loan #632	\$324,374.45	\$2,722.57	119.1	6	B	Exceptional Drought
		Iva Flores	Loan #49	\$158,873.44	\$677.12	234.6	3	C	Exceptional Drought
		Iva Flores	Loan #549	\$294,445.75	\$1,780.58	165.4	4	E	Exceptional Drought

3. If the Level of Detail selected is "Overview", there is an option to Calculate the risk exposure charts by either Principal Balance or Acres. (The "Borrower" level of detail will always contain both.)
4. Select "Risk Exposure Views" to determine which charts or columns will be displayed.
5. Optionally click the "Add/Edit Filters" button to drill-down to show only the portions of your portfolio associated with a particular risk profile. A popup will appear that allows you to select the data of interest.

Add or Edit Filters

PD:

LGD:

Counties:

Commodities:

States:

Water Districts:

Groundwater Regulators:

Branch:

Loan Officer:

DWR Classes:

- Citrus
- Deciduous Fruits/Nuts
- Field Crops
- Grain
- Idle
- Pasture
- Rice

WSSI:

Wildland Fires:

Drought Conditions:

AQI Categories:

Farm Credit System Territories:

Click the down-arrow then Type or Scroll to select filters and click the blue Apply button in the lower-right

6. Click the blue Generate Dashboard button and the charts will appear under the map.



PORTFOLIO DASHBOARD DISPLAY RESULTS

- Selecting multiple options from within the same Filter drop-down displays ANY results with that criteria.

- Selecting multiple Filters simultaneously will display only the results that meet the criteria of BOTH sets of Filters.

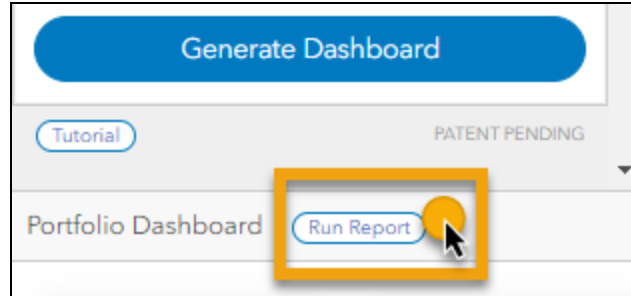


The Portfolio Dashboard will summarize key statistics about the results in the lower-left corner.

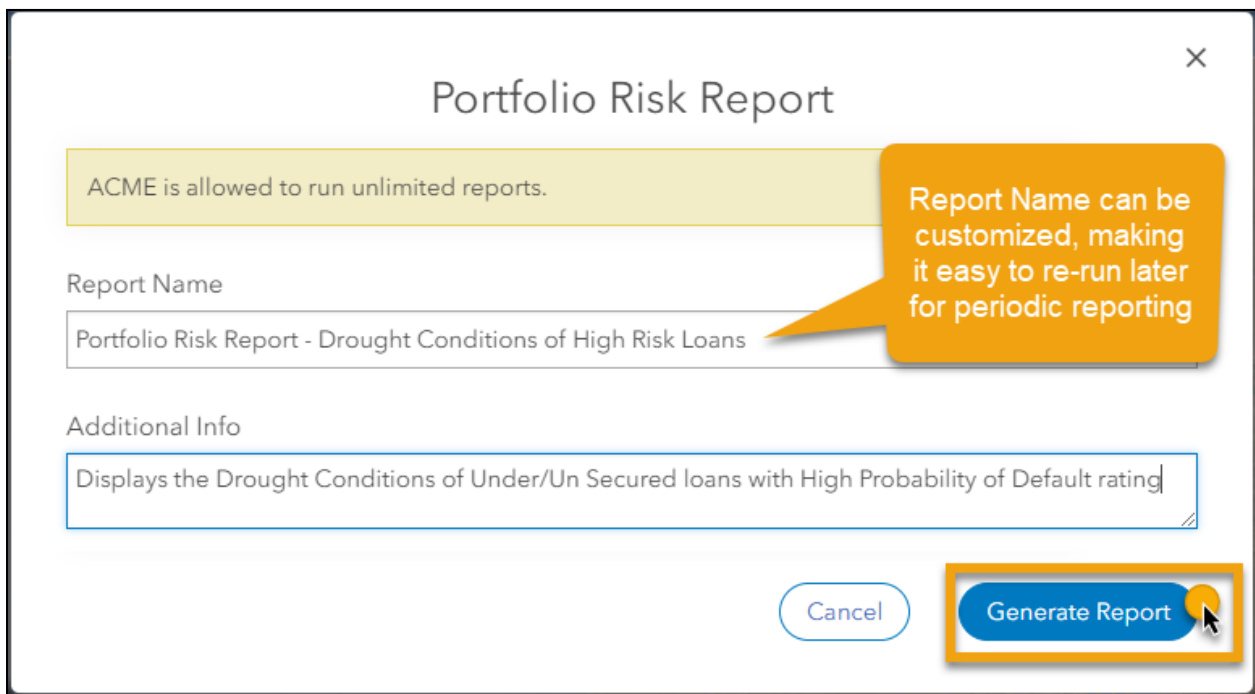
Portfolio Dashboard Run Report	
Number of Loans	Acres
1,000	214,251.43
Principal Balance	Debt per Acre
\$169,138,651.15	\$789.44
Land Value	Indexed Land Value

HOW TO RUN A PORTFOLIO RISK REPORT

After you click the “Generate Dashboard” button, you can click “Run Report” to generate a Zip folder with a PDF Portfolio Risk Report as well as CSV (comma separated values) files for each bar chart shown in the Portfolio Dashboard.



The default Report Name is “Portfolio Risk Report”, which can be customized – a useful feature for reports with search criteria that will be needed again later such as those reviewed in monthly Board Meetings or quarterly Stress Testing. There is also an optional field to include additional information.



When the Portfolio Risk Report has been generated, an email notice with a link to the report will be sent. The report will then be accessible from both the Reports tab and tiles, as discussed further in the “Reports” section.

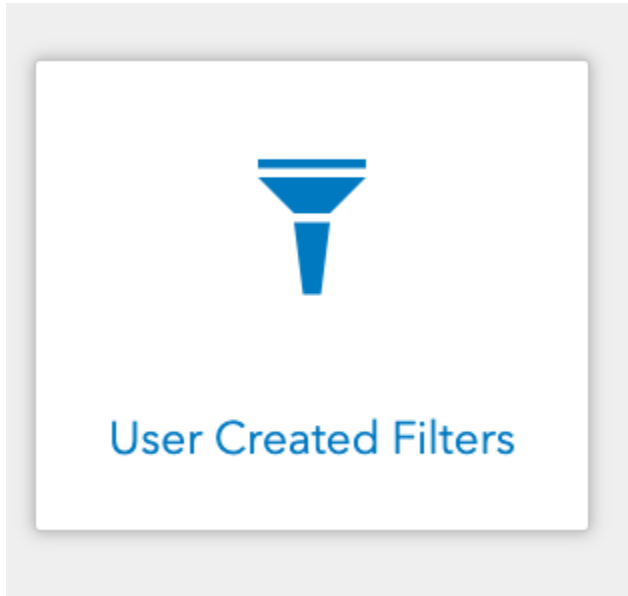
HOW TO CREATE A USER CREATED FILTER

User Created Filters is a feature that allows users to draw a boundary on the map at an area of interest and then use that boundary to analyze their Portfolio.

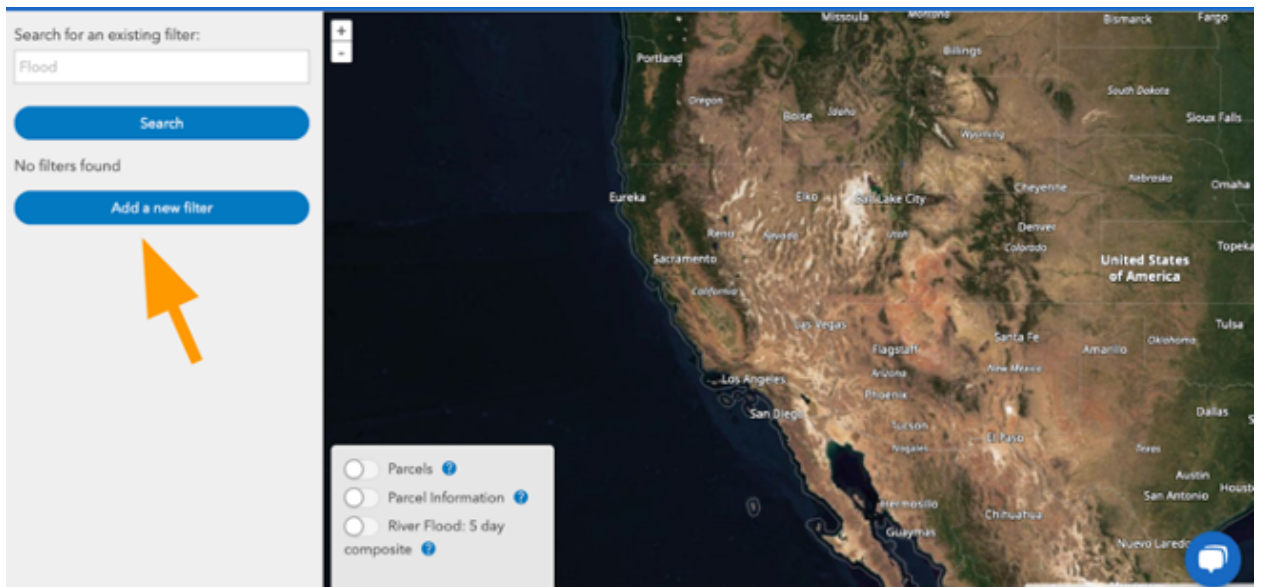
Agcor User Guide

To access the User Created Filters:

1. Navigate to the home screen and click on the User Created Filters tile.

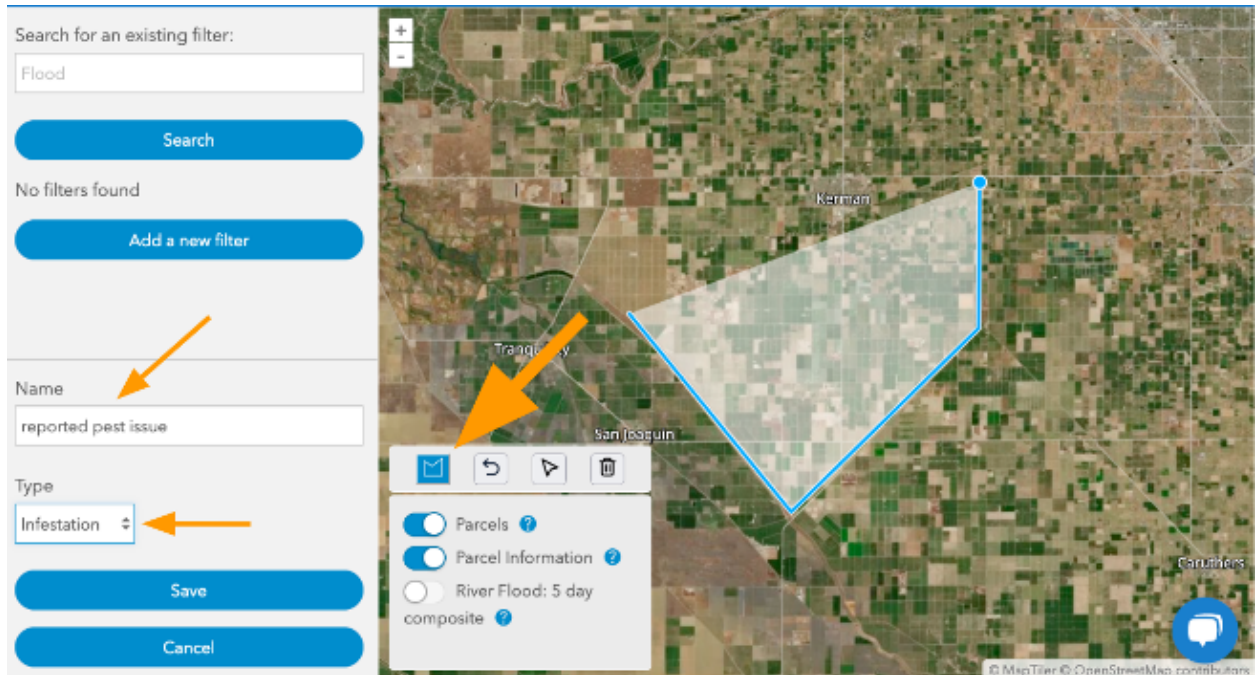


2. Click on the "Add a new filter" button

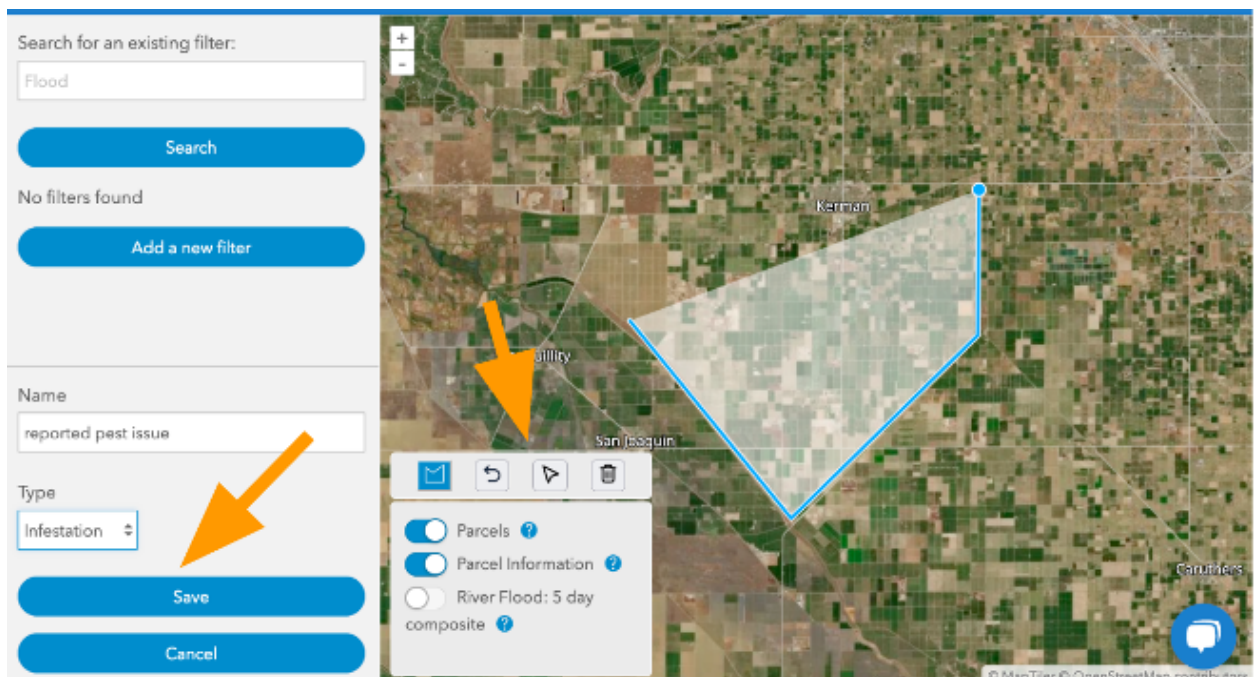


Agcor User Guide

3. Enter a filter Name and select a Type from the drop down menu. Next, navigate on the map to the area of interest, and then click on the draw geometries tool to begin drawing

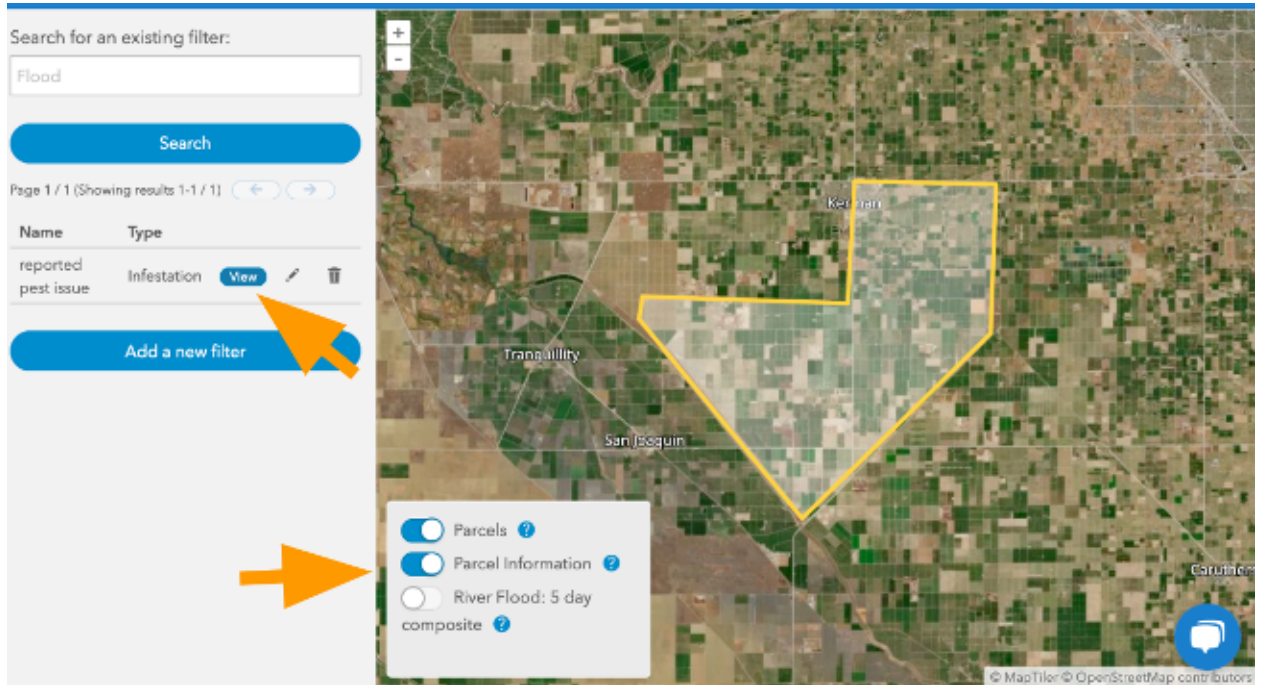


4. To draw, click on the map around the edges of your area of interest. Double click to complete the shape. Edit or delete drawn geometries by using the undo last point, select geometries, and deleted selected geometries tools in the drawing toolbar. Click Save once you are done.



5. A confirmation message will pop up on the screen confirming your filter was created.

6. View your filter by clicking on the View button and Toggle on and off layers of interest to view them with your created geometry.



7. To analyze your portfolio with your new filter, navigate to the Research Tool tile on the home screen to view your portfolio dashboard



Agcor User Guide

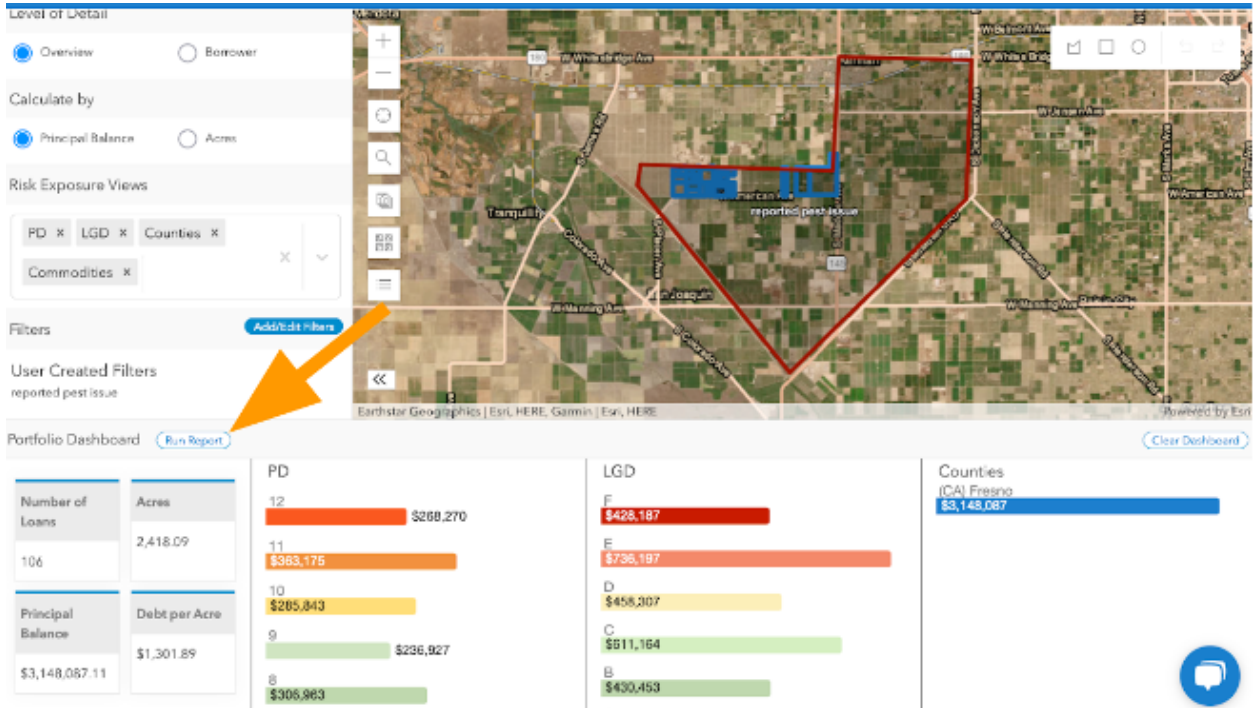
- Click on the Portfolio tab and then Add/Edit Filters button



- Select your filter from the User Created Filters drop down and click Apply to apply the filter

A screenshot of the 'Add or Edit Filters' dialog box. The dialog has a title bar with an 'X' icon. The main title is 'Add or Edit Filters'. There are two columns of dropdown menus. The left column contains: 'PD' (Select...), 'LGD' (Select...), 'Counties' (Select...), 'Commodities' (Select...), and 'User Created Filters' (Reported pest issues). The right column contains: 'DWR Classes' (Select...), 'DWR Commodities' (Select...), 'Branch' (Select...), 'Loan Officer' (Select...), and 'WSSI' (Select...). An orange arrow points to the 'User Created Filters' dropdown menu.

10. Click the Generate Dashboard button to view your Portfolio Dashboard in the context of your User Created Filter. Click Run Report for your PDF and .csv exports.



REPORTS

Information from Agcor can be downloaded and/or printed in the following ways:

- Parcel Reports - PDF
 - Soil composition, crops, water agencies, FEMA flood zone and other environmental details
- Automated Water Budget Reports (CA Only) - Zip folder with PDF
 - Water Budget with sources and descriptions
- Portfolio Risk Reports - Zip folder of PDF and multiple CSVs
 - Integrated lending, parcel, and Agcor data shown in terms of principal balance and acres
- Lending search results - CSV export
 - Loan, Account, Appraisal, or Comparable Sales data

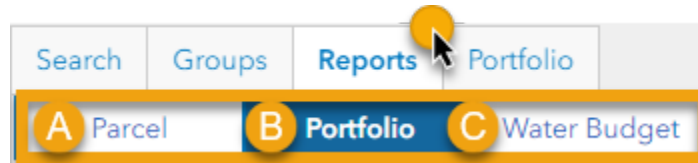
HOW TO FIND AND RERUN PREVIOUS REPORTS

Parcel Reports, Portfolio Risk Reports, and Automated Water Budget Reports (CA Only) can be found in two different ways: the Reports tab or Home Tiles.

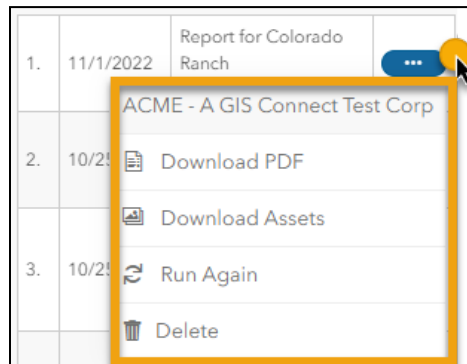
1. Reports tab within the Research tool

Agcor User Guide

- a. Subtab for Parcel
- b. Subtab for Portfolio
- c. Subtab for Automated Water Budget (CA Only)

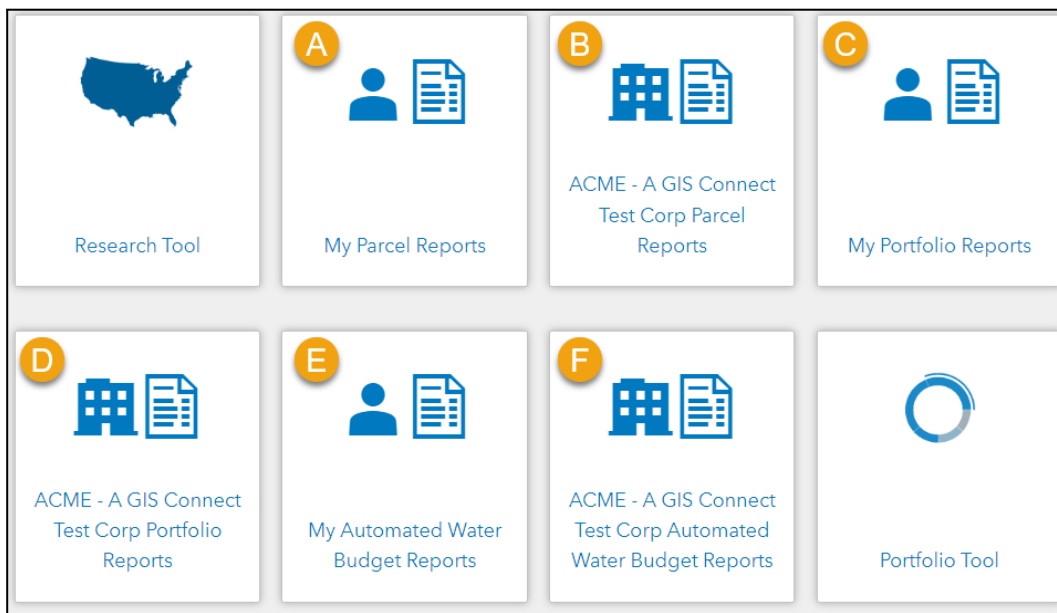


Click the button with 3 dots to either Download Report, Run Again, or Delete.



2. Home Tiles

- a. My Parcel Reports
- b. [Organization's] Parcel Reports
- c. My Portfolio Reports
- d. [Organization's] Portfolio Reports
- e. My Automated Water Budget Reports (CA Only)
- f. [Organization's] Automated Water Budget Reports (CA Only)

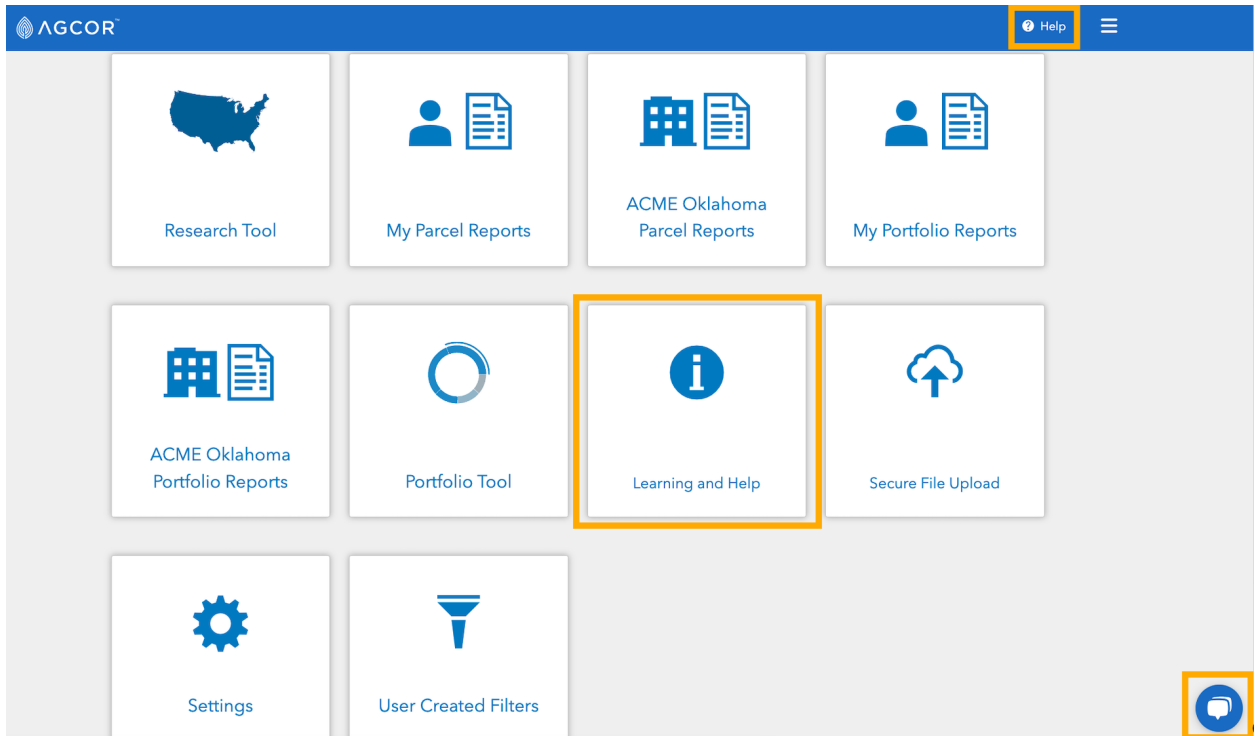


The archive will allow you to see details on when the report was generated and has buttons to allow you to rerun or delete.

Parcel Reports - ACME				
Completed		Pending	Failed	
1.	Feb 9th 2023, 6:28 am PST rep-JV4Xzu3izck		Tulare AWB group Report for Tulare AWB group 4 Parcels Show Info	PDF ZIP Delete
2.	Feb 7th 2023, 10:37 am PST rep-CnYrwUKYO		2-3-23 Report for Loan #98765432 1 Parcel Show Info	PDF ZIP Delete
3.	Jan 27th 2023, 8:37 am PST rep-vvreu208keu		Report for 048020020000 1 Parcel Show Info	PDF ZIP Delete

HELP

If you need assistance, the Help menu is in the upper right corner and the Chat icon is in the lower right corner. There is also a “Learning and Help” tile on the main screen:



HELP MENU CONTENTS AND DESCRIPTIONS

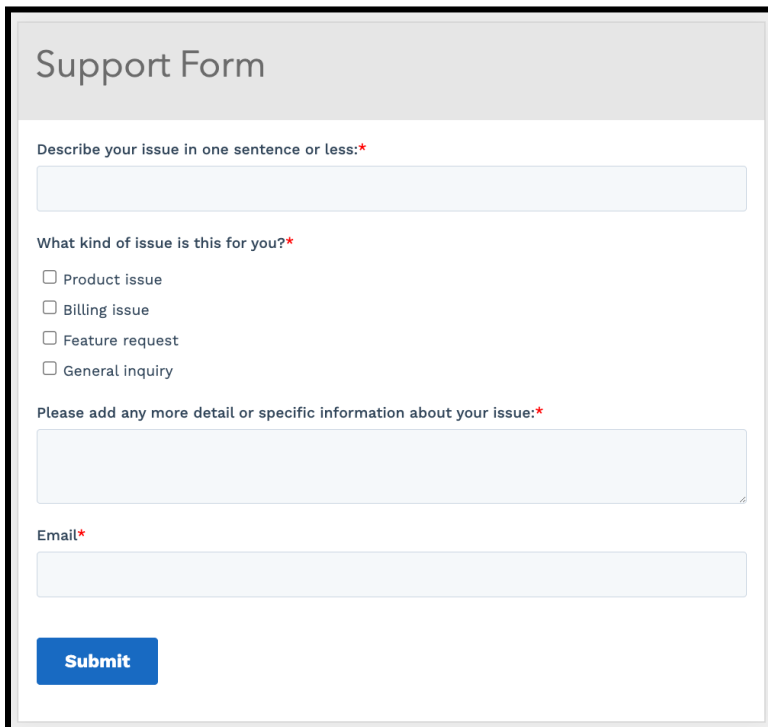
The Help content includes:

- Data Updates <https://app.agcor.io/data-updates>
 - Upcoming data updates calendar and log of updates made to California Water Districts and GSAs
- Release History <https://app.agcor.io/changelog>
 - Summary of software changelog by release
- Tutorials <https://app.agcor.io/tutorials>
 - Instructional user guide PDF and videos
- Data FAQ <https://app.agcor.io/faq>
 - Details about where the data is coming from and when it was last updated

CONTACT SUPPORT

We love to hear from our customers! Please do not hesitate to reach out to us through one of these three methods:

1. **Support Form** (<https://app.agcor.io/support>):



The screenshot shows a 'Support Form' with the following fields and options:

- Title: Support Form
- Text input: Describe your issue in one sentence or less:*
- Radio buttons: What kind of issue is this for you?*

 - Product issue
 - Billing issue
 - Feature request
 - General inquiry

- Text input: Please add any more detail or specific information about your issue:*
- Text input: Email*
- Submit button

2. **Email:** support@agcor.io



3. **Live Chat:** Click on the blue and white button in the lower right corner

- From the chat box you can either live chat a support rep during business hours or access our Knowledge Base to find help articles

REPORT A DATA ISSUE

The “Report a Data Issue” button can be found in the upper right corner of the right hand sidebar. Selecting this will open a Data Feedback Form for bringing missing or incorrect data to

the attention of the Customer Support team:

Report a Data Issue

Data Feedback Form ×

Thank you for helping us make Agcor a reliable source of data.

What kind of problem do you see?
Data is missing ▾

Category
Other ▾

Feedback
I expected X but got Y

Cancel Submit

Please make sure to include the county if you are submitting a missing parcel request.

DISCLAIMER

All information provided by AQUAOSO Technologies, PBC dba Agcor (Company) on its Web pages and Internet sites, is made available to provide immediate access for the convenience of interested persons. While the Company believes the information to be reliable, human or mechanical error remains a possibility. Therefore, the Company does not guarantee the accuracy, completeness, timeliness, or correct sequencing of the information. Neither the Company nor any of the sources of the information shall be responsible for any errors or omissions, or for the use or results obtained from the use of this information.