



SBA 7(a) Standard, CAPLine, Small & Export Loan Information for North Dakota Lenders

Origination Forms:

- [Lender's Application for Guaranty \(SBA Form 1920\)](#) – this form is completed by the lender.
- [Borrower Information Form \(SBA Form 1919\)](#)
 - This form is completed by each 20% or more owner of the company and kept in the lender's file after review for any adverse information.
 - If there is adverse information, please contact Al Haut in the District Office at alan.haut@sba.gov.
- Tax Transcripts/Verification of Financial Information. For purposes of financial information verification, lenders may use either of two IRS forms:
 - [IRS Form 4506-C, IVES Request for Transcript of Tax Return](#), or
 - [IRS Form 8821, Tax Information Authorization](#)
 - Keep a copy in your file and comment on verification results in your credit memorandum.
- Review [SOP 50 10 6](#):
 - For 7(a) Standard and Small Loans, review Part 2, Section A and Section B, Chapters 1 and 5
 - For 7(a) CAPLine loans, review Part 2, Section A and Section B, Chapters 3 and 5
 - For 7(a) Export Trade Finance, review Part 2, Section A and Section B, Chapters 4 and 5
- Lenders are responsible for consulting the [System for Award Management](#)'s Exclusions to determine if small business applicant, etc., are suspended, debarred, revoked or otherwise excluded by SBA or another federal agency and not permitted to conduct business with SBA. Per [SOP 50 10 6](#) Part 2, Section A, Chapter 5: Ethics, Fees, and Agents – pages 170-171
- Credit Memorandum SOP Reference – [SOP 50 10 6](#):
 - For 7(a) Loans more than \$350,000 address items listed, starting on page 247
 - For 7(a) Small Loans address items listed, starting on page 252
 - For CAPLine loans, lender credit analysis starts on page 323
 - For Export Express, address items starting on page 357
 - For Export Working Capital Program, address items starting on page 380
 - For International Trade Program, address items starting on page 415

Application Submission:

- Applications for 7(a), PLP, SBA Express and Export Loan Programs must be submitted to SBA via the [Capital Access Financial System \(CAFS\)](#).
- For 7(a) Small Loans, use CAFS E-Lending Origination (E-Tran) to determine if applicant meets minimum acceptable SBSS credit score.
- Lenders must upload completed Loan Authorization and any modifications into the [Capital Access Financial System \(CAFS\)](#) within 15 days of disbursement per [SOP 50 10 6](#) Part 2, Section B, Chapter 5: Authorization through Disbursement – page 449

Modification Checklist:

- [7\(a\) Loan Post Approval Action Checklist \(SBA Form 2237\)](#)

If you have questions, please contact:

- North Dakota District Office – Al Haut at alan.haut@sba.gov
- SBA Loan Guaranty Processing Center at 877.475.2435 or 7aquestions@sba.gov