What is CAFS?

https://caweb.sba.gov/cls

- Electronic Lending – Origination (E-Tran) – submit loan guaranty requests
- Electronic Lending – Servicing (E-Tran) – update/edit existing loans
- SBA One – guided path to submit loan guarantees
- 7A Connect – view and export portfolio information
- Partner Information Management System (PIMS) – lender information
- Lender Match – referral tool for lenders and borrowers

- Leverages internet technology to reduce the turnaround time on loan guaranty requests
- Is integrated into your SBA software products and enables you submit electronically from your existing screens
- Provides increased efficiency and decreased costs in the loan guaranty origination, servicing processes, and reporting
Not Enrolled?

https://caweb.sba.gov/cls

SBA’s new process for measuring urban and rural lending activity

To enhance the quality of SBA’s reporting, SBA will rely on data from the US Census Bureau to determine whether the small business applicant is located in a rural or urban county. Loans with a project address in a county the US Census Bureau has defined as - Mostly Rural' or 'Completely Rural' will be treated as rural loans and as 'Mostly Urban' will be treated as urban loans.

More information about the Census Bureau's urban-rural classification and the Census Bureau's County Classification Lookup Table can be found here: https://www.census.gov/geo/reference/urban-rural.html & here: http://www2.census.gov/geo/docs/reference/sa/County_Rural_Lookup.xlsx

Unilateral Action Matrix for 7(a) Loan Servicing-Liquidation V-14

Download the SBA Unilateral Action Matrix for 7(a) Loan Servicing Liquidation V-14 here.

504 Loan Program Forms

Creating CAFS Account
Creating CAFS Account

Partner Information

- Headquarters Location ID
  - Location
- Job Classification
  - Authorizing Official
  - Loan Service Provider

Lender’s Authorizing Official (Lookup)

Also known as Lender’s Authorizing Official, or “LAO”. Your LAO will have the same “Headquarters Location ID” as you, so please enter that first (above).

Note: In the following, “starts with” means “starts with”:

- Lender’s Authorizing Official’s E-Mail
- Lender’s Authorizing Official’s First Name
- Lender’s Authorizing Official’s Last Name

Security Questions

- First Question: Select Question
Requesting Access to E-Tran, etc.
Requesting Access to E-Tran, etc.

Enter a location ID and select “Submit” at the bottom of the screen.
CAFS Customer Support

Partner Instructions
Customer Support

SBAOne Processing
Primary: SBA.One@brnymellon.com or 877-245-6159 (Option 5)
Secondary: Joshua Dykema
joshua.dykema@sba.gov

CDC Online
- Scheduling Prepayment on CDC Online
- CDC Online Reporting
Primary Contact: SBA504CSA@WellsFargo.com 1-655-572-1035, opt 4

Report Security Incidents/Data Quality Issues
Primary Contact: CLS@sba.gov

Complex Issues
- Policy Interpretation
- Escalations
- Center/District Issues
- Training Requests
- Adding a franchisee/FRUNS #
Primary Contact:
Glenn Hannon
glenn.hannon@sba.gov
Secondary Contact:
Ryan Gerald
ryan.gerald@sba.gov

Lender Portal
LenderPortal@sba.gov

LSP Agreements
Primary:
LSPAgreements@sba.gov

Lender Agreements
https://sba.gov/tools/local-assistance/districtoffices

Account Setup
Issues with:
- Setting up Authorizing Official
- Setting up account/roles
- Resetting password
- Changing Institutions
- Deleting accounting
Primary Contact:
CLS@sba.gov
Secondary Contact:
Sheri McConville
sheri.mccormick@sba.gov

ETRAN Loan Processing
Issues with:
- Loan Structure - EPCOC, Sale Proprietorship
- Mandatory Ownership
- Incorrect Names
- Credit Scoring
- Transmissions Issues
- Vendor Communications
Primary Contact:
Hardy Say
hardy.say@sba.gov
Ryan Gerald
ryan.gerald@sba.gov
Secondary Contact:
Glenn Hannon
glenn.hannon@sba.gov

ETRAN 504 Servicing
- Updating/Processing Address Change Requests
- Updating/Processing ACH Change Requests
- Updating/Processing W-9 Tax Information (EIN/SSN)
Primary Contact:
SBA504CSA@WellsFargo.com 1-855-572-1637, opt 4

Contact your District Office.
To find the nearest district office use
https://www.sba.gov/tools/local-assistance/districtoffice

Fresno CLSC Loan Center
Little Rock CLSC Loan Center
7a Loan Guarantee Processing Center
Hermion National Guarantee Purchase Center
Sacramento Loan Processing Center

https://caweb.sba.gov

https://caweb.sba.gov/cls/help/CAFS%20CONTACT%20FLOW%20April%20202019.pdf
E-Tran - Origination
(Credit Scoring)

Office of Capital Access
SBA's new process for measuring urban and rural lending activity

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Check Credit Score

**FICO® Small Business Scoring Service (SBSS)**

scores use commercial and consumer data to predict purchase risk

<table>
<thead>
<tr>
<th></th>
<th>Example Qualified Profile</th>
<th>Example Disqualified Profile</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FICO score</strong></td>
<td>782</td>
<td>589</td>
</tr>
<tr>
<td><strong># of inquiries</strong></td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td><strong>Average months in file</strong></td>
<td>120</td>
<td>120</td>
</tr>
<tr>
<td><strong>Etc.: Credit utilization</strong></td>
<td>Utilization: 0. Delinquencies: 0.</td>
<td>Utilization: &gt;75%. Delinquencies: 6.</td>
</tr>
<tr>
<td><strong>% sat. trade lines</strong></td>
<td>100%</td>
<td>55%</td>
</tr>
<tr>
<td><strong>Time as current owner</strong></td>
<td>More than 2 years</td>
<td>Less than 2 years</td>
</tr>
<tr>
<td><strong>Total # suits</strong></td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Etc.: Paydex, trade lines</strong></td>
<td>Good paydex. 4 lines; 0 past terms.</td>
<td>Poor paydex. 1 line; avg. 60 days delinquent.</td>
</tr>
<tr>
<td><strong>DDA total balance</strong></td>
<td>More than $75k</td>
<td>Less than $75k</td>
</tr>
<tr>
<td><strong>Time as current owner</strong></td>
<td>More than 2 years</td>
<td>Less than 2 years</td>
</tr>
<tr>
<td><strong>Principals’ combined net worth</strong></td>
<td>More than $100k</td>
<td>Less than $100k</td>
</tr>
<tr>
<td><strong>Etc.: Sales, employees, industry</strong></td>
<td>Sales: &gt;$500k. Employees: &gt;2.</td>
<td>Sales: &lt;$500k. Employees: 0. Mining industry.</td>
</tr>
<tr>
<td><strong>Cash-to-assets ratio</strong></td>
<td>High</td>
<td>Low</td>
</tr>
<tr>
<td><strong>Current ratio</strong></td>
<td>100%</td>
<td>55%</td>
</tr>
<tr>
<td><strong>EBIT-to-interest ratio</strong></td>
<td>High</td>
<td>Low</td>
</tr>
</tbody>
</table>
Check Credit Score

Before obtaining an SBSS score you must input information about the small business borrower and small business principals into E-Tran

<table>
<thead>
<tr>
<th>Business Required Data</th>
<th>Principal Required Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Business Legal Name</td>
<td>• First Name</td>
</tr>
<tr>
<td>• Business Address</td>
<td>• Last Name</td>
</tr>
<tr>
<td>• Business Phone</td>
<td>• SSN</td>
</tr>
<tr>
<td>• Tax ID (EIN)</td>
<td>• Address</td>
</tr>
<tr>
<td>• DUNS Number (Optional but highly recommended)</td>
<td>• Required for each principal owner with 20% or more equity share of the applicant small business</td>
</tr>
</tbody>
</table>

Once all required information is entered into E-Tran, the ‘Check Credit Score’ icon will appear

Note: An SBSS score can be generated by entering the above information into E-Tran (as described in the successive slides) however the loan cannot be submitted for an SBA loan number until the application is complete
“Search” functionality allows you to:

- Find an application number
- Search by date range, processing method, status, etc.
- Enter application search criteria and select “Submit”
Search Results

Click on the App Number Link to display specific Loan Application

<table>
<thead>
<tr>
<th>Row</th>
<th>App Number</th>
<th>Loan Name</th>
<th>Processing Method</th>
<th>Requested Amount</th>
<th>Entry Date</th>
<th>Status</th>
<th>Loan Number</th>
<th>Loan Source</th>
<th>Loan Project Address Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>13931</td>
<td></td>
<td>Preferred Lenders with EWCP</td>
<td>$30,000.00</td>
<td>2018-04-05 10:39:12</td>
<td>AD</td>
<td>WEB</td>
<td>1 G STREET HERNDON VA</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>13854</td>
<td></td>
<td>Preferred Lenders Program</td>
<td></td>
<td>2018-04-03 16:46:58</td>
<td>IP</td>
<td>WEB</td>
<td>Unknown Unknown Unknown</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>13799</td>
<td></td>
<td>Preferred Lenders with EWCP</td>
<td>$30,000.00</td>
<td>2018-03-22 14:43:38</td>
<td>IP</td>
<td>XML</td>
<td>1 G STREET HERNDON VA</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>13726</td>
<td></td>
<td>Preferred Lenders with EWCP</td>
<td>$30,000.00</td>
<td>2018-03-20 10:42:00</td>
<td>FD</td>
<td>T5997150-00 XML</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>13696</td>
<td></td>
<td>Preferred Lenders Program</td>
<td>$100,000.00</td>
<td>2018-03-19 14:43:20</td>
<td>IP</td>
<td>WEB</td>
<td>Unknown Unknown Unknown</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>13598</td>
<td></td>
<td>Premier Certified Lenders Program</td>
<td></td>
<td>2018-03-19 14:42:49</td>
<td>IP</td>
<td>WEB</td>
<td>Unknown Unknown Unknown</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>13694</td>
<td></td>
<td>Preferred Lenders with EWCP</td>
<td>$30,000.00</td>
<td>2018-03-19 13:07:54</td>
<td>IP</td>
<td>WEB</td>
<td>1 G STREET HERNDON VA</td>
<td></td>
</tr>
</tbody>
</table>
Getting Started

Choose “New Application”

• Choose loan processing method from the dropdown menu

  • 7(a) General (ie: Standard 7(a) loan)
  • Builders Line of Credit (CAPLine)
  • Contract Loan Line of Credit (CAPLine)
  • Export Express
  • Preferred Lenders Program
  • SBA Express Program
  • Seasonal Line of Credit (CAPLine)
  • Standard Asset Base Line of Credit (CAPLine)
Select Processing Method

Select Processing Method and Hit Save/Next

If agent involved, select yes.

E-tran tip: Always verify your bank information when beginning a new application
If your loan is structured as an EPC/OC, select “Yes”
Enter zip code and select ‘Lookup Zip’ to auto populate the city and state.
New Borrower

E-Tran tip:
- For Sole Proprietor - select Business / SSN
- For Corp., Partnership, or LLC - select Business / EIN
E-Tran Tip: If a Sole Proprietor enter the personal name in ‘Name’ box and the business name in ‘Trade Name’ box. Otherwise enter business name in ‘Name’ box.
If the principal is a foreign national who does not have either an EIN or SSN, contact SBA for an SBA Tax ID.
Must enter ownership of at least 90%. If ownership is greater than 20%, principal is automatically guarantying the loan.
Check Credit Score

Once all required borrower business and principal information has been entered, select ‘Check Credit Score’

Select the ‘Check Credit Score’ icon
Select the business and up to six principals for scoring then click ‘Request Credit Report for Primary Business’ at the bottom of the page.
Check Credit Score

After a brief moment, the credit score will appear

Your score is:

191
Validation

Correct errors before Submitting

Validation Warnings were detected

<table>
<thead>
<tr>
<th>Warning Code</th>
<th>Warning Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Error Value</td>
</tr>
<tr>
<td>2</td>
<td>Error Value</td>
</tr>
<tr>
<td>3</td>
<td>Error Value</td>
</tr>
</tbody>
</table>

Validation errors were detected

<table>
<thead>
<tr>
<th>Error Code</th>
<th>Error Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>0004</td>
<td>Interest detail code is mandatory</td>
</tr>
<tr>
<td>111</td>
<td>For Application, SBA Percentage Guaranty Must &gt; 10</td>
</tr>
<tr>
<td>203</td>
<td>For Lender, Loan Contact Last Name is Required</td>
</tr>
<tr>
<td>214</td>
<td>For Lender, Loan Contact Phone Number is Required</td>
</tr>
<tr>
<td>204</td>
<td>For Lender, Loan Contact Email is Required</td>
</tr>
<tr>
<td>213</td>
<td>For Lender, Loan Contact Title is Required</td>
</tr>
<tr>
<td>251</td>
<td>For Application, The Reason Credit Unavailable is Mandatory</td>
</tr>
<tr>
<td>2003</td>
<td>Interest detail information is mandatory</td>
</tr>
<tr>
<td>260</td>
<td>For Application, Sum of Use of Proceeds must equal Total Approved Amount of Proceeds</td>
</tr>
<tr>
<td>204</td>
<td>For Application, answer to eligibility question(s) is mandatory.</td>
</tr>
<tr>
<td>216</td>
<td>For Application, Eligibility Indicator for LoanType is Invalid, Must enter Y or N</td>
</tr>
<tr>
<td>140</td>
<td>For Application, Invalid Invoice Indicator, Must be &quot;Y&quot; or &quot;N&quot;</td>
</tr>
<tr>
<td>168</td>
<td>For Application, Number of Months Interest Must &gt;= 0</td>
</tr>
<tr>
<td>172</td>
<td>For Application, Payment Amount Must = 0</td>
</tr>
<tr>
<td>211</td>
<td>For Application, Maturity Term Must &gt; 0</td>
</tr>
<tr>
<td>212</td>
<td>For Lender, Loan Contact First Name is Required</td>
</tr>
</tbody>
</table>

E-Tran tip: Disregard Error Code Numbers
- Based on Error Text, navigate to appropriate section of the loan to correct error

Warning Errors will still allow the loan Application to be processed

Fatal Errors must be corrected before loan application can be processed
Applications sent to the Loan Guaranty Processing Center (LGPC) require documents to be uploaded.

➢ Validation will list the documents that are missing
Use the E-Tran document upload tool to easily upload key loan documentation to SBA

- Access the document upload feature by selecting the “Documents” icon at the top of the screen

- After clicking on Documents, the system will take you to a screen with the existing documents for that application. If you want to add additional documents, select -
Uploading Documents – 10 Tab Origination Template

Documents that can be labeled and uploaded using the document upload tool include:

- 7(a) 10 Tab Origination Template
  - Tab 1 – Application
  - Tab 2 – Lender’s Credit Memo
  - Tab 3 – Draft Authorization
  - Tab 4 – Owner/Operator Personal Information
  - Tab 5 – BV, Refi. Transcripts, M&E to be acquired
  - Tab 6 - Application’s Business Financials
  - Tab 7 - Affiliate Financials
  - Tab 8 – Franchise Docs & Purchase Agreements
  - Tab 9 – Appraisals, Environmentals, Lease Agreements
  - Tab 10 – Other Supporting Docs
E-Tran Tips

What Can I skip?

➢ Collateral screen optional

➢ If principal is selected as a guarantor, do not re-enter as a guarantor

➢ Financial Information screens are optional - can be a source of many validation errors
  ➢ Financial information may be uploaded using the “document upload” feature

➢ Skip it all & use the “COPY” button
  ➢ You can use that feature to enter a companion loan, just copy the first application and modify to match the second loan’s terms
More E-Tran Tips and Frequently Asked Questions

➢ Be Patient. The first time you use E-Tran is always the hardest.

➢ Only the Blue shaded boxes are required to be filled in.

➢ When entering an address, always enter the zip code first and select the grey ‘Lookup Zip’ button.
   ➢ This will prepopulate the city, state and rural/urban code
   ➢ You will get an error code if you do not do this

➢ When entering a Tax ID, a pre-populated name may appear
   ➢ This means the borrower has a current or previous SBA Loan
   ➢ This can only be cleared by SBA
   ➢ If this information appears to be incorrect, contact your District Office with the application number and pertinent information including what name you need added to the application and we will get the issue resolved
More E-Tran Tips and Frequently Asked Questions

➢ Use the Navigation Tree as much as possible.
  ➢ The “Back” button on your browser will sometime boot you out.

➢ Use of Proceeds Screen
  ➢ Amounts must be rounded to the nearest $100
  ➢ If including the guaranty fee in financing you must adjust another use of proceeds as this fee cannot be rounded up or down.

➢ Financials
  ➢ Financials are not required to be filled out in E-Tran, however they must be retained in the bank file for future audits.
  ➢ If you start filling out the Balance Sheet, it must be completed.
  ➢ The system will not accept negative Net Worth or Tangible Net Worth
  ➢ Financials can also be uploaded using the Document Upload function.
    ➢ Please put a note in the Lender Comments screen
More E-Tran Tips and Frequently Asked Questions

➢ Collateral Screen

➢ This screen will appear only if the “Is the Loan Collateralized” question (Loan Info) is answered “Y”.

➢ Once you start filling it out, it must be completed in full

➢ This screen is not required for Express and small (Under $350k) loans. Please make a comment in the Lender Comments and document collateral in the Loan Authorization.

➢ Principal Screen

➢ Screen must be completed for each 20% owner of the business

➢ At least 90% total ownership must be accounted for

➢ If there are many owners with less than 20% ownership, you may need to force this screen and make a notation in Lender Comments
More E-Tran Tips and Frequently Asked Questions

➢ Lender Comments Screen

➢ Lender Comments should be brief as supporting documents can be uploaded using the Document Upload tool.

➢ For Example

➢ ‘CAIVRS Completed 00/00/00- no records found – see file’
➢ ‘Key Man Life insurance – not required due to contingency plan with experienced employee ‘
➢ ‘Collateral - All business assets used – see authorization’
➢ ‘Business income has been verified via a review of the IRS Tax Transcripts- see file’
➢ ‘Insurance requirements - flood, collateral hazard insurance obtained‘
➢ ‘Credit elsewhere test performed’
➢ ‘Personal Resource Test completed – no injection needed’
Questions?
Unilateral servicing and liquidation actions in E-Tran


Prior to Final Disbursement

- Change Interest Rate prior to initial Disbursement
- Change Loan Maturity Date
- Change Obligor’s Address
- Change Obligor’s Name or Trade Name
- Cancel SBA’s Guaranty prior to Initial Disbursement

After Final Disbursement

- Extend Maturity prior to stated maturity date for loans in Regular Servicing
- Change Obligor’s address or Name of Business
- Transfer Loan to Liquidation Status
- Change a Loan to Paid in Full (PIF) status
- Change loan from Revolving to Non-revolving
Accessing E-Tran Servicing

News

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“Search” functionality allows you to:

- Find an loan using SBA loan or application number
- Search by date range, processing method, status, etc.
- Enter loan search criteria and select “Submit”
## Search Results

Click on the App# Link to display specific Loan

<table>
<thead>
<tr>
<th>Row</th>
<th>App#</th>
<th>Funded</th>
<th>Loan Number</th>
<th>Loan Name</th>
<th>Processing Method</th>
<th>Loan Amount</th>
<th>Status</th>
<th>Street Name</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>13101</td>
<td>2018-03-01</td>
<td>TESCO</td>
<td>SBA Express Program</td>
<td>$1,000.00</td>
<td>Active Un-Disbursed</td>
<td>Warminster</td>
<td>PA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>13099</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>SBA Express Program</td>
<td>$1,000,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>13098</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>13097</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>13096</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>13095</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
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<td></td>
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<tr>
<td>7</td>
<td>13094</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
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<tr>
<td>8</td>
<td>13093</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Sartell</td>
<td>MN</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>13092</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Portland</td>
<td>OR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>13091</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>International Trade Loans</td>
<td>$650,000.00</td>
<td>Active Un-Disbursed</td>
<td>Portland</td>
<td>OR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>13090</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>SBA Express Program</td>
<td>$1,000.00</td>
<td>Active Un-Disbursed</td>
<td>Portland</td>
<td>OR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>13089</td>
<td>2018-03-01</td>
<td>SBA Express</td>
<td>Preferred Lenders Program</td>
<td>$415,000.00</td>
<td>Active Un-Disbursed</td>
<td>Portland</td>
<td>OR</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Displaying rows 1 - 71 of 71 loans meeting criteria. Loan Name, Processing Method, Funded and Status show full text in "tooltip".
Loan Info

This screen displays the information from the loan application along with additional information such as companion or affiliate loans.
## SBA Guaranty Fees and Secondary Market Indicator

<table>
<thead>
<tr>
<th><strong>Loan Collateralized?</strong></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Approval Amount</strong></td>
<td>$300,000.00</td>
<td></td>
</tr>
<tr>
<td>Outstanding Balance Amount</td>
<td>$284,814.40</td>
<td></td>
</tr>
<tr>
<td>Total Undisbursed Amount</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td><strong>SBA Guaranty Percentage</strong></td>
<td>75.00</td>
<td></td>
</tr>
<tr>
<td>SBA Guaranty Fee</td>
<td>$6,750.00</td>
<td></td>
</tr>
<tr>
<td>SBA Guaranty Fee Billed</td>
<td>$6,750.00</td>
<td></td>
</tr>
<tr>
<td>SBA Guaranty Fee Uncollected</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan Ongoing Fee Collection Indicator</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Loan Origination Fee Discount Percentage</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Loan Origination Fee After Discount</td>
<td>$6,750.00</td>
<td></td>
</tr>
<tr>
<td>Sold Secondary Market Indicator</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Original Approval Amount</td>
<td>$300,000.00</td>
<td></td>
</tr>
<tr>
<td>Original SBA Guaranty Percentage</td>
<td>75.00</td>
<td></td>
</tr>
<tr>
<td>Original Guaranty Fee</td>
<td>$6,750.00</td>
<td></td>
</tr>
<tr>
<td>Guaranty Fee Rebate</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SBA Guaranty Fee Paid</td>
<td>$6,750.00</td>
<td></td>
</tr>
</tbody>
</table>
Loan Info, cont.

Interest rate and structure, maturity date, term, and first disbursement date

<table>
<thead>
<tr>
<th>Interest Structure</th>
<th>Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Type</td>
<td>Fixed</td>
</tr>
<tr>
<td></td>
<td>Variable</td>
</tr>
<tr>
<td>Interest Applies To</td>
<td>Full</td>
</tr>
<tr>
<td>Adjustment Period</td>
<td>Every Calendar Quarter</td>
</tr>
<tr>
<td>Effective Date</td>
<td></td>
</tr>
<tr>
<td>Base Rate Source</td>
<td>Wall Street Journal Prime Rate</td>
</tr>
<tr>
<td>Base Rate</td>
<td>4.000 %</td>
</tr>
<tr>
<td>Borrower's Interest Rate</td>
<td>6.750 %</td>
</tr>
<tr>
<td>Spread Over Prime</td>
<td>2.750</td>
</tr>
<tr>
<td>Entry Start Date:</td>
<td>04/07/2017</td>
</tr>
<tr>
<td>Submitted Date</td>
<td>04/15/2017</td>
</tr>
<tr>
<td>Loan Term</td>
<td>120 months</td>
</tr>
<tr>
<td>Maturity Date</td>
<td>04/15/2027</td>
</tr>
<tr>
<td>Maturity Starts Indicator</td>
<td>Not selected yet</td>
</tr>
<tr>
<td>Date of First Disbursement</td>
<td>04/30/2017</td>
</tr>
<tr>
<td>SBA Received Date:</td>
<td>04/15/2017</td>
</tr>
<tr>
<td>Last Approved Date:</td>
<td>04/15/2017</td>
</tr>
<tr>
<td>Original Loan Term</td>
<td>120</td>
</tr>
<tr>
<td>Disbursement Deadline Date</td>
<td></td>
</tr>
<tr>
<td>Note Date</td>
<td></td>
</tr>
</tbody>
</table>
1502 Info & Reporting

This screen is used to view and make corrections to your 1502 Report.
Changing Loan Structured with EPC from No to Yes

1. Change the answer to Yes for the “*Loan Structured with Eligible Passive Company?” question on the loan info screen.

   2. Choose which entities are the EPC and the OC.

3. Click Save/Save Next
### Guaranty Fee Icon

#### Guaranty Fee Calculation of Loan Application #11295652

<table>
<thead>
<tr>
<th>SBA Loan Number</th>
<th>Transaction Type</th>
<th>Transaction Effective Date</th>
<th>Loan Amount</th>
<th>Guaranty Percentage</th>
<th>Maturity Months</th>
<th>Rate Applied</th>
<th>Origination Fee</th>
<th>Guaranty Fee Billed</th>
<th>Guaranty Fee Discount Rate</th>
<th>Guaranty Fee After Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Origination</td>
<td>2018-04-06 11:48:07</td>
<td>$100,000.00</td>
<td>50.00%</td>
<td>120</td>
<td>3.50%</td>
<td>$1,750.00</td>
<td>$1,750.00</td>
<td>0%</td>
<td>$1,750.00</td>
</tr>
</tbody>
</table>

#### Companion Loans Found

<table>
<thead>
<tr>
<th>SBA Loan Number</th>
<th>Transaction Type</th>
<th>Transaction Effective Date</th>
<th>Loan Amount</th>
<th>Guaranty Percentage</th>
<th>Maturity Months</th>
<th>Rate Applied</th>
<th>Origination Fee</th>
<th>Guaranty Fee Discount Rate</th>
<th>Guaranty Fee After Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Origination</td>
<td>2018-04-06 11:34:48</td>
<td>$1,173,000.00</td>
<td>75.00%</td>
<td>121</td>
<td>3.50%</td>
<td>$30,791.25</td>
<td>0%</td>
<td>$30,791.25</td>
</tr>
</tbody>
</table>
What If

What If allows you to enter a new loan amount, SBA guaranty percentage and/or Loan Term and see what the effect would be on the guaranty fee.

<table>
<thead>
<tr>
<th><strong>SBA Guaranty Percentage</strong></th>
<th>25.000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Term</td>
<td>10     months</td>
</tr>
<tr>
<td>Guaranty Fee Billed</td>
<td>$2,578.13</td>
</tr>
<tr>
<td>Guaranty Fee</td>
<td>$2,578.13</td>
</tr>
<tr>
<td>Original Loan Amount</td>
<td>$275,000.00</td>
</tr>
<tr>
<td>Original Guaranty Fee</td>
<td>$2,578.13</td>
</tr>
<tr>
<td>Original SBA Guaranty Percentage</td>
<td>25.000</td>
</tr>
<tr>
<td>Maturity Date:</td>
<td>10/06/2028</td>
</tr>
</tbody>
</table>

Guaranty fee calculation of Loan Application #13923

**Loan Amount**: $275,000.00

**Guaranty Fee**: $2,578.13

**Guaranty Fee Billed**: $2,578.13

**SBA Guaranty Percentage**: 25.000

**Loan Term**: 10 months

**Maturity Date**: 10/06/2028

[Reset Clear Compute]
What If

Results will display all loans that would be effected and the impact
Cancel the Loan Guaranty

Use this screen to cancel your SBA Loan Guaranty prior to initial disbursement.

Select “Yes” and Save. Upon cancellation, all loan origination fees are dropped and loan status will change to “Fully Cancelled.”
Reinstatement of Cancelled SBA Loan Guaranty

Use this screen to reinstate a previously cancelled SBA loan guaranty

Click “Yes” and Save. Upon reinstatement, all loan origination fees are recalculated and due to the SBA.
Warnings

Warnings will allow you to continue. Your update is applied.

Warning(s): Validation warning(s) occurred. The page's data has still been saved to the database.
- 4054: For Guarantor 1, Tax ID [redacted], the full 9 digit zip code is mandatory for Physical Address. (Zip Code ~ 4)
Errors

Errors will not allow you to make your change until it is corrected.

Error(s) occurred. Unable to save this page's data:
- 1 error(s) occurred while trying to validate Use of Proceeds.
- 1 - 503: For Application, Sum of Use of Proceeds 275000 must equal Total Approved Amount 400000

Loan Information, Guaranty Loan

- (You may select more than one box)
  - [ ] Will the loan be used for Construction?
  - [X] Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
  - [ ] No special purposes apply
Questions and Comments

Thank You!