U.S. Small Business Administration

U.S. Small Business Administration

Capital Access Financial Systems (CAFS)

Office of Capital Access

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 U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

"SBA Look-and-Feel" Help
CAFS Home Instructions
Instructions for Approving Users
Instructions for Borrowers
Instructions for CLS Account Certification
Instructions for Customer Support
Instructions for Lender Authorizing Officials (LAO) Sign Up
Instructions for Lender Match Sign Up
Instructions for Partner Account Sign Up
Instructions for SBA One Sign Up
Instructions for Setting Up Roles
Instructions for Updating Profile

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

User ID

Password

Disclaimer

You are accessing a U S Government information system, which includes (1) this computer, (2) this computer network, (3) all computers connected to this network, and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.

Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

* I agree to these terms.

Login

Events

News

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/ua/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

Download the latest SBA 1244 here. Download the latest SBA 1504 here. Download the latest SBA 2234C here. Download the latest SBA 2286 here. Download the latest SBA 2287 here. Download the latest SBA 2450 here.

Billions)	$
	212

ded FY 2018	#
	1486
	595
Guaranteed Bid Bonds	5367
Guaranteed Final Bonds	2635
7(a) Loans	54308
504 Debentures	5416
Disaster Loans	137378
Loans to Microborrowers	4686
Loans to Microlenders	56
SBIC Commitments	50

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	2.75%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%
504 Note Rate for 25 years	2.96978%
LIBOR	5.08%
SBA Fixed Base Rate	8.13%
SBA Peg Rate	2.625%
Wall Street Journal Prime Rate	5%

Regulations.gov SBA.gov WhiteHouse.gov

U.S. Small Business Administration, 409 3rd St, SW. Washington DC 20416.

Creating CAFS Account

SBA | Capital Access Financial System

Welcome to CLS:Creating a New SBA CLS Account

Expand | Collapse
- CLS
  - Return
    - CLS Login

Login Information

* User ID [ ] SBA User ID Rules

Identity Information

* User Type: Partner
  - Not Yet Selected
  - Borrower
  - Partner
  - SBA Agent
  - SBA Contractor
  - SBA Employee
* Name: (Middle) (* Last) (Suffix)
* Date of Birth:

Contact Information

* Country: UNITED STATES
* Zip+4 [ ] [ ] Lookup Zip
* Street Address Line 1
(Please add street number.)
Street Address Line 2
* City/State
* Phone Number (* Country) (* Area Code) (* Phone Number) (Extension)
Mobile Phone Number (Country) (Area Code) (Mobile Phone Number)
Fax Number (Fax Country) (Area Code) (Fax Number)
* E-Mail Address
* Re-enter E-Mail Address

Partner Information

* Headquarters Location ID [ ] Lookup
Job Classification: Authorizing Official / Loan Service Provider

Lender's Authorizing Official (Lookup)

Last modified: 09/11/2015 12:00:00 AM

> FirstGov > E-Gov > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

SBA Processing: 0.145 secon
Session timeout in 22 minu

Creating CAFS Account

SBA | Capital Access Financial System

Ready

Welcome to CLS:Creating a New SBA CLS Account

Expand | Collapse

- CLS
  - Return
    - CLS Login

(* Country) (* Area Code) (* Phone Number) (Extension)

Mobile Phone Number (Country) (Area Code) (Mobile Phone Number)

Fax Number (Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

Partner Information

* Headquarters Location ID Lookup

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, "Partial" means "starts with":

Lender's Authorizing Official's E-Mail

Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

Lookup Lender's Authorizing Official

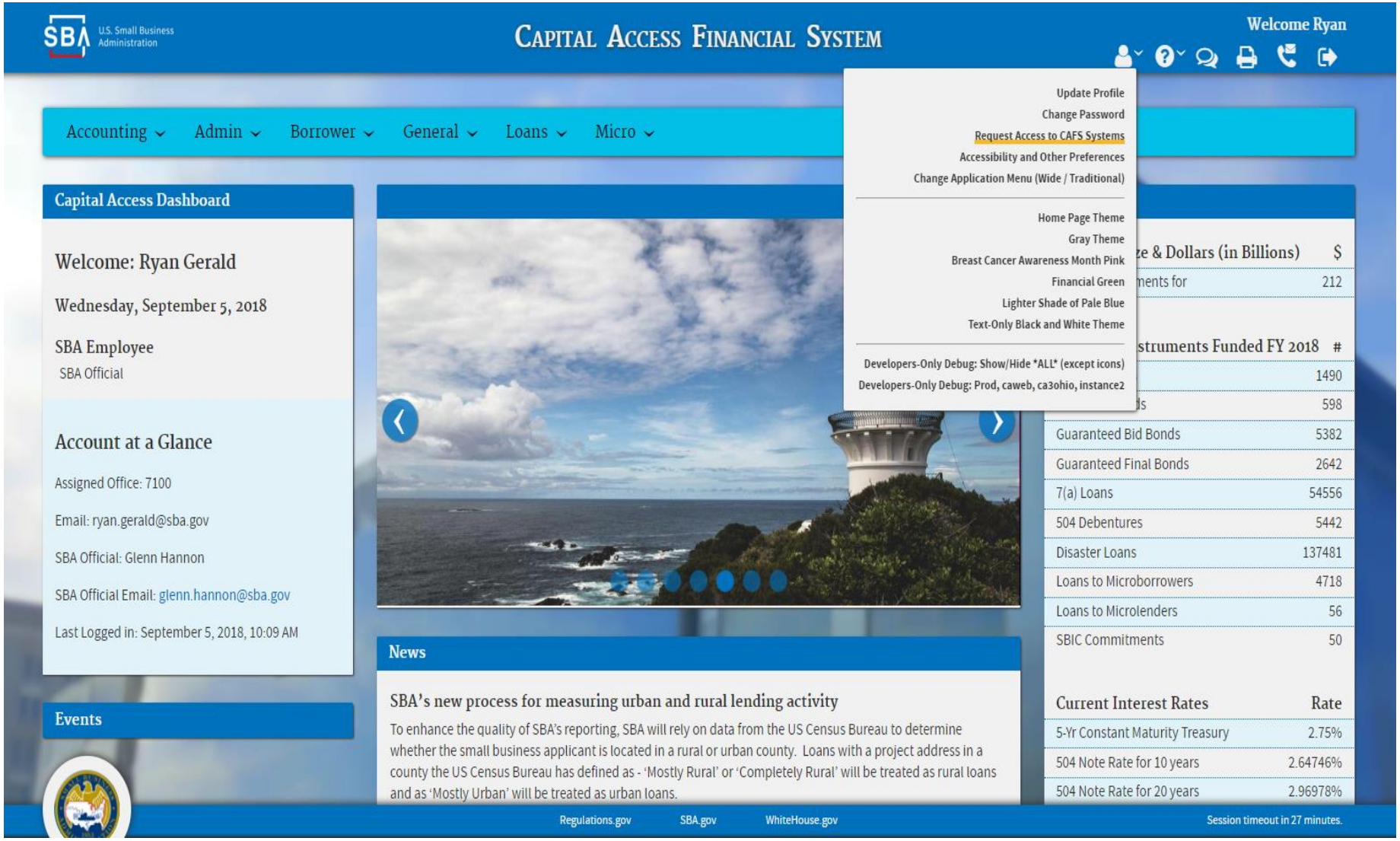
Lender's Authorizing Official's Appear Here After Lookup

* Lender's Authorizing Official (ID) (First) (Middle) (Last) (Email)

Security Questions

* First Question: Select Question

Requesting Access to E-Tran, etc.



Requesting Access to E-Tran, etc.

Update Access

Name:

7A Connect - Access only for SBA 7a Lenders and SBA Employees

CDC Management Reports

Electronic Lending - Origination (ETRAN)

Enter/Edit your SBA Loan Applications (Show/Hide)

Location Id

Del: Lookup

SFTP Submission of E504 Documents by CDC (Show/Hide)

Location Id

Del: Lookup

View your SBA Loan Applications (Show/Hide)

Location Id

Del: Lookup

Electronic Lending - Servicing (ETRAN)

Update your SBA Loans (Show/Hide)

Location Id

Del: Lookup

View your SBA Loans (Show/Hide)

Location Id

Del: Lookup

> FirstGov > E-Gov > Regulations.gov > White House

* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Enter a location ID and select "Submit" at the bottom of the screen

CAFS Customer Support

SBA
U.S. Small Business Administration

Capital Access Financial System (CAFS)

Partner Instructions
Customer Support

Setting up an Agreement

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

Assistance

Fresno CLSC Loan Center

Little Rock CLSC Loan Center

7a Loan Guarantee Processing Center

Herndon National Guarantee Purchase Center

Sacramento Loan Processing Center

Production

https://caweb.sba.gov

SBAOne Processing

Primary: SBA.One@bnymellon.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
1-855-572-1637, 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 franchise/FRUNS #

Primary Contact:
Glenn Hannon
glenn.hannon@sba.gov
Secondary Contact:
Ryan Gerald
ryan.gerald@sba.gov

Lender Portal

Lender.Portal@sba.gov

NEED HELP?

LSP Agreements

Primary:
LSPagreements@sba.gov

Lender Agreements

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

Account Set up

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.mcconville@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 Slay
hardy.slay@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 W9 Tax Information (EIN/SSN)

Primary Contact: SBA504CSA@WellsFargo.com
1-855-572-1637, opt 4

2019-047 CD CAFS PI-CS 001b

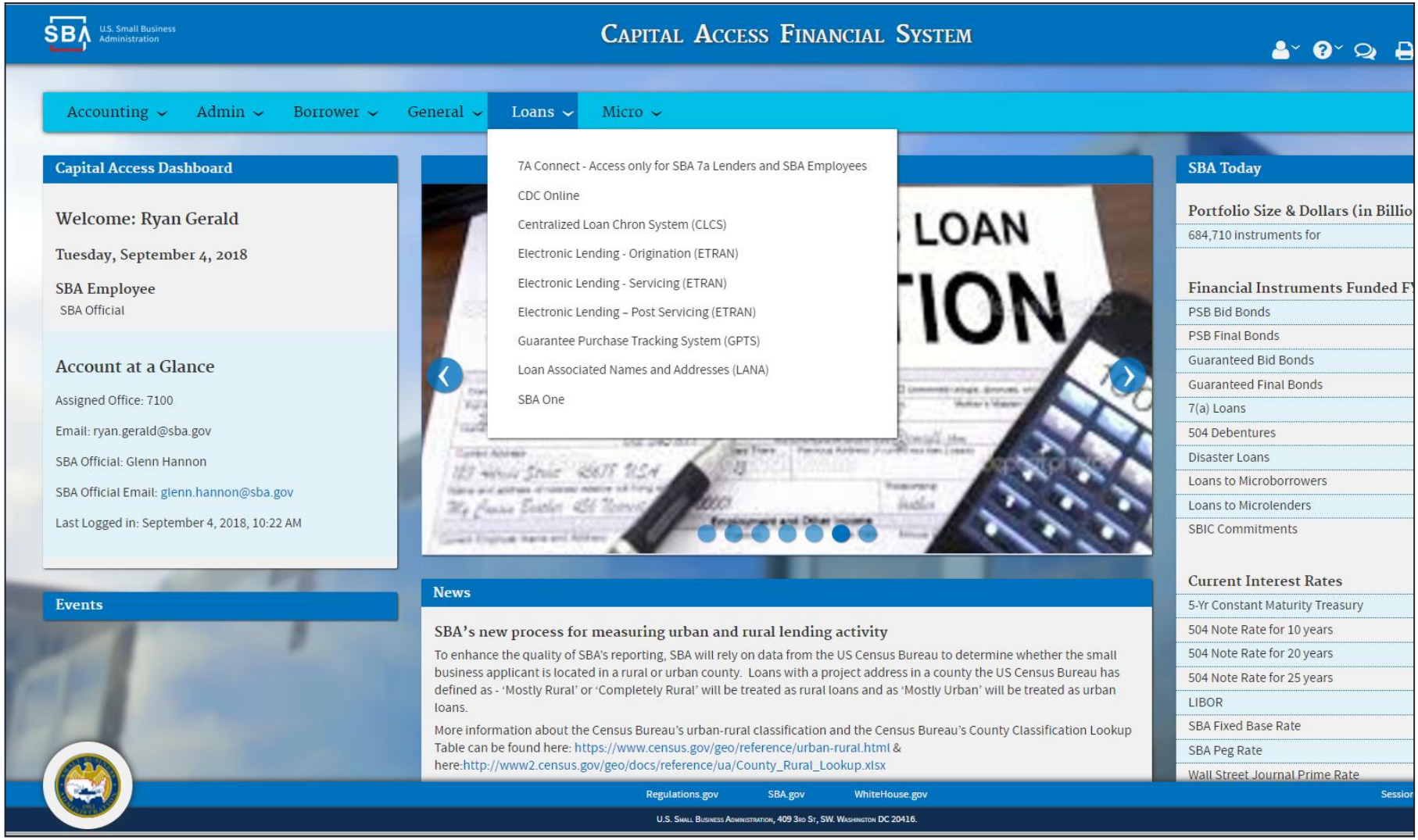
- https://caweb.sba.gov/cls/help/CAFS%20CONTACT%20FLOW%20April%202019.pdf

U.S. Small Business Administration

E-Tran - Origination
(Credit Scoring)

Office of Capital Access

Dashboard


U.S. Small Business Administration
CAPITAL ACCESS FINANCIAL SYSTEM
Accounting
Admin
Borrower
General
Loans
Micro
7A Connect - Access only for SBA 7a Lenders and SBA Employees
CDC Online
Centralized Loan Chron System (CLCS)
Electronic Lending - Origination (ETRAN)
Electronic Lending - Servicing (ETRAN)
Electronic Lending – Post Servicing (ETRAN)
Guarantee Purchase Tracking System (GPTS)
Loan Associated Names and Addresses (LANA)
SBA One
Capital Access Dashboard
Welcome: Ryan Gerald
Tuesday, September 4, 2018
SBA Employee
SBA Official
Account at a Glance
Assigned Office: 7100
Email: ryan.gerald@sba.gov
SBA Official: Glenn Hannon
SBA Official Email: glenn.hannon@sba.gov
Last Logged in: September 4, 2018, 10:22 AM
Events
News
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.
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SBA Today
Portfolio Size & Dollars (in Billio
684,710 instruments for
Financial Instruments Funded F
PSB Bid Bonds
PSB Final Bonds
Guaranteed Bid Bonds
Guaranteed Final Bonds
7(a) Loans
504 Debentures
Disaster Loans
Loans to Microborrowers
Loans to Microlenders
SBIC Commitments
Current Interest Rates
5-Yr Constant Maturity Treasury
504 Note Rate for 10 years
504 Note Rate for 20 years
504 Note Rate for 25 years
LIBOR
SBA Fixed Base Rate
SBA Peg Rate
Wall Street Journal Prime Rate
Regulations.gov
SBA.gov
WhiteHouse.gov
Session
U.S. Small Business Administration, 409 3rd St, SW. Washington DC 20416.

Check Credit Score

FICO® Small Business Scoring Service (SBSS)

scores use commercial and consumer data to predict purchase risk

	Example Qualified Profile SBSS Score 178	Example Disqualified Profile SBSS Score 119
FICO score	782	589
# of inquiries	0	10
Average months in file	120	120
Etc.: Credit utilization	Utilization: 0. Delinquencies: 0.	Utilization: >75%. Delinquencies: 6.
% sat. trade lines	100%	55%
Time as current owner	More than 2 years	Less than 2 years
Total # suits	0	2
Etc.: Paydex, trade lines	Good paydex. 4 lines; 0 past terms.	Poor paydex. 1 line; avg. 60 days delinquent.
DDA total balance	More than $75k	Less than $75k
Time as current owner	More than 2 years	Less than 2 years
Principals' combined net worth	More than $100k	Less than $100k
Etc.: Sales, employees, industry	Sales: >$500k. Employees: >2.	Sales: <$500k. Employees: 0. Mining industry.
Cash-to-assets ratio	High	Low
Current ratio	100%	55%
EBIT-to-interest ratio	High	Low

Check Credit Score

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

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

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 Function

SBA catweb2 | Electronic Lending | Reports | Search | New Application | Copy | E-Tran | Ready

Reset | Clear | Submit | Display 75 apps at a time, most recent first, oldest first

Application Characteristics:

- SBA App Number:
- Entered by:
- Entry date range, begins:
- Entry date range, ends:
- Lender App Number:
- Lender Loan Number:
- Lender Location ID:
- LSP HQ Loc ID:
- MicroLender ID:
- Partial Project Zip:

Financial Instrument Type:
504
Commitment

Program Code:
Not Selected Yet

Processing Method:
504 Basic
504 Refinancing Program
7a General
7a with EWCP
Accredited Lenders Program
Builders Line of Credit (CAPLine)
(Note: Select none = all)

Application Status:
Application In-Process
Pending Request LC
Improper Score

Special Purpose Code:
Agriculture/Aquaculture
CAIP loans
COLPUR Earn outs
COLPUR Escrow
(Note: Select none = all)

Address Associated:

- Type of Address: Loan Project Address
- Partial Street Address (Contains):
- Partial Zip Code:
- Partial City Name:
- State:

Business Associated

- EIN/SSN:
- Partial Name:

Person Associated

- SSN:
- Partial Last Name:

"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

SBA catweb2 | Electronic Lending | Reports | Search | New Application | Copy | E-Tran

Displaying rows 1 - 7 of 7 loan applications meeting criteria.

	Loan Information								Loan Project Address Information		
Row	App Number	Loan Name	Processing Method	Requested Amount	Entry Date	Status	Loan Number	Loan Source	Street Name	City	State
1	13911	N	Preferred Lenders with EWCP	$30,000.00	2018-04-05 10:39:14.0	AD		WEB	1 G STREET	HERNDON	VA
2	13854	N on	Preferred Lenders Program		2018-04-03 15:45:58.0	IP		WEB	Unkown	Unkown	Unkown
3	13759	N	Preferred Lenders with EWCP	$30,000.00	2018-03-22 14:43:38.0	IP		XML	1 G STREET	HERNDON	VA
4	13726	N	Preferred Lenders with EWCP	$30,000.00	2018-03-20 10:42:00.0	FD	75997150-00	XML	1 G STREET	HERNDON	VA
5	13696	M B	Preferred Lenders Program	$100,000.00	2018-03-19 14:43:20.0	IP		WEB	Unkown	Unkown	Unkown
6	13695	N on	Premier Certified Lenders Program		2018-03-19 14:42:49.0	IP		WEB	Unkown	Unkown	Unkown
7	13694	N	Preferred Lenders with EWCP	$30,000.00	2018-03-19 13:07:54.0	IP		WEB	1 G STREET	HERNDON	VA

No more matches

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

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

Amount $125,000 Status Application In-Process App

Preferred Lenders Program

Expand | Collapse

- Lender Info
- Agent Info
  - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
  - New Borrower
- Guarantors
  - New Guarantor
- Collateral Register
  - New Collateral
- Business Financials

Lender Information , Application

SBA Partner ID

SBA Partner Location ID

Partner Name

Street1

Street2

City / State / Zip

Lender TaxId (99-9999999)

Source Indicator XML

Vendor Name

* Did This Loan Application Involve an "Agent"? Yes No

Processing Method Preferred Lenders Program

* Contact Name (* first) (m.i.) (* last) (suffix)

* Title

* Phone 999-999-9999

Cell Phone 999-999-9999

Fax 999-999-9999

* E-Mail

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

Agent Info

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Read

Amount $125,000 Status Application In-Process App

Preferred Lenders Program

Expand | Collapse

- Lender Info
- Agent Info
  - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
  - New Borrower
- Guarantors
  - New Guarantor
- Collateral Register
  - New Collateral
- Business Financials

Agent Information , Application

* Business Person Indicator: ◉ Business ○ Person Note:- Click here to look up an existing agent(lookup)

* Agent Name

* Type Of Agent: Not Selected Yet

Agent Address

* Zip * +4 Code: - Lookup Zip Lookup for ZIP+4 code

* Street 1:

Street 2:

* City Name / * State:

* Country: US

	Type of Service	Amount paid by Applicant	Amount paid by SBA Lender
1	Loan packaging		
2	Financial statement preparation		
3	Broker or Referral services		
4	Consultant services		
5	Other		
	Total compensation paid:		

Please Print the form 159 Print Form 159

Reset | Clear | Save | Save / Next

Last modified: 08/10/2018 12:00:00 AM. SBA Processing: 0.041 seconds. Version: 5.2

> FirstGov > E-Gov > Regulations.gov > White House

* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 28 minut

SBA

Application Info

SBA | E-Lend Origination

Reports | Search | New Application | Copy
E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

[redacted] Amount $125,000 Status Application In-Process App [redacted]

Preferred Lenders Program

Expand | Collapse

- [redacted]
  - Lender Info
  - Agent Info
    - New Agent
  - Eligibility
  - Application Info
  - Use of Proceeds
  - Lender Comments
  - Project Info
  - Repayment
  - Borrowers
    - New Borrower
  - Guarantors
    - New Guarantor
  - Collateral Register
    - New Collateral
  - Business Financials

Application Information, Application

Special Purposes

(You may select more than one box)

- * ☐ Will the loan be used for Construction?
- * ☐ Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- * ☑ No special purposes apply

Underwriting

Underwriting Authority ◉ Lender ○ SBA

Loan Name	[redacted]
* Amount Requested	$125,000.00
* SBA Guaranty Percentage	85.00 %
* Loan Term	60 months
* Interest Structure	Not Yet Selected
Entry Start Date:	09/04/2018
SBA Received Date:	
Submitted Date:	
Maturity Starts Indicator	First Disbursement Date
Note Date	
* Payment Amount	
Paid Every	Not selected yet
* Is Payment Fully Amortizing?	◉ Yes ○ No
* Number Months Interest Only	
* Application Structured with Eligible Passive Company?	○ Yes ◉ No
* Is the Loan Collateralized?	◉ Yes ○ No
Life Insurance Required?	○ Yes ◉ No
* Reconsideration?	○ Yes ○ No

If your loan is structured as an EPC/OC, select “Yes”

> FirstGov > E-GOV > Regulations.gov > White House
* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 25 minutes.

SBA

Project Information

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

FL Amount $125,000 Status Application In-Process App

Preferred Lenders Program

Expand | Collapse

- Lender Info
- Agent Info
  - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
  - New Borrower
- Guarantors
  - New Guarantor
- Collateral Register
  - New Collateral
- Business Financials

Project Information, Application

Project Address

Country: US

* Zip +4 Code: - Lookup Zip Lookup for ZIP+4 code

* Street 1:

Street 2:

* City Name / State: FL

Project Address: Urban

Underwriting Information

Application Liquid Credit Score: No Liquid Credit Score Found

Nature of Business

* NAICS Code: 321918 (lookup) Other Millwork (including Flooring)

Small Business Manufacturer? Y

* Business Age: Existing or more than 2 years old

* Franchise? * Yes * No

* No. of Current Employees: 16

* Number of Jobs Created: 4

* Number of Jobs Retained: 0

* Date Business Established: 05/01/1984

Enter zip code and select '**Lookup Zip**' to auto populate the city and state.

New Borrower

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

G[redacted] FL Amount $125,000 Status Application In-Process App[redacted]

Preferred Lenders Program

Expand | Collapse

[redacted]IY, IN

- Lender Info
- Agent Info
  - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
  - New Borrower
- Guarantors
  - New Guarantor
- Collateral Register
  - New Collateral
- Business Financials

Business Borrower Information , Application

(•) Business ( ) Person

(•) EIN ( ) SSN [ ] 99-9999999

- A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
- A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
- A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset | Clear | Save | Save / Next

Last modified: 04/12/2018 12:00:00 AM SBA Processing: 0.04 seconds Version: 5.2

E-Tran tip:

- For Sole Proprietor - select **Business / SSN**
- For Corp., Partnership, or LLC - select **Business / EIN**

SBA

Borrower Information

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

[redacted] FL Amount $125,000 Status Application In-Process App [redacted]

Preferred Lenders Program

Expand | Collapse

- [redacted]
  - Lender Info
  - Agent Info
    - New Agent
  - Eligibility
  - Application Info
  - Use of Proceeds
  - Lender Comments
  - Project Info
  - Repayment
  - Borrowers
    - 1. [redacted]
      - Principals
        - 1 [redacted]
        - New Principal
    - New Borrower
  - Guarantors
    - New Guarantor
  - Collateral Register
    - New Collateral
  - Business Financials

Borrower Information, Application

Tax ID: [redacted]

*** Name** [redacted]

(Doing business as) Trade Name [redacted]

*** DUNS**

*** Primary Business?** Yes No

*** Legal Organization Type** Corporation

*** Controlling Interest Management:** Primary Borrower Controlling Interest? Yes

Contact Name

*** Primary Phone** [redacted] 999-999-9999

Alternate Phone

Primary E-Mail

Alternate E-mail

*** Does the borrower currently do any exporting or will the borrower start exporting pursuant to this loan?** Yes No

Physical Address

If same as Project Address: Copy Project

Country: US

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

New Principal

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

Amount $125,000 Status Application In-Process App

Preferred Lenders Program

Expand | Collapse

- Lender Info
- Agent Info
  - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
  - 1.
    - Principals
      - New Principal
    - New Borrower
- Guarantors
  - New Guarantor
- Collateral Register
  - New Collateral
- Business Financials

Principal Information , Application

Business | Person

EIN | SSN | SBA Tax ID 999-99-9999

- A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
- A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
- A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset | Clear | Save | Save / Next

Last modified: 04/12/2018 12:00:00 AM SBA Processing: 0.037 seconds Version: 5.2

If the principal is a foreign national who does not have either and EIN or SSN, contact SBA for an SBA Tax ID.

SBA

Principal

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

[redacted] Amount $125,000 Status Application In-Process App [redacted]

Preferred Lenders Program

Expand | Collapse

- [redacted] Inc.
  - Lender Info
  - Agent Info
    - New Agent
  - Eligibility
  - Application Info
  - Use of Proceeds
  - Lender Comments
  - Project Info
  - Repayment
  - Borrowers
    - 1. [redacted]
      - Principals
        - [redacted]
        - New Principal
    - New Borrower
  - Guarantors
    - New Guarantor
  - Collateral Register
    - New Collateral
  - Business Financials

Principal Person Information, Application

Tax ID: [redacted]

* **First Name** [redacted]

Middle Initial

* **Last Name** [redacted]

Suffix

Title

* **Controlling Interest Management:** Owner of the Concern — Controlling Interest? Yes

Ownership in the Primary Business:

Borrower	Percentage	If < 20%, is this principal guaranteeing the loan?
Goodwin Lumber Company, Inc.	100.00%	Yes

Must enter ownership of at least 90%. If ownership is greater than 20%, principal is automatically guarantying the loan

* **Guarantee Type** Full Unsecured Guarantee

Date of Birth

Place of Birth

City | State if USA | Country

Primary Phone 352-745-2824

Alternate Phone

Primary E-Mail carol@heartpine.com

Alternate E-mail

* **Citizenship** Not selected yet

* **Ethnic** Unknown/NotStated

* **Gender** Unknown/NotStated

* **Veteran** Unknown/NotStated

SBA

Check Credit Score

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

SBA | E-Lend Origination

Reports | Search | New Application | Copy

E-Tran | Documents | Loan Authorization | Validate | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing

[redacted] Amount $100,000 Status Application In-Process App [redacted]

Preferred Lenders Program

Expand | Collapse

- [redacted] Loan Applica
  - Lender Info
  - Eligibility
  - Application Info
  - Use of Proceeds
  - Lender Comments
  - Project Info
  - Repayment
  - Borrowers
    - 1. * [redacted]
      - Principals
        - 1. [redacted]
        - New Principal
    - New Borrower
  - Guarantors
    - New Guarantor

Tax ID: [redacted]

* **First Name** [redacted]

Middle Initial

* **Last Name** [redacted]

Suffix

Title

* **Controlling Interest Management:** President | Controlling Interest? Yes

Ownership in the Primary Business:

Borrower	Percentage	If < 20%, is this principal guaranteeing the loan?
[redacted]	100.00%	Yes

Select the 'Check Credit Score' icon

Check Credit Score

E-Lend Origination | Reports | Search | Admin | New Application | Copy | E-Tran | Application | Ready

[redacted] FL Amount $125,000 Status Application In-Process App [redacted]

Check Credit Score

Select a business and up to 6 principals of the same business

[redacted] 50.00 %

* Instructions

- To ensure accuracy and to increase the possibility of a hit, provide all of the below information in relevant sections of the loan application.
- If the score does not pass the minimum requirement, the application would be set to a read-only status.
- Review the information below and click on the Get Credit Score button.

Loan Information

Loan Amount Requested: $125,000.00

Loan Term: 0

Payment Amount:

Business Information

Name [redacted]

TaxId: [redacted]

Select the business and up to six principals for scoring then click '**Request Credit Report for Primary Business**' at the bottom of the page

Clear | Request Credit Report for Primary Business

Check Credit Score

SBA | E-Lend Origination | Reports | Search | Admin | New Application | Copy | E-Tran | Application | Ready

[redacted] FL Amount $125,000 Status Application In-Process Ap[redacted]

Check Credit Score

Select a business and up to 6 principals of the same business	
[redacted] (2 business reports)	
G[redacted]	50.00 %

Your score is:

191

Clear | Request Credit Report for Primary Business

(Note: Requests often take over a minute.)

After a brief moment, the credit score will appear

Validation

Correct errors before Submitting

SBA Loan Origination System - Validation of Loan Application #11293630 - Google Chrome

Secure | https://caweb.sba.gov/elend/applications/dataentry/dsp_validate.cfm

Validation of Loan Application #11293630

Validation Warnings were detected

#	Warning Code	Warning Text
7	4055	For Project, the full 9 digit zip code is mandatory for Project Address. (Zip Code + 4)
13	4054	For Borrower 1, Tax ID 08[redacted]he full 9 digit zip code is mandatory for Physical Address. (Zip Code + 4)
17	4054	For Principal 1, Tax ID [redacted] the full 9 digit zip code is mandatory for Physical Address. (Zip Code + 4)
15	3343	For Business Tax Id[redacted] Street Number in Mailing Address is Missing.
14	4053	For Borrower 1, Tax ID [redacted] the full 9 digit zip code is mandatory for Mailing Address. (Zip Code + 4)

Validation errors were detected

#	Error Code	Error Text
6	2004	Interest detail code is mandatory
5	112	For Application, SBA Percentage Guaranty Must > 10
9	203	For Lender, Loan Contact Last Name is Required
10	214	For Lender, Loan Contact Phone Number is Required
11	204	For Lender, Loan Contact Email is Required
12	213	For Lender, Loan Contact Title is Required
16	251	For Application, The Reason Credit Unavailable is Mandatory
18	2003	Interest detail information is mandatory
19	503	For Application, Sum of Use of Proceeds must equal Total Approved Amount 125000
20	944	For Application, answer to eligibility question(s) is mandatory.
21	156	For Application, Eligibility Indicator for LoanEligCd is Invalid, Must enter Y or N
1	149	For Application, Invalid Injection Indicator , Must be "Y" or "N"
2	168	For Application, Number of Months Interest Must >= 0
3	172	For Application, Payment Amount Must >= 0
4	115	For Application, Maturity Term Must > 0
8	212	For Lender, Loan Contact First Name is Required

Warning Errors will still allow the loan Application to be processed

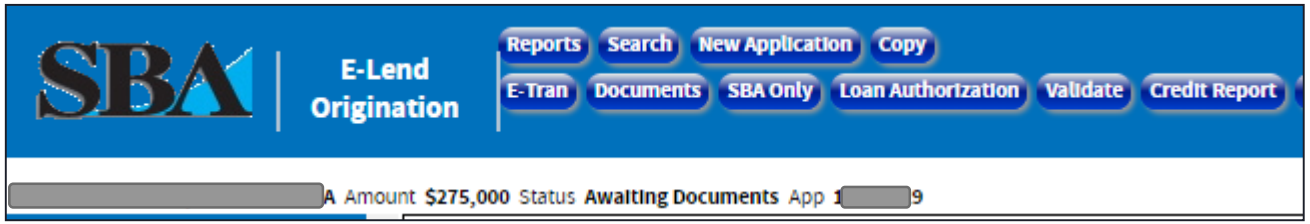
Fatal Errors must be corrected before loan application can be processed

E-Tran tip: **Disregard Error Code Numbers**

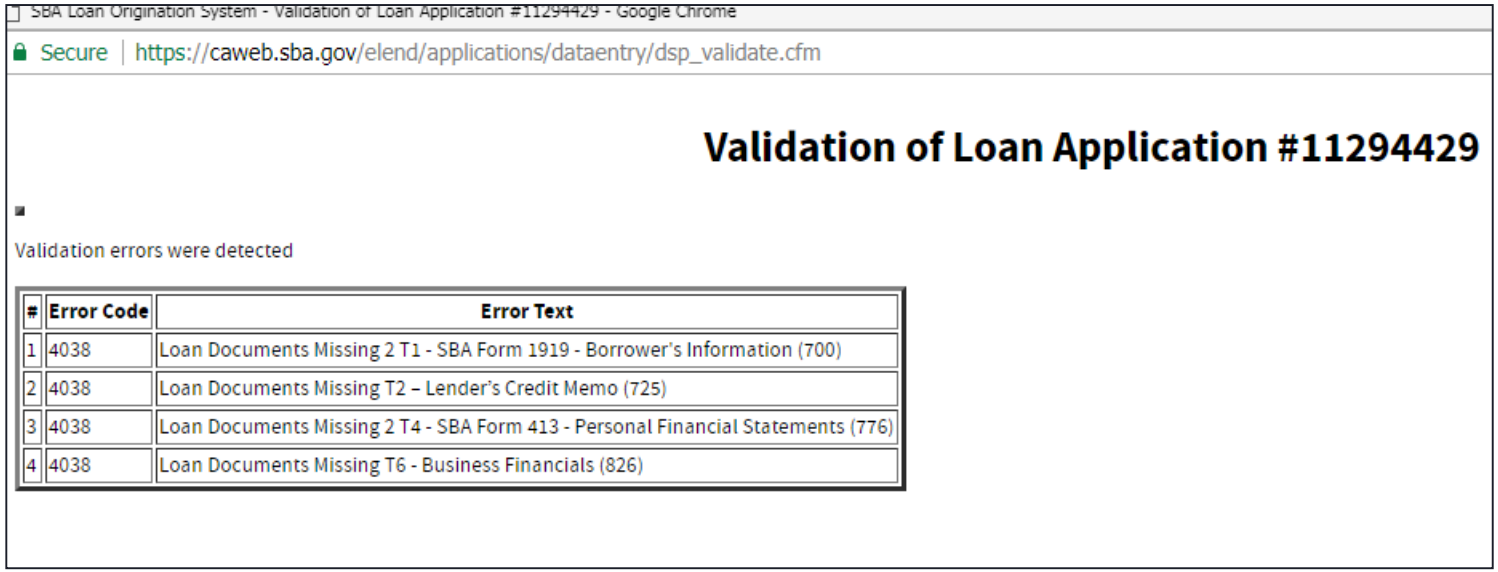
-Based on <u>Error Text</u>, navigate to appropriate section of the loan to correct error

Document Upload

Applications sent to the Loan Guaranty Processing Center (LGPC) require documents to be uploaded.



- Validation will list the documents that are missing

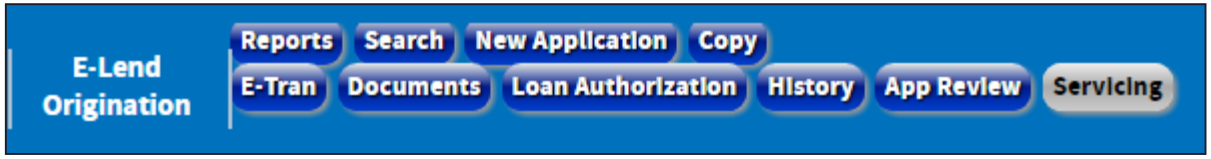


#	Error Code	Error Text
1	4038	Loan Documents Missing 2 T1 - SBA Form 1919 - Borrower's Information (700)
2	4038	Loan Documents Missing T2 – Lender's Credit Memo (725)
3	4038	Loan Documents Missing 2 T4 - SBA Form 413 - Personal Financial Statements (776)
4	4038	Loan Documents Missing T6 - Business Financials (826)

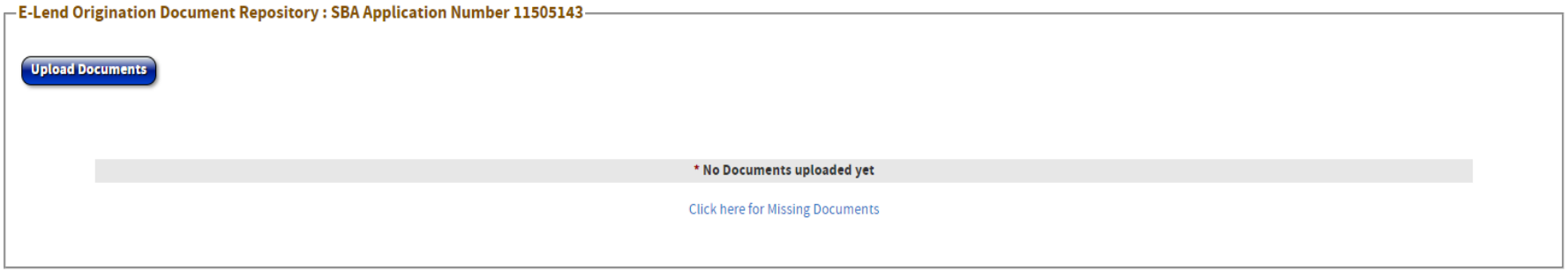
Document Upload

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 - Upload Documents



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?

U.S. Small Business Administration

E-Tran Servicing

Office of Capital Access

Unilateral servicing and liquidation actions in E-Tran

https://caweb.sba.gov/library/pdf/Unilateral_Action_Matrix_7a_Loan_Servicing_Liquidation_V-14.pdf

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

SBA U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

Welcome Ryan

Accounting | Admin | Borrower | General | Loans | Micro

- 7A Connect - Access only for SBA 7a Lenders and SBA Employees
- CDC Online
- Centralized Loan Chron System (CLCS)
- Electronic Lending - Origination (ETRAN)
- Electronic Lending - Servicing (ETRAN)
- Electronic Lending – Post Servicing (ETRAN)
- Guarantee Purchase Tracking System (GPTS)
- Loan Associated Names and Addresses (LANA)
- SBA One

Capital Access Dashboard

Welcome: Ryan Gerald

Wednesday, September 5, 2018

SBA Employee

SBA Official

Account at a Glance

Assigned Office: 7100

Email: ryan.gerald@sba.gov

SBA Official: Glenn Hannon

SBA Official Email: glenn.hannon@sba.gov

Last Logged in: September 5, 2018, 10:36 AM

Events

News

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.

SBA Today

Portfolio Size & Dollars (in Billions)	$
684,953 instruments for	212

Financial Instruments Funded FY 2018	#
PSB Bid Bonds	1490
PSB Final Bonds	598
Guaranteed Bid Bonds	5382
Guaranteed Final Bonds	2642
7(a) Loans	54556
504 Debentures	5442
Disaster Loans	137481
Loans to Microborrowers	4718
Loans to Microlenders	56
SBIC Commitments	50

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	2.75%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%

Regulations.gov SBA.gov WhiteHouse.gov

Session timeout in 28 minutes.

ttps://caweb.sba.gov/cls/act_choosefunction.cfm?RoleName=LoanAdmin

U.S. SMALL BUSINESS ADMINISTRATION, 409 3RD ST, SW. WASHINGTON DC 20416.

Search Function

SBA | E-Lend Servicing

Reports | Search

Global | E-Tran | Acceleration | Prepayment | SBA Only

Ready

Reset | Clear | Submit | Display 25 loans/page, most recent first, oldest first, Show SQL (OCA only)

Specific Loan:

SBA Loan Number:

SBA App Number:

Where and When:

Lender Location ID:

MicroLender ID:

SBIC License Number:

SBA Office Code

Funding date begins:

Funding date ends:

Financial Instrument Type: (+/-)

504
Commitment

Program Code:

Not Selected Yet

Processing Method: (+/-)

3 Precent Preferred Stock Small Busine
4 Percent Preferred Stock Small Busine

Purchase Indicator:

Guaranty Purchased, Lender Serviced
Guaranty Purchased, SBA Serviced

Special Purpose Code: (+/-)

(7a) (19) Small Certified Loans
3 Percent Preferred Stock - SBIC

Status: (+/-)

Active Un-Disbursed
Disbursed Current

Address Associated:

Type of Address: Loan Mailing Address

Partial Street Address (Contains):

Partial Zip Code:

Partial City Name:

State:

Business Associated:

EIN/SSN:

Partial Name:

Person Associated:

SSN:

Partial First Name:

Partial Last Name:

Partial Name Restrictions:

Searches by Partial Name must include at least one other search criterion.

"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

SBA catweb2 | E-Lend Servicing | Reports | Search | E-Tran | Loan

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

	Loan Information							Loan Mailing Address Information		
Row	App #	Funded	Loan Number	Loan Name	Processing Method	Loan Amount	Status	Street Name	City	State
1	13101	2018-03-07	[redacted]	TESC[redacted]	SBA Express Program	$1,000.00	Active Un-Disbursed	[redacted]	Warminster	PA
2	13099	2018-03-0[redacted]	[redacted]	E[redacted]	International Trade Loans	$650,000.00	Active Un-Disbursed	[redacted]	Sartell	MN
3	13098	2018-03-0[redacted]	[redacted]	E[redacted]	International Trade Loans	$650,000.00	Active Un-Disbursed	[redacted]	Sartell	MN
4	13097	2018-03-0[redacted]	[redacted]	E[redacted]	International Trade Loans	$650,000.00	Active Un-Disbursed	[redacted]	Sartell	MN
5	13096	2018-03-0[redacted]	[redacted]	E[redacted]	International Trade Loans	$650,000.00	Active Un-Disbursed	[redacted]	Sartell	MN
6	13095	2018-03-0[redacted]	[redacted]	T[redacted]	SBA Express Program	$1,000.00	Active Un-Disbursed	[redacted]	Warminster	PA
7	13093	2018-03-0[redacted]	[redacted]	P[redacted]	Preferred Lenders Program	$500,000.00	Active Un-Disbursed	[redacted]	St. Joseph	MN
8	13091	2018-03-0[redacted]	[redacted]	E[redacted]	International Trade Loans	$650,000.00	Active Un-Disbursed	[redacted]	Sartell	MN
9	13090	2018-03-0[redacted]	[redacted]	S[redacted]	SBA Express Program	$1,000.00	Active Un-Disbursed	[redacted]	Portland	OR
10	13089	2018-03-0[redacted]	[redacted]	S[redacted]	SBA Express Program	$1,000.00	Active Un-Disbursed	[redacted]	Portland	OR
11	13088	2018-03-0[redacted]	[redacted]	S[redacted]	SBA Express Program	$1,000.00	Active Un-Disbursed	[redacted]	Portland	OR
12	13087	2018-03-07	[redacted]	LL[redacted]	Preferred Lenders Program	$415,000.00	Active Un-Disbursed	[redacted]	Portland	OR

Loan Info

This screen displays the information from the loan application along with additional information such as companion or affiliate loans

SBA catweb2 | E-Lend Servicing

Reports | Search | E-Tran | Cancel | Loan Authorization | Documents | GuarantyFee | Whatif | History | Origination

Read

St. Joseph MN Amount $500,000 Status Active Un-Disbursed Loan App 13093 Funded 03/07/2018

Preferred Lenders Program

Expand | Collapse

- Loan Info
- Use of Proceeds
- 1502 Info
- Lender Comments
- Project Info
- Borrowers
  - 1. * P
    - Principals
      - New Principal
  - New Borrower
- Guarantors
  - New Guarantor
- Associates
  - New Associate
- Business Financials
  - New Business Financials
- Federal Records

Loan Information , Guaranty Loan

* (You may select more than one box)

- [ ] Will the loan be used for Construction?
- [ ] Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- [x] No special purposes apply

* Loan Name			
Servicing Location ID	9551	Servicing Location Name	
SBA Servicing Office	(0992) FRESNO COMMERCIAL LOAN SERVICING CENTER		
Underwriting Authority	LNDR		

Bank Info: (Account #) | (Routing #) | Not selected yet (Account Type) | (TIN 99-9999999)

* Other loans to the borrower

SBA Loan Number	Loan Amount	Approval Date	SBA Guaranty	Origination Fee	Outstanding Balance	Processing Method Code	Loan Status
7599825009 (A)	$500,000.00	03/21/2018	75%	$16,875.00	$0.00	PLP	Active Un-Disbursed

(A) - Affiliate
(C) - Companion

Loan Info, cont.

SBA Guaranty Fees and Secondary Market Indicator

* **Loan Collateralized?**	○ Yes ◉ No	Sold Secondary Market Indicator	Yes
* **Approval Amount**	$300,000.00	Original Approval Amount	$300,000.00
Outstanding Balance Amount	$284,814.40		
Total Undisbursed Amount	$0.00		
* **SBA Guaranty Percentage**	75.00	Original SBA Guaranty Percentage	75.000
SBA Guaranty Fee	$6,750.00	Original Guaranty Fee	$6,750.00
SBA Guaranty Fee Billed	$6,750.00	Guaranty Fee Rebate	
SBA Guaranty Fee Uncollected		SBA Guaranty Fee Paid	$6,750.00
Loan Ongoing Fee Collection Indicator	Yes		
Loan Origination Fee Discount Percentage	0		
Loan Origination Fee After Discount	$6,750.00		

Loan Info, cont.

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

* Interest Structure	Variable
* Interest Type	Fixed / Variable
* Interest Applies To	Full
* Adjustment Period	Every Calendar Quarter
* Effective Date	
* Base Rate Source	Wall Street Journal Prime Rate
* Base Rate	4.000 %
* Borrower's Interest Rate	6.750 %
Spread Over Prime	2.750

Entry Start Date:	04/07/2017	SBA Received Date:	04/15/2017
Submitted Date	04/15/2017	Last Approved Date:	04/15/2017
* Loan Term	120 months	Original Loan Term	120
* Maturity Date	04/15/2027	Disbursement Deadline Date	
Maturity Starts Indicator	Not selected yet	Note Date	
* Date of First Disbursement	04/30/2017		

> FirstGov > E-Gov > Regulations.gov > White House

1502 Info & Reporting

This screen is used to view and make corrections to your 1502 Report

SBA | E-Lend Servicing

Reports | Search

Global | E-Tran | Acceleration | Prepayment | Voluntary Termination | Sbaonly | Documents | Chron | GuarantyFee | Whatif | History | Origination | LANA | CLCS | GPTS | ELIPS | Post Servicing

Ready

W[redacted] TX Amount $150,000 Status Disbursed Current Loan $[redacted]p 11090426 Funded 08/28/2017

Preferred Lenders Progra

Expand | Collapse

- [redacted]
  - Loan Info
  - Agent Info
    - New Agent
  - Use of Proceeds
  - 1502 Info
  - Lender Comments
  - Project Info
  - Repayment
  - UCC Filings
    - History/Add Filing(s)
    - Secured Parties
    - Debtors
  - Borrowers
    - [redacted]
      - Principals
        - 1. [redacted]
        - New Principal
    - New Borrower
  - Guarantors
    - New Guarantor
  - Collateral Register
    - New Collateral
  - Associates
    - New Associate
  - Business Financials
    - New Business Financi

1502 Information, Guaranty Loan

* Current Data: Modify data and hit Save/Next to create new 1502 entry. Source: Etran

* Loan Status : ○ Active Un-Disbursed ◉ Disbursed Current ○ Lender Defered Disbursed ○ Past Due Disbursed ○ Delinquent Disbursed ○ In Liquidation Disbursed ○ Paid in Full ○ Voluntary Termination

* Process Effective Date: 08/31/2018 | Status Date : 01/10/2018 | Disbursement Ind: Y

Total Amount Undisbursed: $0.00 | * Date of First Disbursement: 12/31/2017

* SBA Outstanding Balance Amount $144,690.11 | Balance As Of Date : 08/09/2018

* Month-Ending Information

Loan Disbursed Amount :

Prin Paid Amount $871.79 | Next Installment Due Date: 08/01/2018

Interest Paid Amount $928.20 | Interest Paid Date : 07/02/2018

Reset | Clear | Save | Save / Next

* 1502 History

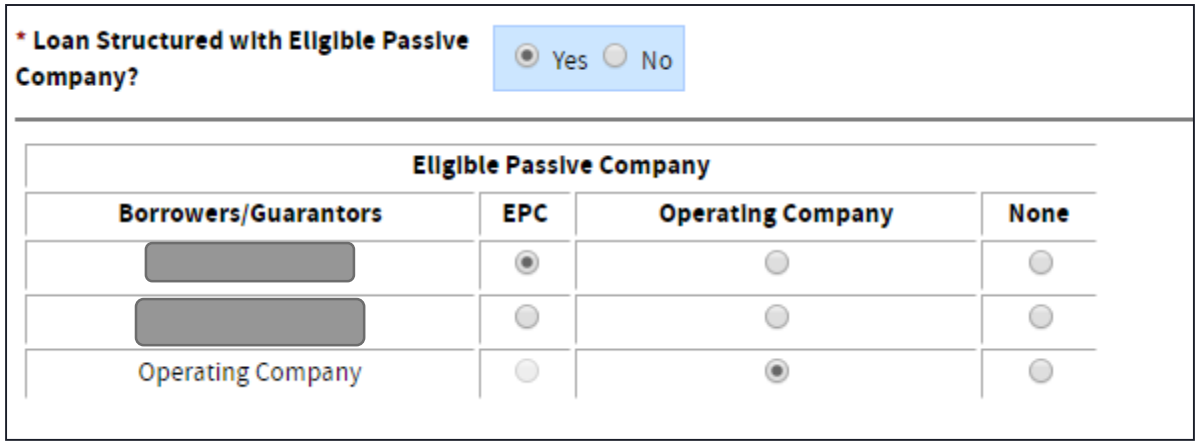
#	LoadDt	Source	IntPct	Prcs Dt	IntPaidTo Dt	Int	Principal Paid	NxtInstlmnt DueDt	LndrLoan#	Disb Amt	GSS	OutstBal Amt	Undisb Amt	OngngServ Fee	Extract Dt	MFUploadDt	Warn	Err	First Name	Last Name
1	08/09/2018	Colson	7.51	07/31/2018	07/02/2018	$928.20	$871.79	08/01/2018	88-0469634	$0.00	1	$144,690.11	$0.00		08/09/2018	08/09/2018				Colson
2	07/10/2018	Colson	7.50	06/30/2018	06/01/2018	$932.73	$867.27	07/01/2018	88-0469634	$0.00	1	$145,561.89	$0.00		07/10/2018	07/10/2018				Colson
3	06/08/2018	Colson	7.50	05/31/2018	05/01/2018	$878.05	$921.95	06/01/2018	88-0469634	$0.00	1	$146,429.16	$0.00		06/08/2018	06/08/2018				Colson
4	05/09/2018	Colson	7.26	04/30/2018	04/02/2018	$942.88	$829.12	05/01/2018	88-0469634	$0.00	1	$147,351.12	$0.00		05/09/2018	05/09/2018				Colson
5	04/07/2018	Colson	7.25	03/31/2018	03/01/2018	$829.37	$942.64	04/01/2018	88-0469634	$0.00	1	$148,180.24	$0.00		04/07/2018	04/07/2018				Colson

Changing Loan Structured with EPC from No to Yes

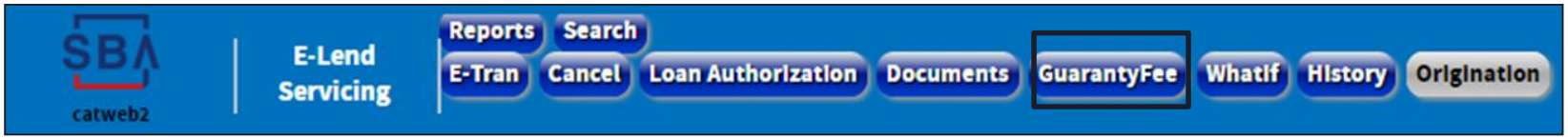
1. Change the answer to Yes for the **"*Loan Structured with Eligible Passive Company?"** question on the loan info screen.

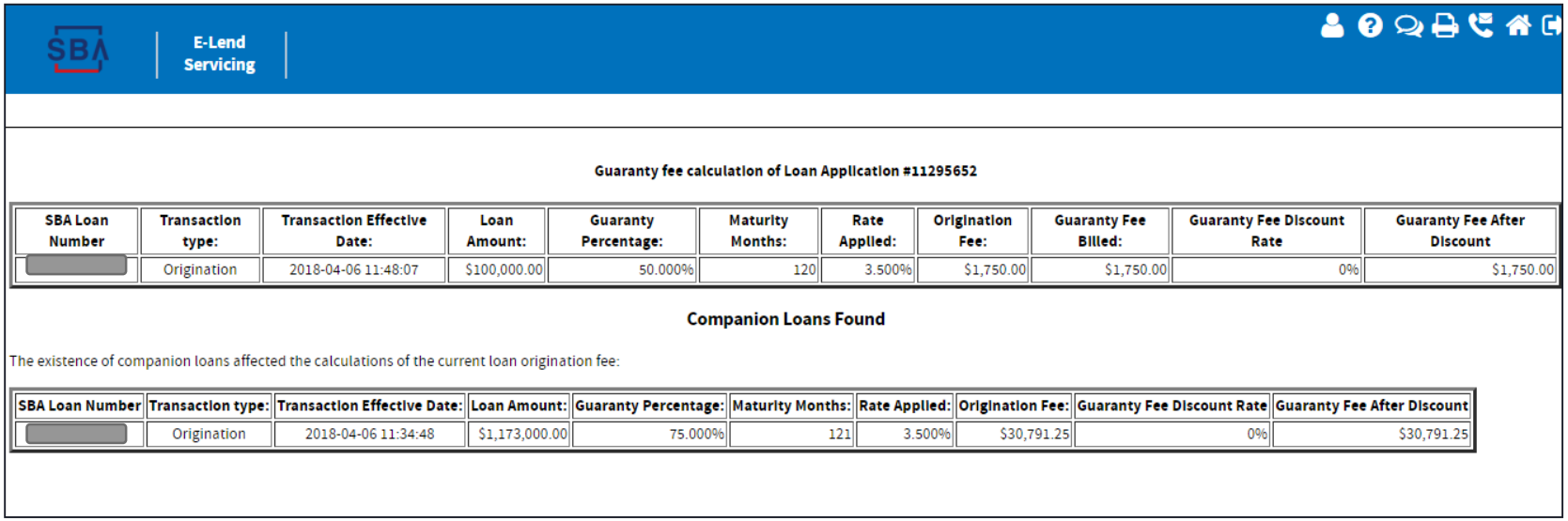
2. Choose which entities are the EPC and the OC.

3. Click Save/Save Next



Guaranty Fee Icon





Guaranty fee calculation of Loan Application #11295652

SBA Loan Number	Transaction type:	Transaction Effective Date:	Loan Amount:	Guaranty Percentage:	Maturity Months:	Rate Applied:	Origination Fee:	Guaranty Fee Billed:	Guaranty Fee Discount Rate	Guaranty Fee After Discount
[redacted]	Origination	2018-04-06 11:48:07	$100,000.00	50.000%	120	3.500%	$1,750.00	$1,750.00	0%	$1,750.00

Companion Loans Found

The existence of companion loans affected the calculations of the current loan origination fee:

SBA Loan Number	Transaction type:	Transaction Effective Date:	Loan Amount:	Guaranty Percentage:	Maturity Months:	Rate Applied:	Origination Fee:	Guaranty Fee Discount Rate	Guaranty Fee After Discount
[redacted]	Origination	2018-04-06 11:34:48	$1,173,000.00	75.000%	121	3.500%	$30,791.25	0%	$30,791.25

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.

SBA catweb2 | E-Lend Servicing

Guaranty fee calculation of Loan Application #13923

* **Loan Amount**	$275,000.00	Original Loan Amount	$275,000.00
Guaranty Fee	$2,578.13	Original Guaranty Fee	$2,578.13
Guaranty Fee Billed	$2,578.13		
* **SBA Guaranty Percentage**	25.000	Original SBA Guaranty Percentage	25.000
* **Loan Term**	10 months	Original Loan Term	126
Maturity Date:	10/06/2028		

Reset | Clear | Compute

What If

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

SBA catweb2 | E-Lend Servicing

Guaranty fee calculation of Loan Application #13923

The guaranty fee for the following loan(s) will be affected with this change.

Loan Application Number	Loan Amount	Loan Approval Date	SBA Guaranty Percentage	Maturity Months	Estimated Guaranty Fee	Estimated Guaranty Fee Billed	Difference in Guaranty Fee	Estimated Guaranty Fee Discount Rate	Estimated Guaranty Fee After Discount	Companion loans Involved?
[redacted]	$275,000.00	04/06/2018	25%	10	$171.88	$171.88	-$2,406.25	0%	$171.88	Yes
[redacted]	$275,000.00	04/06/2018	25%	126	$2,578.13	$2,578.14	$0.01	0%	$2,578.13	Yes
[redacted]	$275,000.00	04/06/2018	25%	126	$2,578.12	$2,578.12	-$0.01	0%	$2,578.12	Yes

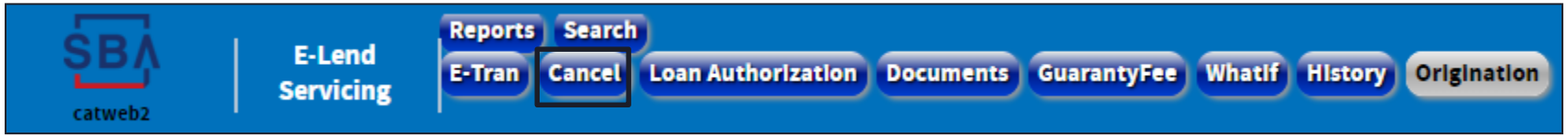
Note: The above changes have not yet been applied to the loan. The validation rules on the loan approval will be enforced at the time of actual increase/decrease to the loan. Also the above guaranty fee calculation are an estimate only. The guaranty fee may vary based on the business rules at the time of actual increase/decrease to the loan.

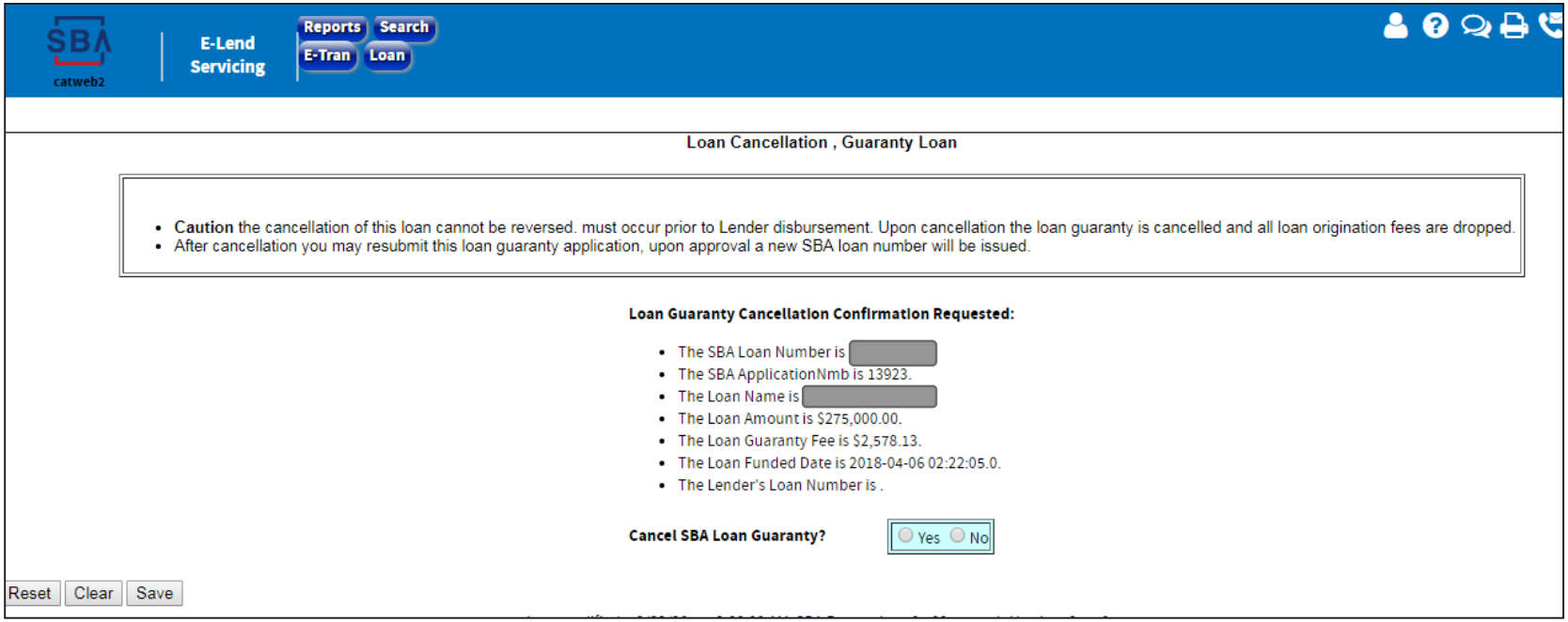
* **Loan Amount**	$275,000.00	Original Loan Amount	$275,000.00
Guaranty Fee	$2,578.13	Original Guaranty Fee	$2,578.13
Guaranty Fee Billed	$2,578.13		
* **SBA Guaranty Percentage**	25.000	Original SBA Guaranty Percentage	25.000
* **Loan Term**	126 months	Original Loan Term	126
Maturity Date:	10/06/2028		

Reset | Clear | Compute

Cancel the Loan Guaranty

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

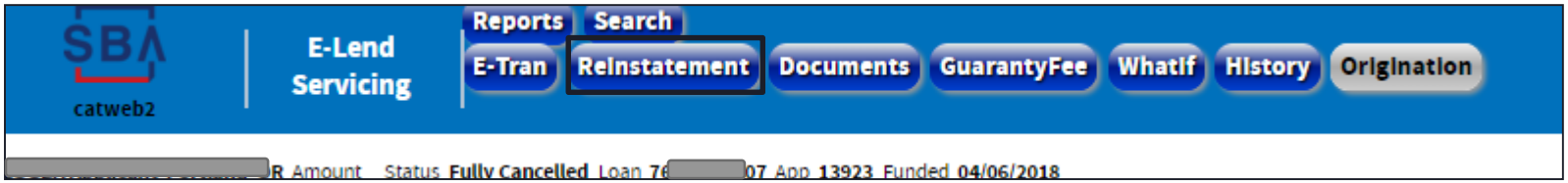


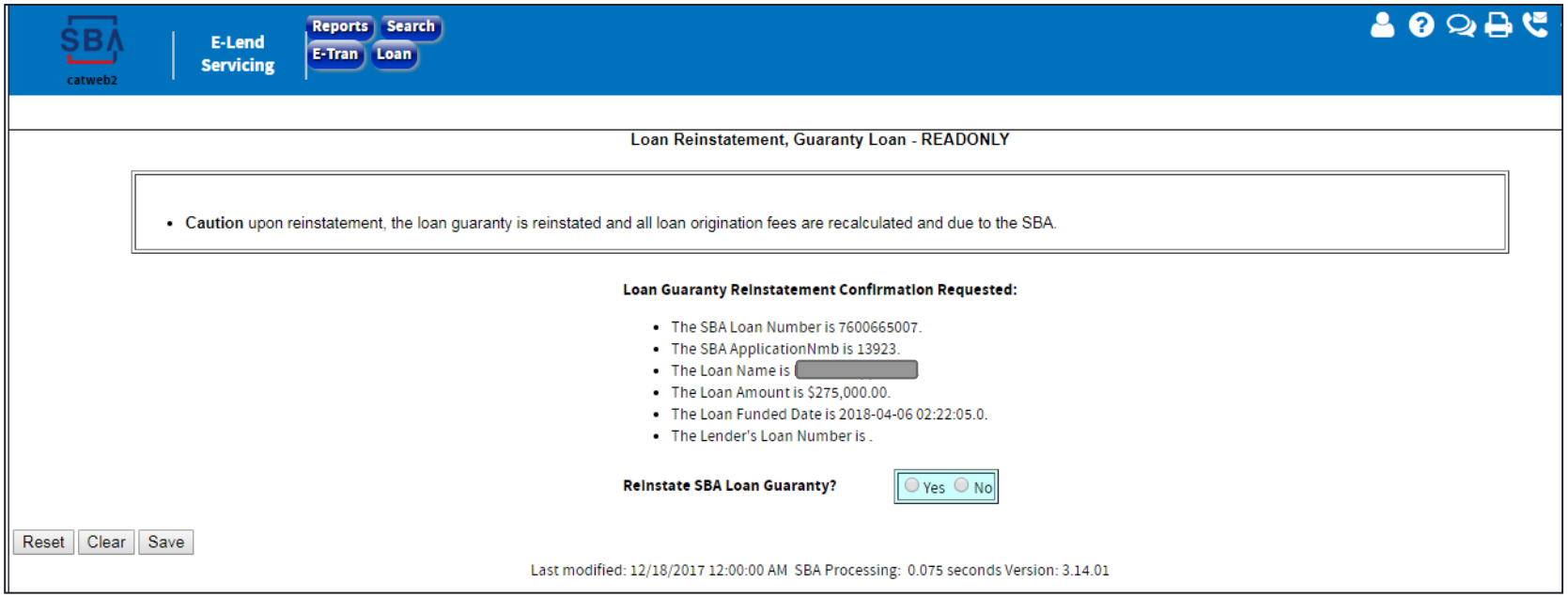


Select “Yes” and Save. Upon cancellation, all loan origination fees are dropped and loan status will change to “Fully Cancelled.”

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)

Guarantor Business Information , Guaranty Loan

Tax ID:	[redacted]
* **Name**	([redacted]
(Doing business as) Trade Name	
* **DUNS**	12435322
Guarantee Type	Not Selected Yet
* **Legal Organization Type**	Subchapter S Corporation
Do Not Refer Code	
Primary Phone	999-999-9999
Alternate Phone	999-999-9999
Primary E-Mail	

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 4000000**

Loan Information , Guaranty Loan

*** (You may select more than one box)**

- [ ] Will the loan be used for Construction?
- [ ] Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- [x] No special purposes apply

Questions and Comments

Thank You!