



THE LENDER'S ADVANTAGE

December 11, 2012

INFORMATION

Wichita District Office

271 W Third Street, N
Suite 2500
Wichita, Kansas 67202
(316) 269-6616
(316) 269-6499 (Fax)
www.sba.gov/ks

Wayne Bell
District Director
(316) 269-6566
wayne.bell@sba.gov

Standard 7(a) Loan Guaranty Processing Center

6501 Sylvan Road
Citrus Heights, CA 95610
Toll Free: (877) 475-2435
Fax: (916) 735-1975

OR

262 Black Gold Blvd.
Hazard, KY 41701
Phone: (606) 436-0801
Fax: (606) 435-2400

Fresno Loan Servicing Center

Fresno, CA
Phone: (559) 487-5136
Toll Free: (800) 347-0922
Fax: (559) 487-5803

Liquidation & Purchase Center

Herndon, VA
Phone: (703) 487-9283
Toll Free: (877) 488-4364
Fax: (202) 481-4674

Express Programs, PLP & 504 Processing Center

6501 Sylvan Road
Citrus Heights, CA 95610
Phone: (916) 735-1200 or
(916) 735-1223
Fax: (916) 735-0640

All SBA programs and services are provided on a nondiscriminatory basis.

SMALL LOAN ADVANTAGE (SLA) LOAN PROGRAM

In June, SBA announced availability of the Small Loan Advantage (SLA) Loan Program to **all** SBA participating lenders (previously limited to PLP, or Preferred Lender Program, lenders only). This program combines many of the advantages of the SBA Express program with the higher guaranty of 75 - 85% for loans of \$350,000 and less. The program utilizes the SBA Express application forms (SBA Forms 1920SX Parts B and C, and 1919), and lenders may use their own notes and guaranty forms for closing.

An important component of the program is the required credit scoring of each application prior to loan approval via E-Tran. Lenders enter certain information and a credit score is issued. If the application receives an acceptable credit score, it is eligible for consideration under the SLA program. The lender then enters certain information about the applicant and the loan into E-Tran and submits additional documentation electronically to the Standard 7(a) Loan Guaranty Processing Center for review and, if the application is approved, issuance of the Authorization.

Please contact Vanessa Klein, Doug Clary or Pat Carney at (316) 269-6571 for more information on this newly available program, or for assistance in completing your SLA application.

***Small Loan Advantage Processing Tips:**

- SBA requires the **IRS Tax Transcript/Verification** process be completed **prior** to approval and issuance of an Authorization. Lender's credit memo should include a statement that the IRS Tax Transcript has been received and verified.
- While the instant credit screen in E-Tran indicates that a **DUNS Number** is not required, on occasion some lenders have been unable to obtain a credit score on their applicant without it. Your applicant can obtain a free DUNS Number by calling 1-800-333-0505.
- Remember, revolving lines of credit cannot be done under SLA.

NEW WICHITA DISTRICT OFFICE PERSONNEL

We are pleased to announce the addition of two new employees to the SBA Wichita District Office staff. Doug Clary and Janelle Jones, both Lender Relations Specialists, come to us from the U.S. Department of Agriculture, Rural Development. Some of you may remember Doug as a prior employee of our office, where he worked for over 12 years in our Portfolio Management Division before leaving to join USDA.

NEW EXPORT CONTACT PERSON

Those of you that have utilized SBA's export loan programs have worked with John Blum, Regional Manager of the St. Louis, Missouri U.S. Export Assistance Center (USEAC). John retired as of October 31st and we wish him well. Until further notice, the state of Kansas is now being covered by Pellson Lau, Regional Manager of the New Orleans USEAC. Pellson's contact information is:

Pellson Lau
New Orleans USEAC
423 Canal St., Suite 419
New Orleans, LA 70130
Phone: 504-589-6730
e-mail: Pellson.lau@sba.gov