

SBA One

*SBA's New Streamlined Online Lending
Platform*



U.S. Small Business Administration

Agenda

- I. Overview**
- II. Getting Started**
- III. My Workspace**
- IV. Loan Origination Solution**
- V. Document Management & E-Signature**
- VI. PARRIS**
- VII. Additional Information**

I. Overview

SBA ONE

Key Features:

- End to end Loan Origination Solution that currently supports 7a Standard, 7a Small, SBA Express loans and Community Advantage
- Intuitive screens that offer context-sensitive help
- Platform use at no cost to lenders

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



News

IMPORTANT: Mandatory SBA CLS account re-Certification starts **January 11 and end Feb 11**. The process has been made electronic and requires users approving authority to access the Security Recertification screens. SBA COR, Official and Authorizing Officials will be required to re-certify users accounts and access. Accounts that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

JavaScript should be enabled, Adobe Flash plugin should be enabled. Add this site to your Popup exception list of sites.

Events

SBA Today

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	1.375%
LIBOR	3.18%
SBA Fixed Base Rate	5.11%
SBA Peg Rate	3.13%
Wall Street Journal Prime Rate	3.5%

Portfolio Size & Dollars (in Billions)

	\$
449 instruments for	0

Financial Instruments Funded FY 2016

	#
PSB Bid Bonds	0
PSB Final Bonds	0
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0
7(a) Loans	155

General ▾

Loans ▾

Capital Access Dashboard

Welcome: Sansom Genevieve

Monday, April 11, 2016

Partner
Other

The applications available in the menu above depend on which location you currently have selected:

Location



Account at a Glance

HQ Location: 61400 - Bny Mellon, National Association

Email: genevieve.sansom@bnymellon.com

Lender AO: Kenneth Huh

Lender AO Email: kenneth.huh@bnymellon.com

Last Logged in: April 11, 2016, 12:38 PM

News

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Guaranteed Final Bonds	0
7(a) Loans	155



General ▾

Loans ▾

Electronic Lending - Origination...

Electronic Lending - Servicing (...)

SBA One

which location you currently have selected:

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Current Interest Rates

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5-Yr Constant Maturity Treasury	1.375%
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Portfolio Size & Dollars (in Billions)

Portfolio Size & Dollars (in Billions)	\$
449 instruments for	0

Financial Instruments Funded FY 2016

Financial Instruments Funded FY 2016	#
PSB Bid Bonds	0
PSB Final Bonds	0
Guaranteed Bid Bonds	0
Guaranteed Final Bonds	0

SBA One

🔒 Login

Screen Name
sbaonedemo

Password

[Forgot Password?](#) [User Guide](#)

SIGN IN

This is a Federal computer system and is the property of the United States Government. It is for authorized use only. Users (authorized or unauthorized) have no explicit or implicit expectation of privacy in anything viewed, created, downloaded, or stored on this system, including e-mail, Internet, and Intranet use. Any or all uses of this system (including all peripheral devices and output media) and all files on this system may be intercepted, monitored, read, captured, recorded, disclosed, copied, audited, and/or inspected by authorized Small Business Administration (SBA) personnel, the Office of Inspector General (OIG), and/or other law enforcement personnel, as well as authorized officials of other agencies, both domestic and foreign. Access or use of this computer by any person, whether authorized or unauthorized, constitutes consent to such interception, monitoring, reading, capturing, recording, disclosure, copying, auditing, and/or inspection at the discretion of authorized SBA personnel, law enforcement personnel (including the OIG), and/or authorized officials of other agencies, both domestic and foreign. Unauthorized use of, or exceeding authorized access to, this system is prohibited and may constitute a violation of 18 U.S.C. § 1030 or other Federal laws and regulations and may result in criminal, civil, and/or administrative action. By continuing to use this system, you indicate your awareness of, and consent to, these terms and conditions and acknowledge that there is no reasonable expectation of privacy in the access or use of this computer system. LOG OFF IMMEDIATELY if you do not consent to the conditions stated in this notice.

III. My Workspace

Features

- Ability to assess and take action on the loan pipeline
- Alerts to notify Lender on items that need their attention
- Easy access to SBA communications

Welcome Lenders!

Lenders play a vital role in helping SBA achieve its mission in helping small businesses start and grow across the United States. Our For Lenders home page provides lenders with the resources they need to issue SBA loans today!

[Click here..](#)



Our Loan Pipeline (Location Id: 61400)

Business Legal Name	Loan Number	ETran Application #	Created By	Status	Created Date	Action
Oracle, Inc			SBA Test Account	Application In-Process	07 Apr. 2016	

My Alerts

THIS WEEK

0

Applications returned from E-Tran with Errors

TODAY

0

Applications awaiting Signatures

TODAY

0

Applications missing Documents

TODAY

0

Loans Approved



SBA One Loan Origination Solution

March 2016 Update



Our Loan Pipeline (Location Id: 61400)



Business Legal Name	Loan Number	ETran Application #	Created By	Status	Created Date	Action
Bob's Auto shoop			SBA Test Account	Application In-Process	11 Apr, 2016	
Patty P			SBA Test Account	Application In-Process	07 Apr, 2016	
Oracle, Inc.			SBA Test Account	Application In-Process	06 Apr, 2016	
sddd			SBA Test Account	Application In-Process	06 Apr, 2016	
Oracle Inc			SBA Test Account	Application In-Process	05 Apr, 2016	

My Alerts

THIS WEEK

0

Applications returned from E-Tran with Errors

TODAY

0

Applications awaiting Signatures

TODAY

0

Applications missing Documents

TODAY

0

Loans Approved

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[Click here..](#)



Our Loan Pipeline (Location Id: 61400)

Business Legal Name	Loan Number	ETran Application #	Created By	Status	Created Date	Action
Janelle's Test Loan 2			SBA Test Account	Application In-Process	07 Apr, 2016	
Joseph McDonald's NFS			SBA Test Account	Application In-Process	07 Apr, 2016	
Janelle's Test Loan 2			SBA Test Account	Application In-Process	07 Apr, 2016	
Training Loan			SBA Test Account	Application In-Process	05 Apr, 2016	
Glass Creations			SBA Test Account	Application In-Process	31 Mar, 2016	

My Alerts

0

Applications returned from E-Tran with Errors

TODAY

0

Applications awaiting Signatures

TODAY

0

Applications missing Documents

TODAY

0

Loans Approved

IV. Loan Origination Solution (LOS)

LOS

- Online, no additional software needed
- Currently supports 7a Standard, 7a Small, SBA Express, and Community Advantage loans
- Intelligent Dynamic Data Capture
- Automated form building reduces time, cost and errors

Other LOS Features

- Community Advantage loans are now available
- RAPID

IV. LOS: Create new loan

SBA One

Document Search

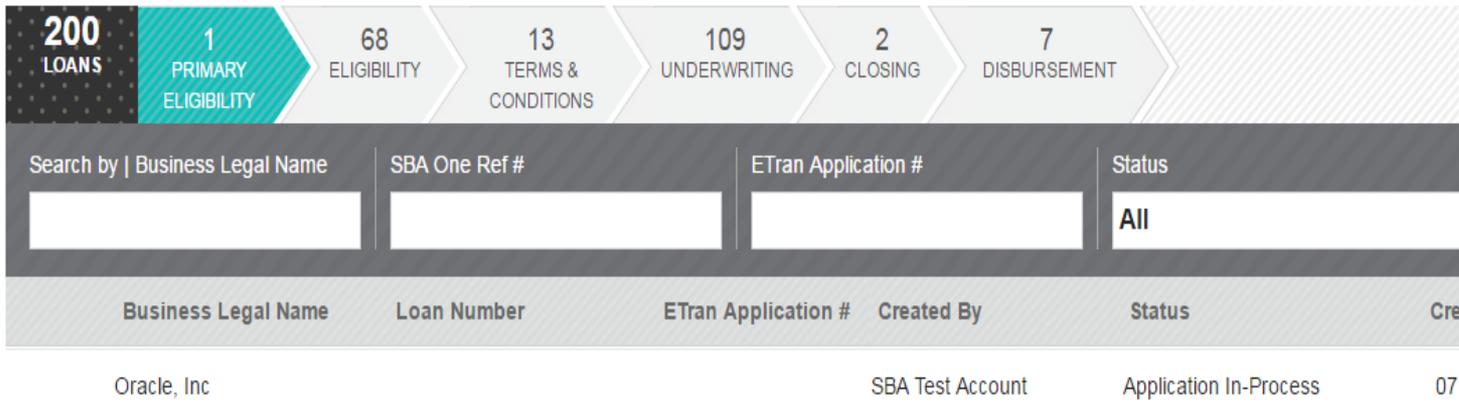
Training Help Contact Us Utilities Welcome Sansom

My Workspace **Loan Origination** Modification & Servicing Documents

Loan Modification

Our Loan Pipeline (Location Id: 61400)

Create New Loan



GUIDED PATH
Use this path if you know it has to go to the LGPC, the deal is complicated, or if you have only done this a few times.

EXPERT PATH
Use this path if you don't need help / can do this in your sleep, and you know that it will go PLP or Express.

Ok Cancel

IV. LOS: Eligibility Check

PRIMARY ELIGIBILITY

Borrower Information

* Small Business Borrower Legal Name (Applicant): [?](#)

ABC Company (Demo)

* Is the Applicant the Operating Concern/Beneficiary of the Loan (except for loans to Eligible Passive Companies)? [?](#)

Yes No

* Is the business organized for profit?

Yes No

* Is the business located in the United States?

Yes No

Sorry, but because of the response to the following question, it looks like ABC Company (Demo) is not eligible for any SBA 7(a) Loans.

Is the business organized for profit?

Modify Answer

Exit Application

IV. LOS: Help Features (Tool Tip)

PRIMARY ELIGIBILITY

Borrower Information

* Purpose of loan is not to provide or to refinance funds used for payments, distributions, or loans to Associates of the Applicant, or to a Small Business Investment Company 

Yes

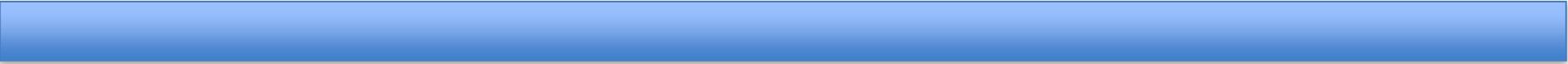
No



An Associate of a small business is:(13 CFR 120.10) i) an officer, director, owner of more than 20 percent of the equity in the small business, or key employee of the small business; ii) any entity in which an officer, director or owner of more than 20 percent of the equity in the small business; and iii) any individual or entity in control of or controlled by the small business except a Small Business Investment Company licensed by SBA. For purposes of this definition, the time during which an Associate relationship exists commences six months before the date of loan application to SBA or the Lender and continues as long as the loan is outstanding.

OK

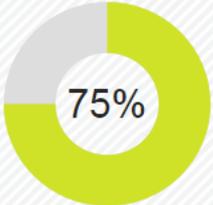
IV. LOS: Help Features (Help Text)



SBA One | My Workspace | **Loan Origination** | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

Loan Pipeline > Abc Test

Primary Eligibility



75%

3 of 4 Pages Completed

PRIMARY ELIGIBILITY
Borrower Information

- * Purpose of loan is not to provide or to refinance funds used for payments, distributions, or loans to Associates of the Applicant, or to a Small Business Investment Company [?](#)
 Yes No
- * Loan is for a purpose that will benefit the small business. [?](#)
 Yes No
- * No loan funds will be used to pay delinquent IRS withholding taxes, sales taxes or other funds payable for the benefit of others. [?](#)
 Yes No

[Back](#) [Continue](#)

Powered By **BNY MELLON**

Loan must be used for an identifiable business purpose.

IV. LOS: Intuitive Screens

PRIMARY ELIGIBILITY

Borrower Information

* No Principal is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

Yes No

* No Principal has been arrested in the past six months for any criminal offense.

Yes No

* No principal, for any criminal offense - other than a minor vehicle violation - is on any form of parole or probation (including probation before judgment).

Yes No

Borrower Information

* No Principal is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

Yes No

* No Principal has been arrested in the past six months for any criminal offense.

Yes No

An SBA 912 and specific information as to the offense and disposition of the charges needs to be completed by the concerned principal. If there is only one minor (misdemeanor) offense or arrest in the last 6 months, the loan may be submitted for clearance to the SBA Field Office (for non-delegated loans) with that information. A delegated lender (for loans processed under delegated authority) may process, submit and disburse the loan only when the subject's affirmative activity meets the criteria set forth in SOP 50-10-5, Subpart B, Chapter 2, Section III D.(n) and must follow the procedures therein

If you are proceeding with the Loan Application, please complete the Basic Borrower Info and About the Principals section for each person that has a positive response. This information will be used to start completion of the SBA 912 form. When that is done, complete the rest of the 912 package and follow the instructions.

* Has the loan been cleared for Processing?

Yes No

* No principal, for any criminal offense - other than a minor vehicle violation - is on any form of parole or probation (including probation before judgment).

Yes No

IV. LOS - Community Advantage

- Lending Authority – CAI for delegated CA loans
- Delegated CA loans require direct lending authority in PIMS
- Delegated loans will require a credit score of 120 or more
- System will generate CA document Addendum 2449

IV. LOS - Community Advantage

- **To Begin a CA Application:**
 - Click **Yes** next to the question “Is the Loan request for a Community Advantage Pilot Program Loan?”
 - Click the **Continue** button.

ELIGIBILITY

Let's Gather Some Information About The Business

* Is the loan request for a Community Advantage Pilot Program loan?

Yes No

IV. LOS - Community Advantage

- Review the list of Underserved Market type presented, Click the checkbox next to any that applies.
- If you click **Yes** to the question “Has the application received any Management or Technical Assistance training or counseling from any organization in the last 12 months?”, you will be prompted with an option to select all that apply. As well the details of the training hours.

IV. LOS - Community Advantage

ELIGIBILITY

Let's Gather Some Information About The Business

* Is the loan request for a Community Advantage Pilot Program loan?

Yes No

* Is the applicant in an Underserved Market? [↗](#)

- Low-to-Moderate Income (LMI) communities
- Businesses where more than 50% of the full time workforce is low-income or resides in LMI census tracts
- Empowerment Zones/Enterprise Communities
- HUBZones
- New businesses (firms in business for no more than two years)
- Businesses eligible for Veterans Advantage including Veteran-owned businesses
- None of the Above

* Is the applicant business New or Existing?

Business not established yet Existing Business

* Has the applicant received any Management or Technical Assistance training or counseling from any organization in the last 12 months?

Yes No

IV. LOS - Community Advantage

Loan Origination ▾ Modification & Servicing ▾ Guaranty Purchase ▾ Documents



- Government Contracting
- Buy/Sell Business
- eCommerce
- International Trade
- Franchising
- Technology/Computers
- Legal Issues
- Other

Has the applicant received training or counseling from any of the following sources? Check all that apply.

- SCORE
- Small Business Development Center
- Bank or Other Lending Institution
- Veterans Business Centers
- Women's Business Center
- Other

How many hours of counseling or training have been received for each of the following type?

Counseling Details

Counseling Type *

Total Approximate Hours *

---- Please select ----

---- Please select ----

One-on-one Counseling

Telephone Counseling

Web-based Tutorials

Group Training

Continue

IV. LOS - Community Advantage

- Continue to answer all remaining questions in the Application; however, please note that, based upon your response here, only the Community Advantage Initiative program will be made available to you for selection.

IV. LOS - RAPID

- Efficient online capability to collect principal responses necessary to generate SBA Form 1919
- Optional, lender initiated process
- Secure adjunct database that populates SBA One for lender review and updates

IV. LOS - RAPID



SBA One | My Workspace | **Loan Origination** | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

Loan Modification

Loan Pipeline > Demo Company ABC

- ✓ Primary Eligibility
- ✓ Eligibility



26 of 26 Pages Completed

- ✓ THE BASICS
- ✓ ABOUT THE BUSINESS
- ✓ ABOUT THE PRINCIPALS / GUARANTORS
 - ✓ Demo Company ABC
 - ✓ **RAPID**

ELIGIBILITY
RAPID

RAPID is a process that allows you to request Principals to submit answers to certain loan application questions to you electronically, via a separate website (not SBA One). If you choose to use this feature, you will not be able to edit this loan until the Principals have responded, or until their time to respond has expired.

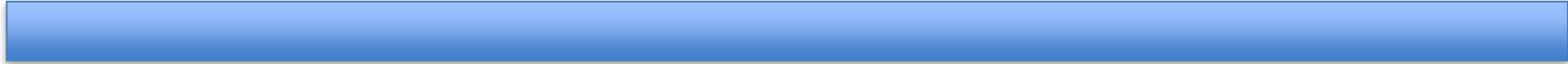
RAPID is a good choice for people who are comfortable working with computers and submitting information online. It can speed up the data collection process when dealing with responsive, tech-savvy individuals. All questions will be optional to the Principals, so further follow-ups may be required to collect all Principal-level information. Ultimately, you as the lender are still responsible for confirming the answers they provide.

Do you wish to begin the RAPID process for this loan application?

Yes No

[Back](#) [Continue](#)

IV. LOS - RAPID



SBA One | My Workspace | **Loan Origination** | Modification & Servicing | PARRiS | Guaranty Purchase | Documents

Loan Pipeline > Demo Company ABC

Loan Modification

✓ Primary Eligibility
✓ Eligibility

100%
26 of 26 Pages Completed

✓ THE BASICS

ELIGIBILITY Summary

Principal Summary

Borrower Information	Email Address	Status
<input type="checkbox"/> Demo Company ABC		
<input checked="" type="checkbox"/> Genevieve Sansom	<input type="text" value="genevieve.sansom@bnymellon.c"/>	

IV. LOS - RAPID



The screenshot shows the SBA One web application interface. At the top, there is a navigation bar with the SBA One logo and several menu items: "My Workspace", "Loan Origination" (highlighted in teal), "Modification & Servicing", "PARRiS", "Guaranty Purchase", and "Documents". Below the navigation bar, the main content area is titled "Loan Pipeline > Demo Company ABC". On the left side, there is a progress indicator showing "100%" completion with a green circular graphic and the text "26 of 26 Pages Completed". Below this, there are two sections: "Primary Eligibility" and "Eligibility", both marked with green checkmarks. At the bottom left, there is a "THE BASICS" section with a green checkmark and a "Back" button. In the center, a large modal dialog box is displayed with a grey background and a white text area. The text in the dialog reads: "After requesting RAPID response from principals, you will not be able to edit the loan until you receive a response from all of the principals with outstanding RAPID requests, or until the RAPID link expires in 1 day(s)." Below the text are two buttons: "Cancel" and "Continue". At the bottom right of the interface, there are two buttons: "Close RAPID" and "Send Mail", with the "Send Mail" button highlighted by a red rectangular box.

IV. LOS - RAPID

Our Loan Pipeline



Business Legal Name	Loan Number	Created By	Status	Created Date	Action
Test Co Upward350k		sbaonedemo sbaonedemo	Application In-Process	06 Jul, 2015	
Test Loan Co.		sbaonedemo sbaonedemo	Application In-Process	26 Jun, 2015	
R Demo Company ABC		sbaonedemo sbaonedemo	Application In-Process	23 Jun, 2015	

IV. LOS - RAPID: Principal receives Email Request and Access Code

Extra line breaks in this message were removed.

From:  SBATechSupport@colsonservices.com
To:  Sansom, Genevieve
Cc:
Subject: SBA Loan Principal Information Request (RAPID)

Sent: Thu 8/6/2015 11:01 AM

You have received a RAPID invitation. Please click the link below to

Link: <http://r10tn10:8385/rapid-web/?processId=322>

You will receive a separate email including your access code.
You have 1 hours to click this link before it expires.

This email has been scanned by the Symantec Email Security.cloud
For more information please visit <http://www.symanteccloud.com>



SBATechSupport@colsonservices.com

From:  SBATechSupport@colsonservices.com
To:  Sansom, Genevieve
Cc:
Subject: SBA Loan Principal Information Request (RAPID)

Sent: Thu 8/6/2015 11:01 AM

Please use the following access code.

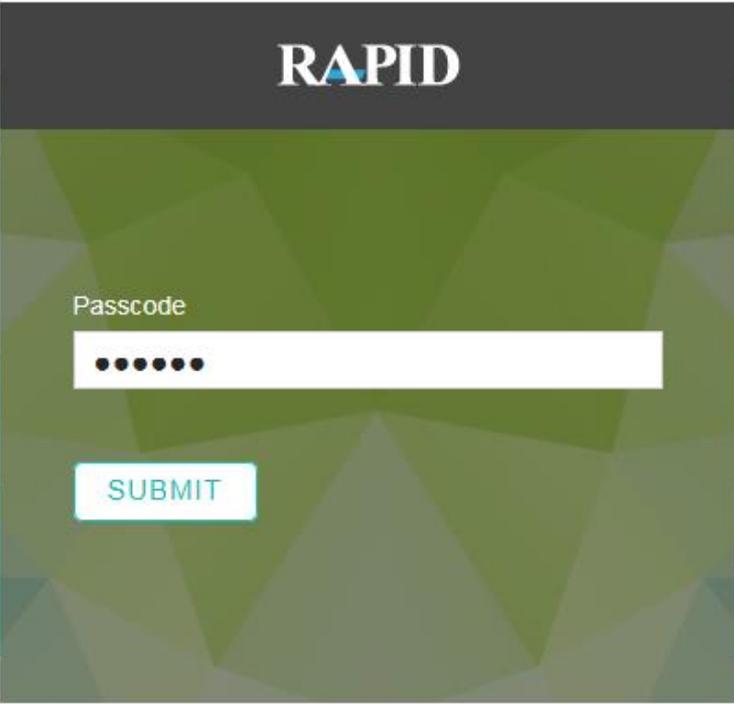
Access Code: mh9bhw



SBATechSupport@colsonservices.com



IV. LOS - RAPID: Log in



The image shows a login form for the RAPID system. The form is centered on a dark green background with a geometric pattern. At the top, the word "RAPID" is displayed in white. Below it, the label "Passcode" is positioned above a white input field containing six black dots. A light blue "SUBMIT" button is located below the input field.

IV. LOS - RAPID: Gathering Eligibility Info



Eligibility	ELIGIBILITY
BASIC INFO	Let's Gather Some Information About The Principals
	Capacity
	LLC
	<input type="checkbox"/> Member
	<input checked="" type="checkbox"/> Managing Member
	<input type="checkbox"/> Manager
	Small Business Borrower Legal Name (Applicant):
	Demo Company
	First Name
	Genevieve

IV. LOS - RAPID: Gathering Eligibility Info

(cont'd)



Eligibility	<p>ELIGIBILITY</p> <h3>Let's Gather Some Information About The Principals</h3> <p>Has the principal now or previously been a debtor in a bankruptcy proceeding? </p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Is the principal presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Has the principal been arrested in the past six months for any criminal offense?</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>
BASIC INFO	

IV. LOS - RAPID: Gathering Eligibility Info

(cont'd)



any criminal offense - other than a minor vehicle violation - has the principal ever:

Be
Pl
Pl
Be
Be

Thanks for entering details. This form will be Submitted
to lender

Yes

Cancel Confirm

e Pr adm

ement between the holder and a custodial parent, or repayment agreement between the holder and

V. Document Management & E-Signature

Document Management

- Document upload with 'drag and drop feature'
- Document Search
- Document version tracking

Electronic Signature

- SBA One e-signature will incorporate Level 3 authentication and attribution through access code, signer identification via Lexis Nexis and Knowledge Based Authentication
- E-signature is provided by SBA approved sub-contractor DocuSign

Document Tab – Search & Select Loan



Document Search 

Training  Help  Contact Us  Utilities  Welcome Sansom 

My Workspace Loan Origination  Modification & Servicing  Documents 

Documents

[View Delegated Authority](#) [Create/Upload Documents](#)

Business Legal Name	Application Status	SBA One Ref #	ETRAN Application #	ETRAN Loan #	Program Type	Actions
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Nosara Cattle	Application In-Process	10921				 
Bob's Auto shoop	Application In-Process	10909				 
Janelle's Test Loan 2	Application In-Process	10900			SBA Express	 
Oracle, Inc	Application In-Process	10892				 
Patty P	Application In-Process	10891				 
Joseph McDonald's NFS	Application In-Process	10890			7a Small Loan - Non-delegated	 
Janelle's Test Loan 2	Application In-Process	10889			7a Standard	 
Oracle, Inc.	Application In-Process	10888				 
sddd	Application In-Process	10887				 
Oracle Inc	Application In-Process	10885				 

Page 1 of 21 

Documents Tab - Selected Loan

Loan Name > Chocolate Candies of Hawaii Inc. (Location Id: 61400)

Loan Origination

7a PLP (10970)

All Documents

- TAB 1 Application **3**
- TAB 2 Lender's Credit Memo **1**
- TAB 3 Authorization **1**
- TAB 4 Owner/Operator Personal Information **2**
- TAB 5 BV, Refi. Transcripts M&E to be Acquired **0**
- TAB 6 Business Financials **1**
- TAB 7 Affiliate Financials **0**
- TAB 8 Franchise Docs & Purchase Agreements **0**
- TAB 9 Appraisals, Environmental, Lease Agreements **0**
- TAB 10 Supporting Docs (Other) **2**

[View Application](#)

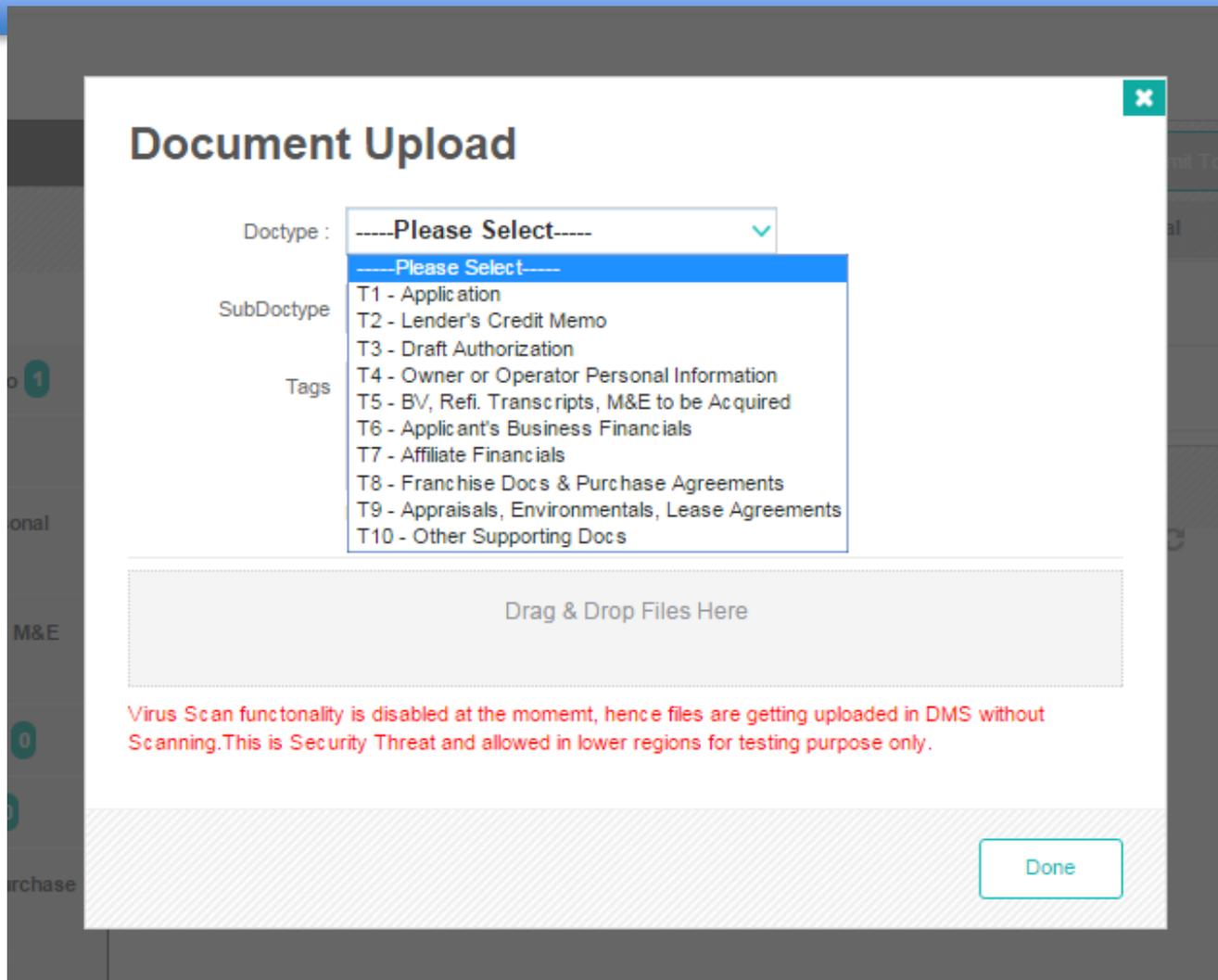
[Validate E-Tran](#)
[Submit To E-Tran](#)
[E-Tran Response](#)

Form Name	DocuSign Status	Created By	System/Manual	Actions
Form 1919_Chocolate Candies of Hawaii Inc._Joe_0000.pdf		Sansom Genevieve	System Generated	
Form 1919_Chocolate Candies of Hawaii Inc._Josette_0000.pdf				
Form 1920 - Lender Application For Guaranty.pdf				

[Add Document](#)

**Please hit the refresh icon to see the most current document status

Documents Tab – Manual Upload



Document Upload

Doctype : ----Please Select----

SubDoctype

- Please Select----
- T1 - Application
- T2 - Lender's Credit Memo
- T3 - Draft Authorization
- T4 - Owner or Operator Personal Information
- T5 - BV, Refi. Transcripts, M&E to be Acquired
- T6 - Applicant's Business Financials
- T7 - Affiliate Financials
- T8 - Franchise Docs & Purchase Agreements
- T9 - Appraisals, Environmental, Lease Agreements
- T10 - Other Supporting Docs

Tags

Drag & Drop Files Here

Virus Scan functionality is disabled at the moment, hence files are getting uploaded in DMS without Scanning. This is Security Threat and allowed in lower regions for testing purpose only.

Done

Documents Tab – Form 159

Loan Name > Chocolate Candies of Hawaii Inc. (Location Id: 61400)

Loan Origination

7a PLP (10970)

All Documents

TAB 1 Application 3

TAB 2 Lender's Credit Memo 1

TAB 3 Authorization 1

TAB 4 Owner/Operator Personal Information 2

TAB 5 BV, Refi. Transcripts M&E to be Acquired 0

TAB 6 Business Financials 1

TAB 7 Affiliate Financials 0

TAB 8 Franchise Docs & Purchase Agreements 0

TAB 9 Appraisals, Environmental, Lease Agreements 0

TAB 10 Supporting Docs (Other) 2

View Application

Validate E-Tran

Submit To E-Tran

E-Tran Response

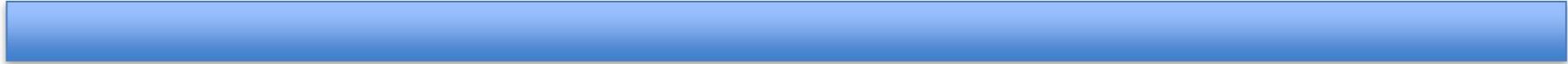
Form Name	DocuSign Status	Created By	System/Manual	Actions
-----------	-----------------	------------	---------------	---------

Add Document

Create New Document

**Please hit the refresh icon to see the most current document status

Documents Tab – Form 159



SBA One

Document Search [Training](#) [Help](#)

[My Workspace](#) [Loan Origination](#) [Modification & Servicing](#) **[Documents](#)**

Enter Loan Details

Document Name *

ETRAN Loan Number

Powered By **BNY MELLON**

Last Logged in: March 15, 2016 at 09:33 AM EST

E-Signature – Send request

Loan Name > Chocolate Candies of Hawaii Inc. (Location Id: 61400)

Loan Origination

7a PLP (10970)

All Documents

- TAB 1 Application **3**
- TAB 2 Lender's Credit Memo **1**
- TAB 3 Authorization **1**
- TAB 4 Owner/Operator Personal Information **2**
- TAB 5 BV, Refi. Transcripts M&E to be Acquired **0**
- TAB 6 Business Financials **1**
- TAB 7 Affiliate Financials **0**
- TAB 8 Franchise Docs & Purchase Agreements **0**
- TAB 9 Appraisals, Environmental, Lease Agreements **0**
- TAB 10 Supporting Docs (Other) **2**

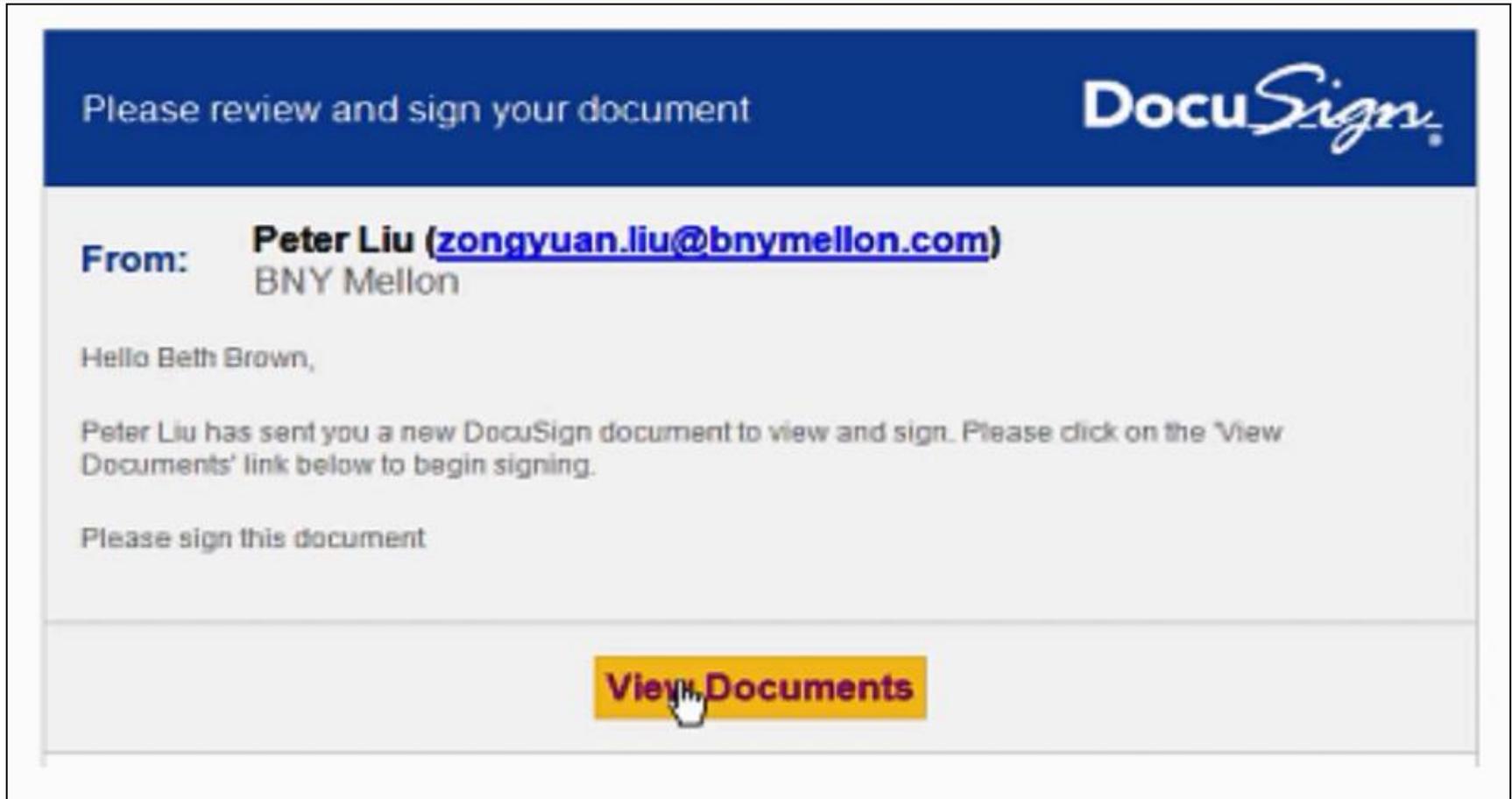
[View Application](#) [Validate E-Tran](#) [Submit To E-Tran](#) [E-Tran Response](#)

Form Name	DocuSign Status	Created By	System/Manual	Actions
Form 1919_Chocolate Candies of Hawaii Inc._Joe_0000.pdf		Sansom Genevieve	System Generated	
Form 1919_Chocolate Candies of Hawaii Inc._Josette_0000.pdf				
Form 1920 - Lender Application For Guaranty.pdf				

[Add Document](#)

****Please hit the refresh icon to see the most current document status**

E-Signature: Review E-mail



E-Signature: Access Code Validation

Please enter the access code to view the document

From:  SBA One
BNY Mellon

The sender has requested you enter a secret access code prior to reviewing the document. You should have received an access code in a separate communication. Please enter the code and validate it in order to proceed to viewing the document.

Access Code

Show Text

VALIDATE

I NEVER RECEIVED AN ACCESS CODE

E-Signature: Signer Info Verified Via Lexis Nexis



From:  SBA One
BNY Mellon

ID Check - Personal Information

Enter your home address. This information, along with your name will be used to generate a list of questions to verify your identity.

Required Information (Home Address)

Optional Information

Elaine jessamine

Street 1: *

Last 4 digits of SSN:

Street 2:

Date of Birth: / /

City: *

mm / dd / yyyy

State: *

Zip: * -

CANCEL

NEXT

E-Signature: Lexis Nexis Knowledge Based Authentication

Security Requests from Sender

From:  SBA One
BNY Mellon

ID Check - Identification Questions

These questions are being generated as a means of an identity check requested by the document sender. None of this information is provided to the document sender or to anyone except you.

Which of the following corporations have you ever been associated with?

- Abs Fax Technologies Inc
- The Almonary Inc
- Dutchmasters Cabinets
- Transportation Advisors Inc
- Ks Management Services
- None of the above

Which of the following street addresses in 'Midwest City' have you ever lived at or been associated with?

- 1705 South Pacific Avenue
- 3229 Adelanto Lane
- 24601 Upper Trail
- 335 South Harbor Boulevard
- 2610 San Jose Avenue
- None of the above or I am not familiar with this property

Which of the following domain names have ever been registered in your name?



U.S. Small Business Administration

E-Signature: Review Options

The screenshot displays a web-based interface for reviewing a document. The main heading is "Request for Signature". Below this, the sender information is shown as "From: Peter Liu, BNY Mellon" with a placeholder profile picture. The document being reviewed is listed as "Documents (1): SBA Form 1919.pdf". At the bottom of the review area, there are five buttons: "Review Document" (highlighted in yellow), "Decline", "Finish Later", "Sign on Paper", and "Change Signer". A checkbox at the bottom right is labeled "Check here to skip this information in the future". The interface is framed by a grey border, and a vertical sidebar on the left contains partially visible text: "The p...", "ndeb...", "inan...", "utho...", "omp...", "To b...", "With...", "or cl...", "roces...", "NAME", "Beth B Brown", and "owner".

E-Signature: Signing the Document

DocuSign. ▲ ▼ 6 of 6 100% ▼ Download Print More ▼

CERTIFICATION AS TO ACCURACY: I certify that the information provided in this application and the information that I have provided in all supporting documents and forms is true and accurate. I realize that the penalty for knowingly making a false statement to obtain a guaranteed loan from SBA is that I may be fined up to \$250,000 and/or be put in jail for up to 5 years under 18 USC § 1001 and if false statements are submitted to a Federally insured institution, I may be fined up to \$1,000,000 and/or be put in jail for up to 30 years under 18 USC § 1014.

DocuSigned by:
Beth Brown

8/04/2014
Date

Beth Brown

Confirm Signing

All required fields complete.

You will have an opportunity to save your copy on the next screen.

Click "Confirm Signing" when you are ready.

VI. PARRIS

Features

- Current and Historical Risk Information
- Peer Portfolio analytics
- Loan level data exports

PARRIS




Document Search
? Help
👤 Contact Us
37 PARRIS Score
⚙️ Utilities
Welcome sbaonedemo ▾

My Workspace
Loan Origination ▾
Modification & Servicing ▾
PARRIS
Guaranty Purchase ▾
Documents

PARRIS Scorecard

2015 FIRST QUARTER

- VIEW ALL
- P** PERFORMANCE
- A** SSET MANAGEMENT
- R** REGULATORY COMPLIANCE
- R**ISK MANAGEMENT
- S**PECIAL ITEMS
- 👤 COMPARE WITH PEERS
- 📊 SCORE RANGE



PARRIS Risk Categories		PARRIS Risk	Lender Rates	No.of Points
Performance	5 Year Cumulative Net Yield		-0.8%	3
	12 Month Default Rate		0.0%	1
	5 Year Default Rate		1.8%	3
Asset Management	Stressed Rate		0.7%	3
	Early Problem Loan Rate		0.0%	1
	High Risk Origination Rate		16.3%	3
Regulatory Compliance	1502 Reporting Rate		100.0%	1

PARRIS

SBA One		My Workspace	Loan Origination ▾	Modification & Servicing ▾	PARRIS	Guaranty Purchase ▾	Documents	🔍	?	👤	37	⚙️	Hi ▾			
				5 Year Default Rate						1.8%		3				
COMPARE WITH PEERS	SCORE RANGE	Asset Management	Stressed Rate								0.7%		3			
			Early Problem Loan Rate								0.0%		1			
			High Risk Origination Rate										16.3%		3	
			1502 Reporting Rate										100.0%		1	
		Regulatory Compliance	Loans in Active Default Status over 3 Years Rate								100.0%		5			
			24 Month Repair/Denial Rate								0.0%		3			
			FDIC Total Risk-Based Rate (*)								13.2%		1			
		Risk Management	Non-Performing Asset Ratio								7.9		1			
			Lender Purchase Rating								2		1			
			Average SBPS (weighted)								159.0		5			
		Special Items	Recovery Rate (Over last 5 years)								8.6%		5			
			Has Prudential Regulator (Preferred) / No Corrective Action Request (Preferred)								Preferred		1			
											Total Number of Points		37			

Performance

5 Year Cumulative Net Yield



SCORE < 30 (Preferred)



30 - 43 (Acceptable)



44 - 75 (Less than Acceptable)



Export to Excel



Export to PDF

Loan Number	Numerator	Borrower	Approval Date	Approval Amount
0243152868	\$131,288.00	JOWPUFDI NGH	12/20/1990	\$150,000.00
6886857880	\$3,480.00	QIJMMJQT 66 USVDL TUPQ	02/07/2006	\$220,000.00
4647907886	\$1,056.00	UFYBT TNPLFIPVTF MMD	06/07/2006	\$205,000.00
4649337885	\$2,596.00	UFYBT TNPLFIPVTF MMD	06/07/2006	\$155,000.00
4154227885	\$934.00	TVQFSJPS MFHESJWF	09/06/2007	\$50,000.00
2609659886	\$3,239.00	TXJTIFS UJSF BOE GVFM MMD	07/02/2008	\$350,000.00
2837627887	\$6,975.00	K DSBJH LJOH EWN QB FRVJOF	12/04/2007	\$395,000.00
2656169884	\$17.00	LFFUFST NFBU DPNQBOZ MMD	07/29/2008	\$35,000.00
2242149889	\$3,037.00	FBTU QPJOU NBSLFU	02/20/2009	\$175,000.00

VII. Additional Information

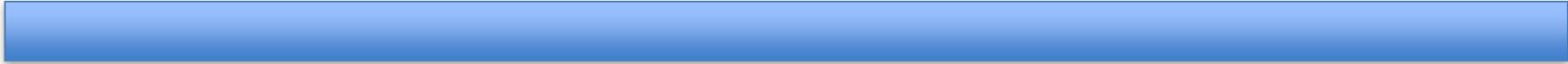
For more information on SBA One:

SBA.One@BNYMellon.com

1-877-245-6159, Option 5

Or visit our office web site at

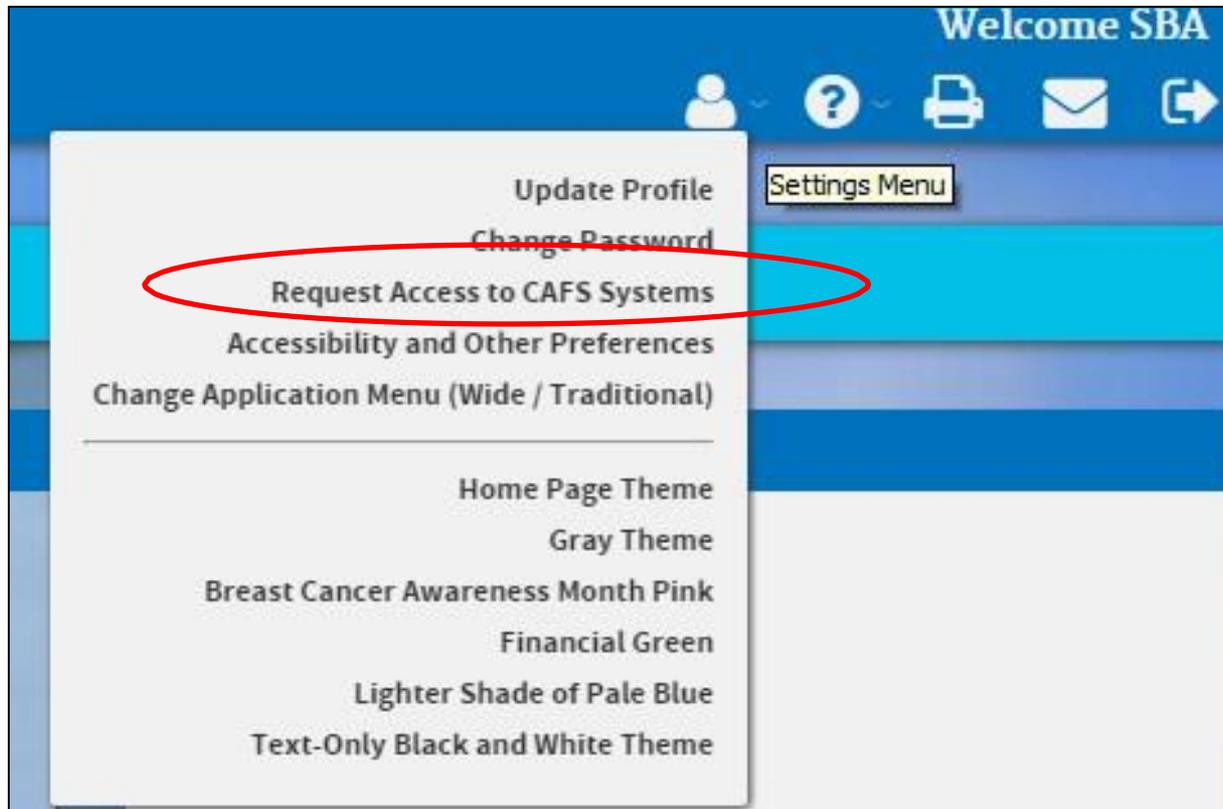
<https://www.sba.gov/content/sba-one>



APPENDIX

II. Getting Started - System access requirements for SBA One functionality

- Request Access to CAFS
- Lender's Location ID is required



II. Getting Started - PIMS/SBA One Role Description

Select "Request Access to CAFS Systems".

Click on the folder, select the box, and enter the location id for each required access level. (NOTE: LSPs should enter lender location ids).

You will receive an email that the account has been updated. THIS IS NOT AN APPROVAL FOR ACCESS.

After the access is approved by the AO (they will have 48 hours from your request), Program Office and the CLS security team, you will receive an email from cls@sba.gov.

Role	Description	Who can select?
Read 7a Connect reports	Provides lenders portfolio information.	7a Lenders
View your SBA Loan Applications E-Tran Origination	Allows Lenders to View their SBA Loan Applications	Lenders
Update your SBA Loans E-Tran Origination	Allows Lenders to Update their SBA Loans	Lenders
Update your partner information (Regulated Lenders) PIMS	Allows Lenders to update their Information	Lenders
View partner information	Allows Lenders to view their partner information	Lenders
Create or Edit Lender's Loans in SBA One	Allows Lenders to create or edit loan applications using SBA One	7a Lenders
View Lender's Loans in SBA One	Allows Lenders to view their loans using SBA Once	7a Lenders
View PARRIS Lender Scorecard information	Allows Lenders to view their PARRIS scorecard information in SBA Once	7a Lenders



II. Getting Started: PARTNER INFORMATION MANAGEMENT SYSTEM

- Check “View Partner Information”
- Enter Lender’s Location ID
- AO’s Only should check “Update Partner Information”

Partner Information Management System (PIMS)

Update your partner information (Regulated Lenders) ([Show/Hide](#))

Location Id

<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup
<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup

View Partner Information ([Show/Hide](#))

Location Id

<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup
<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup

II. Getting Started: SBAONE PARTNER ENROLLMENT

- From Settings Menu – Request Access to CAFS Systems
- Select SBA One Access level by checking appropriate box
 - Location ID/PIMS/ETRAN is a prerequisite

The screenshot shows the 'SBA One' settings page. The following options are circled in red:

- Create or Edit Lender's Loans in SBA One (Show/Hide)
- Loan Processor - Create/Review Loans (Show/Hide)
- Submit to Etran (Show/Hide)

Each of these circled options is followed by a 'Location Id' section containing two rows of input fields. Each input field has a 'Del:' checkbox and a 'Lookup' button. At the bottom of the page, the option View Lender's Loans in SBA One (Show/Hide) is selected.

LOS –System Generated Forms

Forms / Certificate / Agreement	Current	Planned
Form 1050, Settlement Sheet	System Generated	
Form 147, SBA Note	System Generated	
Form 148, Unconditional Guarantee	System Generated	
Form 148L, Unconditional Limited Guarantee	System Generated	
Form 155, Standby Creditor's Agreement	System Generated	
Form 159 (7a), Compensation Agreement	System Generated	End of April, ability to generate or manually upload Form without going through the Loan Origination first
Form 1846, Statement Regarding Lobbying	System Generated	
Form 1919, Borrower Information Form	System Generated	
Form 1920, Lender Application for Guaranty and Eligibility Checklist	System Generated	
Form 413, Personal Financial Statement	Manual Uploaded	
Form 601, Agreement of Compliance	System Generated	
Form 912, Statement of Personal History	System Generated	
Form 1059, Security Agreement	System Generated	
IRS Form 4506-T, Request for Transcript of Tax Return	System Generated	
Borrower's Certification	Manual Upload	
Loan Agreement	System Generated	
Form 1971, Religious Eligibility	System Generated	
Loan Authorization	Can generate a draft	System generated Final Authorization
Form 1624		
Form 722, Equal Opportunity Policy	Manual Uploaded	Will be system generated
FEMA Form 81-93: Standard Flood Hazard Determination	Manual Uploaded	
Form 1502, Guaranty Loan Status & Lender Remittance Form	Manual Uploaded	
Credit Memo	Manual Uploaded	Will be system generated
Debt Schedule	Manual Uploaded	

My Workspace (cont'd)



Our Loan Pipeline

256 LOANS	21 PRIMARY ELIGIBILITY	98 ELIGIBILITY	28 TERMS & CONDITIONS	3 AUTHORIZATION	46 UNDERWRITING	14 CLOSING	46 DISBURSEMENT
Business Legal Name	Loan Number	Created By	Status	Created Date	Action		
LoanForSBACRDocument aion		Elaine jjessamine	Application In-Process	13 May, 2015			
abc test		Elaine jjessamine	Application In-Process	11 May, 2015			
QA 05111		Elaine jjessamine	Application In-Process	11 May, 2015			
junit1235		Elaine jjessamine	Application In-Process	08 May, 2015			
Test JI 0506		Elaine jjessamine	Application In-Process	06 May, 2015			
Eligibility		Ankit Kumar Jain	Application In-Process	04 May, 2015			
QA-testing		Neeraj Vilas Patane	Application In-Process	04 May, 2015			

Page 1 of 3

My Alerts

THIS WEEK

0

Applications returned from E-Tran with Errors

TODAY

0

Applications awaiting Signatures

TODAY

0

Applications missing Documents

TODAY

1

Loans Approved

Powered By BNY MELLON