

SBA One

*SBA's New Streamlined Online Lending
Platform*



U.S. Small Business Administration

Agenda

- I. Overview**
- II. My Workspace**
- III. Loan Origination System**
- IV. RAPID**
- V. Document Management & E-Signature**
- VI. PARRIS**
- VII. Guaranty Purchase**
- VIII. FAQ's**
- IX. Additional Information**

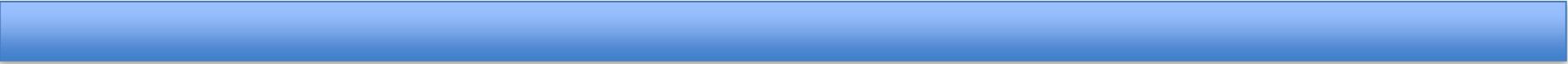
I. Overview

SBA ONE

Key Features:

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

II. My Workspace



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

Document Search
Help
Contact Us
PARRIS Score **45**
Utilities
Welcome **Sbaone** ▾

CYBER THREATS ARE REAL — IS YOUR SMALL BUSINESS PREPARED? OUR ONLINE COURSE CAN HELP.

NEW SBA COURSES

SBA SUCCESS STORIES

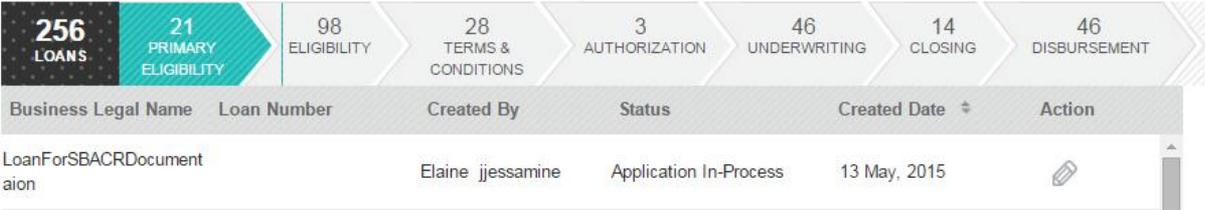
MAY 16
Lender Training Program

NEXT ONLINE EVENT

CALENDAR OF EVENTS

COMING SOON...

Our Loan Pipeline



My Alerts

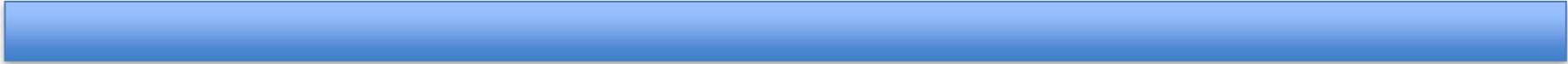
0

Applications returned from E-Tran with Errors

0

Applications awaiting Signatures

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

III. Loan Origination System

Features

- Intelligent Dynamic Data Capture
- Automated form building reduces time, cost and errors

LOS: Check Credit Score





? 👤 0 ⚙️

My Workspace
Loan Origination
Modification & Servicing
PARRiS
Guaranty Purchase
Documents

Loan Modification

Our Loan Pipeline

84
LOANS

4
PRIMARY
ELIGIBILITY

38
ELIGIBILITY

3
TERMS &
CONDITIONS

0
AUTHORIZATION

32
UNDERWRITING

0
CLOSING

7
DISBURSEMENT

Search by | Business Legal Name

SBA One Ref #

ETran Application #

Status
All
Go

Business Legal Name	Loan Number	Created By	Status	Created Date	Action
Test company 123		sbaonedemo sbaonedemo	Application In-Process	02 Nov, 2015	
Test 9-23		Nilanjana Sarkar	Application In-Process	23 Sep, 2015	
John Hancock		Nilanjana Sarkar	Application In-Process	10 Sep, 2015	
QA-UAT Dry Test		Elaine jessamine	Application In-Process	24 Jun, 2015	

Check Credit Score

Create New Loan

CHECK CREDIT SCORE

This tool is for information purposes only.

Loan will be scored based on business and principals in place when application is submitted to E-Tran for an SBA loan number.

Loan Amount(\$) *

Loan Term *

 month(s)

Business Legal Name *
(primary business only)

Federal Tax Id *

Business Address1 *

Business Address2

Business Zipcode *

Business City *

Business City *

Sewickley

Business State *

PA

Business Phone
(optional)

DUNS Number (optional)

Principal (maximum of 6 principals are allowed)

Type *	First Name / Entity Name *	MI	Last Name *	Ownership(%) *	
Individual ▼	John		Smith	100	⋮

Add Principal

Credit Score

339

Score is Acceptable!

Get Credit Score

LOS: Create New Loan – Guided vs. Expert Path

The screenshot displays the SBA One web application interface. At the top, there is a navigation bar with the SBA One logo, a search bar, and various utility icons. The main navigation menu includes 'My Workspace', 'Loan Origination' (highlighted), 'Modification & Servicing', 'PARRiS', 'Guaranty Purchase', and 'Documents'. Below the navigation, the 'Our Loan Pipeline' section shows a progress bar with stages: 256 LOANS, 21 PRIMARY ELIGIBILITY, 98 ELIGIBILITY, 28 TERMS & CONDITIONS, 3 AUTHORIZATION, 46 UNDERWRITING, 14 CLOSING, and 46 DISBURSEMENT. A table below the pipeline lists loan records with columns for Business Legal Name, Loan Number, Created By, Status, and Created Date. A modal dialog is open on the right, titled 'GUIDED PATH' and 'EXPERT PATH', with 'Ok' and 'Cancel' buttons.

Our Loan Pipeline

256 LOANS | 21 PRIMARY ELIGIBILITY | 98 ELIGIBILITY | 28 TERMS & CONDITIONS | 3 AUTHORIZATION | 46 UNDERWRITING | 14 CLOSING | 46 DISBURSEMENT

Check Credit Score | Create New Loan

Search by | Business Legal Name | Status: All | Go

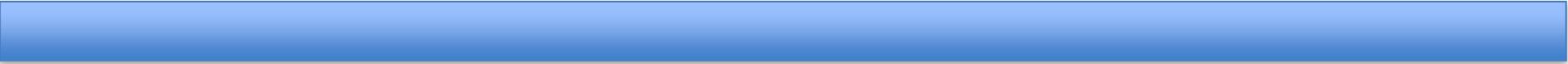
Business Legal Name	Loan Number	Created By	Status	Created Date
LoanForSBACRDocumentaion		Elaine jjessamine	Application In-Process	13 May, 2015
abc test		Elaine jjessamine	Application In-Process	11 May, 2015
QA 05111		Elaine jjessamine	Application In-Process	11 May, 2015
junit1235		Elaine jjessamine	Application In-Process	08 May, 2015
Test JI 0506		Elaine jjessamine	Application In-Process	06 May, 2015
Eligibilty		Ankit Kumar Jain	Application In-Process	04 May, 2015

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

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](#)

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

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](#)

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Loan must be used for an identifiable business purpose.

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

LOS: Terms & Conditions



Loan Pipeline > NKA 1022

Loan Modification

TERMS AND CONDITIONS
TERMS AND CONDITIONS

Additional Repayment Terms

Ongoing Guarantee Fee (%)

0.473

Extraordinary Servicing Fee (%)

0

Other Loan Options

Late Charge (applicable for a delay of 10 days or more)

Net Earnings Recapture Clause

State Interest Rate Reduction

100%
5 of 5 Pages Completed

✓ LOAN TERMS

✓ INTEREST RATE

✓ DISBURSEMENT

✓ REPAYMENT

Authorization

Back

Continue

LOS: Terms & Conditions



← → ↻ https://sbaone-uat.colsonservices.com/web/guest/loan-origination?p_p_id=LOSPortal_WAR_losportal&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view&p_p_col_id=colun

Document Search Help Contact Us PARRIS Score Utilities Welcome Naresh

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

Loan Modification

Loan Pipeline > NKA 1022

- ✓ Primary Eligibility
- ✓ Eligibility
- ✓ **Terms And Conditions**

TERMS AND CONDITIONS
TERMS AND CONDITIONS

100%

5 of 5 Pages Completed

Back

The loan details have been submitted to E-TRAN for validations. Please go to Documents tab and check E-TRAN Response

LOS: Terms & Conditions – Validation Message

The validation after terms and conditions is optional. You can press continue.

The screenshot displays the SBA One web interface for loan origination. The browser address bar shows the URL: https://sbaone-uat.colsonservices.com/web/guest/loan-origination?p_p_id=LOSPortal_WAR_losportal&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view&p_p_cc. The navigation menu includes "My Workspace", "Loan Origination" (highlighted), "Modification & Servicing", "PARRIS", "Guaranty Purchase", and "Documents". The main content area shows a "Loan Pipeline" for "NKA 1022" with a progress bar indicating "100%" completion (5 of 5 Pages Completed). The "TERMS AND CONDITIONS" section is active, and a modal message box is displayed with the text: "The loan details have been submitted to E-TRAN for validations. Please go to Documents tab and check E-TRAN Response". The modal contains two buttons: "View E-TRAN Response" (highlighted with a red box) and "Continue".

LOS: Loan Validation

What are the next steps after validating the loan?

- *Go to the Documents tab and search for the loan.*
- *Select 'E-Tran Response'.*
- *After viewing the E-Tran Response, close the window, select 'View Application' (on the Documents tab itself) and then continue to complete the loan application.*
- *Complete 'Authorization and Underwriting (Credit Analysis, Collateral, and Environmental)'*
- *Complete the Insurance section.*
- *Go to the Documents tab and Submit to E-Tran if the required documents are present in the ten tabs (system only verifies for the presence of the required documents for non-delegated loans).*
- *After submission, user should again select 'E-Tran Response' to view the loan status.*

LOS: Authorization



SBA One | Document Search | Help | Contact Us | PARRIS Score 0 | Utilities | Welcome Naresh

My Workspace | **Loan Origination** | Modification & Servicing | PARRIS | Guaranty Purchase | Documents

Loan Modification

Loan Pipeline > NKA 1022

- ✓ Primary Eligibility
- ✓ Eligibility
- ✓ Terms And Conditions
- ✓ Authorization

Underwriting

0%
0 of 3 Pages Completed

CREDIT ANALYSIS

COLLATERAL

UNDERWRITING
Credit Analysis

* Loan Amount
\$ 952,000

* Program Type
7a PLP

* Usage of proceeds:
Purchase Business (Change of Ownership)

* Please describe the proposed project.

* Please describe the nature of the business, including its history.

LOS: Insurance

The screenshot displays the SBA One web application interface. At the top, the navigation bar includes the SBA One logo, 'My Workspace', and several menu items: 'Loan Origination' (highlighted in teal), 'Modification & Servicing', 'PARRIS', 'Guaranty Purchase', and 'Documents'. On the right side of the navigation bar are icons for search, help, user profile, a notification bell with '0', settings, and a user name 'Hi'. Below the navigation bar is a sidebar on the left with a checklist of steps: 'Eligibility', 'Terms And Conditions', 'Authorization', 'Underwriting' (highlighted in dark grey), 'CREDIT ANALYSIS', 'COLLATERAL', and 'APPRAISAL CHECK'. A large green circular progress indicator shows '100%' completion, with '5 of 5 Pages Completed' below it. The 'Insurance' step at the bottom of the sidebar is highlighted with a red border. The main content area is titled 'Credit Analysis' and contains several form fields with red asterisks indicating required information: 'Loan Amount' (filled with '\$ 952,000'), 'Program Type' (filled with '7a PLP'), and 'Usage of proceeds:' (filled with 'Purchase Business (Change of Ownership)'). There are three text input fields for descriptions: 'Please describe the proposed project.' (filled with 'test'), 'Please describe the nature of the business, including its history.' (filled with 'test'), and 'Please discuss the Length of time the business has been under its current management and the depth of management experience in the industry and/or a related industry.' (empty).

LOS: Insurance – View Documents

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

Loan Pipeline > NKA 1022

- ✓ Primary Eligibility
- ✓ Eligibility
- ✓ Terms And Condi
- ✓ Authorization
- ✓ Underwriting
- ✓ Insurance

100%

2 of 2 Pages Completed

HAZARD INSURANCE

Continue

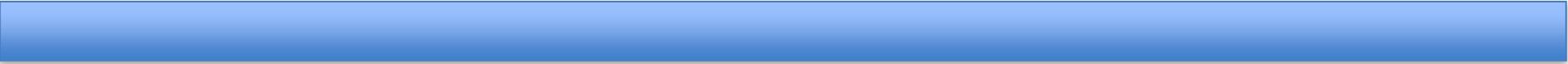
If all of the sections are complete, go to the Documents tab at the upper right of the screen. Once there, you must select the loan where you may generate, review and send the documents for signature. You may also add any documents that may be missing (using the Edit & Upload icon).

Finally, you may also review the Draft Loan Authorization (tab 3) to make sure that the terms of the loan are what you had anticipated.

Once you have the documents signed, please select "Validate E-Tran and view E-TRAN response". Once validated (there are no E-TRAN errors), you may select "Submit to E-Tran". E-Tran's response will be almost immediate and you can view the approval via E-TRAN response. You will be able to proceed to Closing once the loan is approved and an E-Tran loan number is posted.

[Review Loan](#) [View Documents](#)

LOS: Automated Form Building



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 must be used for an identifiable business purpose.

* 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](#)

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LOS



LENDER'S APPLICATION FOR GUARANTY FOR ALL 7(a) PROGRAMS

The purpose of this form is to collect identifying information regarding the lender, loan terms, use of proceeds, and other information such as the number of jobs created or retained, as well as eligibility information regarding the applicant and use of proceeds.

This entire form is to be completed, signed and dated by the Lender prior to submission of the loan request to SBA. Non-delegated lenders must submit this form electronically to the LGPC either by email to 7aloanprogram@sba.gov or through the website at

<http://www.sba.gov/aboutsba/sbaprograms/elending/lgpc/index.html>. Delegated lenders complete the form and retain it in the loan file.

SBA Express (Revolving: Yes No) Export Express (Revolving: Yes No) 7(a) Small Loan -
 Standard 7(a) CLP Community Advantage PLP IT EWCP
CAPLines: Yes No If yes, Seasonal Builders Contract Working Capital

Small Business Borrower Name: TESTSIT070715A
 Sole Proprietorship Partnership Corporation LLC Other

Trade Name (dba): (if no trade name, enter "NA")

Borrower Contact: Mr. Ms. First Harrison MI Last Wells

Borrower Street: 123 Star Labs

Borrower City: New York Borrower County: NEW YORK

Borrower State, Zip Code: New York 10028 Borrower Phone #: 2122801010

Borrower Tax ID #: 317033335 (if available)

Owners SS #: 317033335

Lender Name: COZ Nfmmpo, Obujpobm Bttpdjbuipo Lender ID #: 61400

Lender Contact: Mr. Ms. First Christopher MI Last Anthony

Lender Contact Phone #: 7183155115 Lender Contact Email: scott.chung@buymellon.com

Lender Address:



LOS: Automated Form Building

Forms are generated after the application is complete when the lender clicks on the generation icon (next to the document name in the documents' ten tab).

Loan Name > NKA 1109

Loan Origination

7a PLP(11056)

- TAB 1 Application 2
- TAB 2 Lender's Credit Memo 1
- TAB 3 Authorization 3
- TAB 4 Owner/Operator Personal Information 0

Documents View Application Loan Modification Validate E-Tran Submit To E-Tran E-Tran Response

Form Name	DocuSign Status	Created By	System/Manual	Actions
Form 1919_NKA 1109_John_9874.pdf				
Form 1920 - Lender Application For Guaranty.pdf				

Add Document

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

LOS: Automated Form Building

Forms / Certificate / Agreement	Current	Planned
Form 1050, Settlement Sheet		
Form 147, SBA Note		
Form 148, Unconditional Guarantee		
Form 148L, Unconditional Limited Guarantee		
Form 155, Standby Creditor's Agreement		
Form 159 (7a), Compensation Agreement		
Form 1846, Statement Regarding Lobbying		
Form 1919, Borrower Information Form		
Form 1920, Lender Application for Guaranty and Eligibility Checklist		
Form 413, Personal Financial Statement	Manual Uploaded	
Form 601, Agreement of Compliance		
Form 912, Statement of Personal History		
Form 1059, Security Agreement		
IRS Form 4506-T, Request for Transcript of Tax Return		
Borrower's Certification		
Loan Agreement		
Form 1971, Religious Eligibility		
Loan Authorization	In the Test Environment	System generated Draft and 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	

IV. RAPID

Overview

- 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

RAPID

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

✓ 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](#)

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

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"/>	

Back

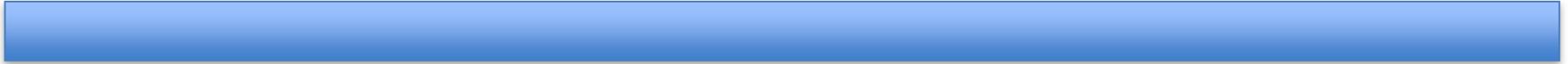
Close RAPID

Send Mail



U.S. Small Business Administration

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

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"/>	

Back

Close RAPID

Send Mail



U.S. Small Business Administration

RAPID



Loan Pipeline > Demo Company ABC

✓ Primary Eligibility

✓ Eligibility



26 of 26
Pages Completed

✓ THE BASICS

Back

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).

Cancel

Continue

Status

Close RAPID

Send Mail

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	

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



RAPID: Log in



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

RAPID: Gathering Eligibility Info (cont'd)



Eligibility
BASIC INFO

ELIGIBILITY
Let's Gather Some Information About The Principals

Has the principal now or previously been a debtor in a bankruptcy proceeding? 

Yes No

Is the principal presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction?

Yes No

Has the principal been arrested in the past six months for any criminal offense?

Yes No

RAPID: Gathering Eligibility Info (cont'd)



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

Be
Pl
Pl
Be
Be

Yes

e Pr adm

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

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

Cancel Confirm

V. Document Management & E-Signature

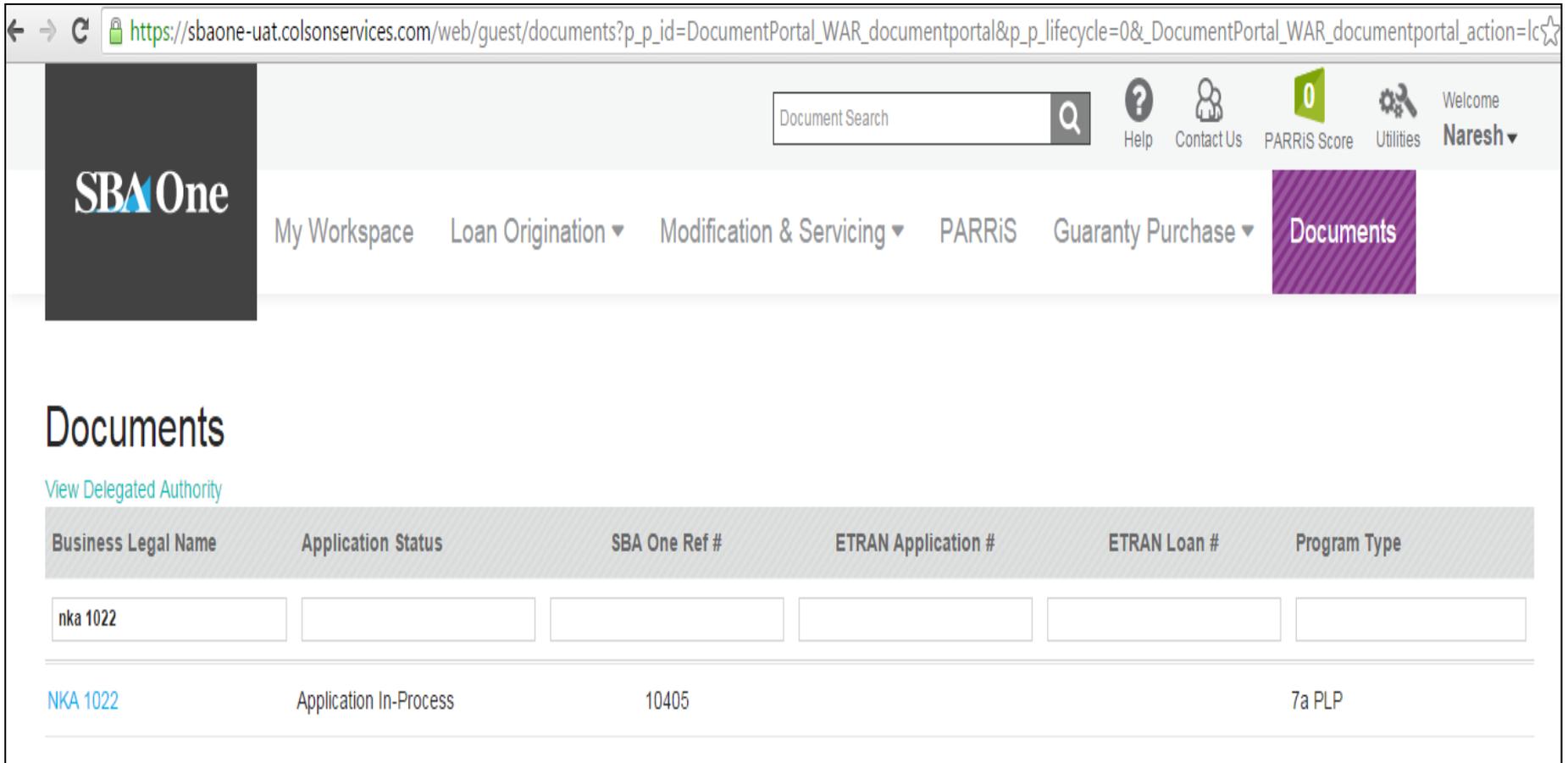
Document Management

- 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

Documents Tab – Search & select Loan



The screenshot displays the SBA One web application interface. At the top, there is a navigation bar with the SBA One logo on the left and a search bar labeled "Document Search" on the right. The search bar contains the text "Document Search" and a magnifying glass icon. To the right of the search bar are several utility icons: a question mark for "Help", a person icon for "Contact Us", a green square with the number "0" for "PARRiS Score", and a gear icon for "Utilities". The user's name "Naresh" is displayed in the top right corner.

Below the navigation bar is a horizontal menu with the following items: "My Workspace", "Loan Origination", "Modification & Servicing", "PARRiS", "Guaranty Purchase", and "Documents". The "Documents" item is highlighted with a purple background.

The main content area is titled "Documents" and includes a link for "View Delegated Authority". Below this is a table with the following columns: "Business Legal Name", "Application Status", "SBA One Ref #", "ETRAN Application #", "ETRAN Loan #", and "Program Type".

Business Legal Name	Application Status	SBA One Ref #	ETRAN Application #	ETRAN Loan #	Program Type
nka 1022					
NKA 1022	Application In-Process	10405			7a PLP

Documents Tab - Selected Loan

The screenshot shows the SBA One web application interface. At the top, there is a navigation bar with the SBA One logo on the left and a menu with options: My Workspace, Loan Origination, Modification & Servicing, PARRiS, Guaranty Purchase, and Documents (which is highlighted in purple). To the right of the menu is a search bar labeled 'Document Search' and utility icons for Help, Contact Us, PARRiS Score, and Utilities. A user profile for 'Naresh' is visible in the top right corner.

Below the navigation bar, the page title is 'Loan Name > NKA 1022'. On the left side, there is a sidebar menu with 'Loan Origination' selected, and a list of tabs: TAB 1 Application (selected), TAB 2 Lender's Credit Memo, TAB 3 Authorization, TAB 4 Owner/Operator Personal Information, and TAB 5 BV, Refi. Transcripts M&E to be Acquired.

The main content area features a header with 'Documents' and 'View Application' links, and three action buttons: 'Validate E-Tran', 'Submit To E-Tran', and 'E-Tran Response'. Below this is a table with columns: Form Name, Docusign Status, Created By, System/Manual, and Actions. An 'Add Document' button is located below the table. A note at the bottom of the table area reads: '**Please hit the refresh icon to see the most current document status'.

Documents Tab - View E-Tran Response

The screenshot displays the SBA One web application interface. The top navigation bar includes the SBA One logo, a search bar, and user information for Naresh. The main navigation menu features options like My Workspace, Loan Origination, Modification & Servicing, PARRiS, Guaranty Purchase, and Documents. The Documents tab is active, showing a table with columns for Form Name, DocuSign Status, Created By, System/Manual, and Actions. The 'E-Tran Response' button in the Actions column is highlighted with a red box. An inset window shows an error message: 'Error Messages(1) Recieved at 11/16/2015 03:53:40' with a table containing columns for No. and Sections.

Loan Name > NKA 1022

Loan Origination

7a PLP(10405)

TAB 1 Application

TAB 2 Lender's Credit Mem

TAB 3 Authorization

TAB 4 Owner/Operator Pers
Information

Documents View Application

Validate E-Tran Submit To E-Tran E-Tran Response

Form Name DocuSign Status Created By System/Manual Actions

Documents - SBA One - Google Chrome

Error Messages(1) Recieved at 11/16/2015 03:53:40

No.	Sections	Errors
-----	----------	--------

Documents Tab - View Application



← → ↻ https://sbaone-uat.colsonservices.com/web/guest/documents?p_p_id=DocumentPortal_WAR_documentportal_INSTANCE_cf1AOrjiFhz6&p_p_lifecycle=0&p_p_state=normal&p_p_r...

SBA One Document Search [] [] [?] [] [0] [] [] [] [] Welcome **Naresh** ▾

My Workspace Loan Origination ▾ Modification & Servicing ▾ PARRiS Guaranty Purchase ▾ **Documents**

Loan Name > NKA 1022

Loan Origination

7a PLP(10405)

▶ TAB 1 **Application**

TAB 2 Lender's Credit Memo

TAB 3 Authorization

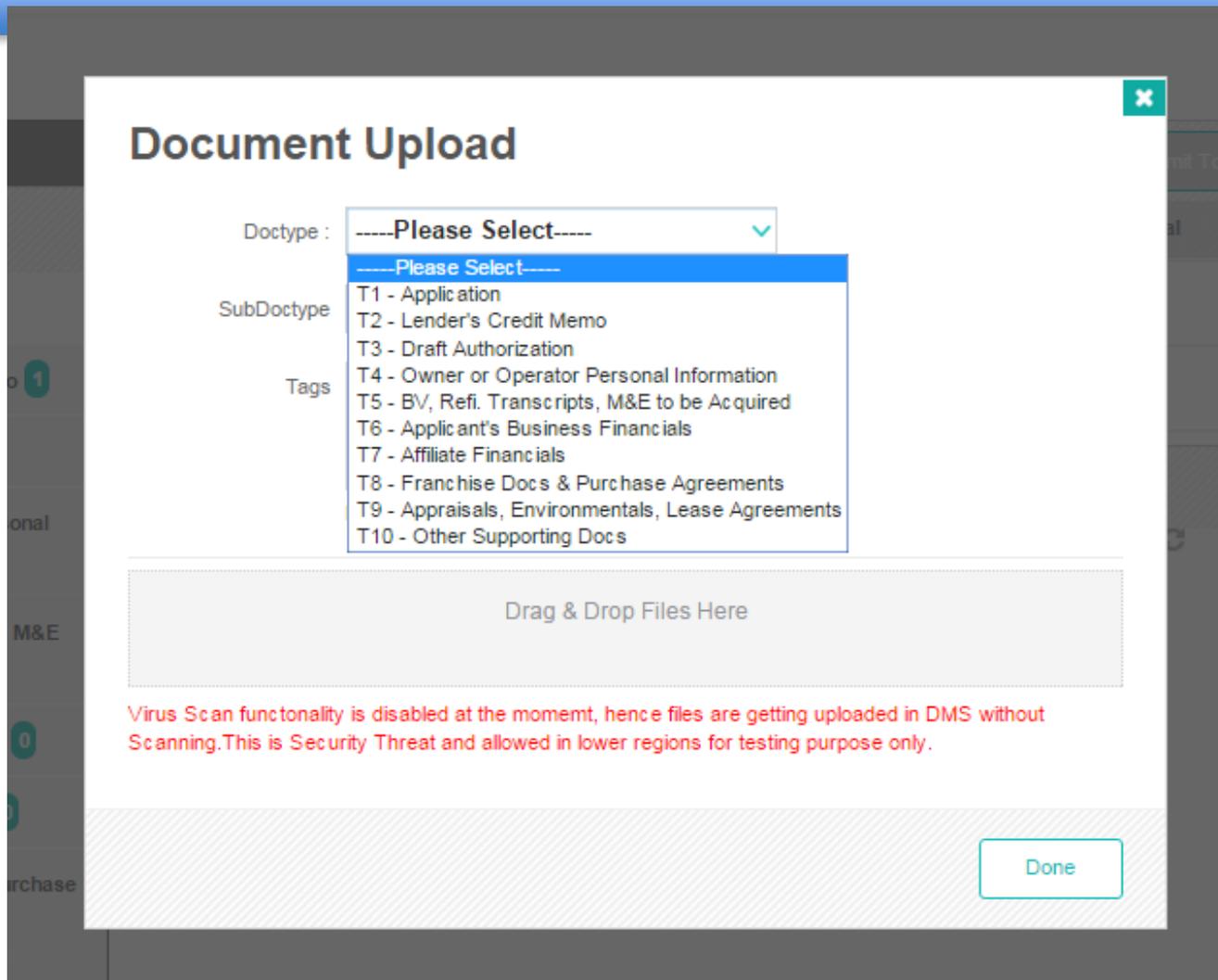
TAB 4 Owner/Operator Personal Information

▶ Documents ▶ **View Application** [Validate E-Tran] [Submit To E-Tran] [E-Tran Response]

Form Name	DocuSign Status	Created By	System/Manual	Actions
[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

E-Signature: Review E-mail

Please review and sign your document

DocuSign[®]

From: Peter Liu (zongyuan.liu@bnymellon.com)
BNY Mellon

Hello Beth Brown,

Peter Liu has sent you a new DocuSign document to view and sign. Please click on the 'View Documents' link below to begin signing.

Please sign this document

[View Documents](#)

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

VALIDATE

I NEVER RECEIVED AN ACCESS CODE

Show Text

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: *

Street 2:

City: *

State: *

Zip: * -

Last 4 digits of SSN:

Date of Birth: / /

mm / dd / yyyy

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?

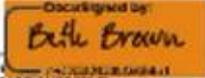
E-Signature: Review Options

The screenshot displays a web 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 labeled "Check here to skip this information in the future" is located at the bottom right of the review area. The interface is partially framed by a grey border, and some text from the surrounding page is visible on the left side, including "The p", "ndeb", "inan", "utho", "omp", "To be", "With", "or cl", "oces", "NAME", and "Beth B Brown".

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.

Digitally signed by  _____

Date

Confirm Signing

✕

All required fields complete.

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

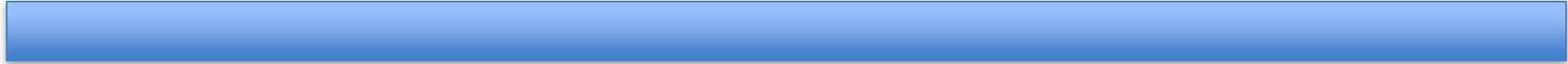
Click "Confirm Signing" when you are ready.

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 ASSET MANAGEMENT

R REGULATORY COMPLIANCE

R RISK MANAGEMENT

S SPECIAL ITEMS

👤 COMPARE WITH PEERS

📊 SCORE RANGE

37



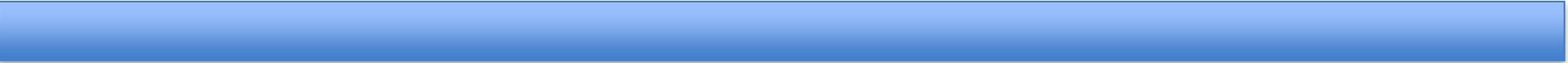
● SCORE < 30 (Preferred)
 ● 30 - 43 (Acceptable)
 ● 44 - 75 (Less than Acceptable)

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

Current Quarter
 History

 Export to Excel
 Export to PDF

PARRIS



My Workspace

Loan Origination ▾

Modification & Servicing ▾

PARRIS

Guaranty Purchase ▾

Documents

37
Hi ▾

COMPARE WITH PEERS
 SCORE RANGE

	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
	Loans in Active Default Status over 3 Years Rate	100.0%	5
	24 Month Repair/Denial Rate	0.0%	3
Risk Management	FDIC Total Risk-Based Rate (*)	13.2%	1
	Non-Performing Asset Ratio	7.9	1
	Lender Purchase Rating	2	1
Special Items	Average SBPS (weighted)	159.0	5
	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. FAQs

When should the processing method be selected?

Loan Program Type (Processing method) is required to be selected on the Terms & Conditions page. Only the eligible processing methods will be available for selection based on the responses to the eligibility questions and based on the lender's PIMS agreements.

When will authorization be available in SBA One?

Authorization is in test.

What processing methods does SBA One support?

7a, Express, and PLP.

Why is there a “Null” rating in PARRiS on a loan?

The loan has a NULL SBPS score because when D&B tried to credit score the loan they got an error. This happens fairly regularly, especially on older loans.

VII. FAQs (cont'd)

How do I request additional access rights?

1. Upon signing on to SBA One, select Utilities from the Toolbar.
2. Select User Enrollment from the drop down menu.
3. This is a link to request additional access for the roles or the locations where you are assigned.
4. After completing the User Enrollment Form in SBA One, the User will receive an automated email message from SBATechSupport@colsonservices.com. The email will detail the contact information, locations and the business roles requested.
5. If your setup is successful, a second email message from SBA.One@bnymellon.com will be sent stating the request has been completed.

VIII. Additional Information

For more information on SBA One:

Email: CAFS@sba.gov

Or visit our office web site at www.sba.gov

