

SBA One

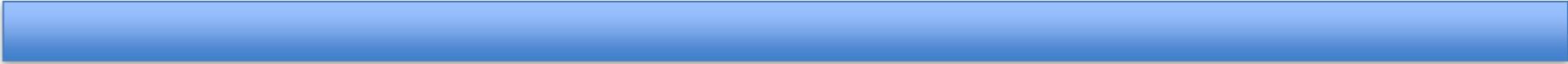
SBA's Streamlined Online Lending Platform



U.S. Small Business Administration

Agenda

- I. Quick Start Fact Sheet
- II. Recent Updates
- III. Tips & Tricks
 - a) Loan Origination
 - b) Document Management
 - c) E-signature
 - d) Parris
- IV. Getting Help & Technical Support
- V. Additional Information



QUICK START FACT SHEET

I. SBA ONE Quick Start Fact Sheet

Supports the following Loan Types:

- 7(a) standard
- 7(a) small
- PLP
- SBA Express
- Community Advantage

Offers the following features for SBA One Originated Loans:

- Loan packaging
- Automated form building
- Documents – system generated or manually uploaded
- Document storage
- E-signature (for system generated documents only)

Offers the following features for Non-SBA One Originated Loans:

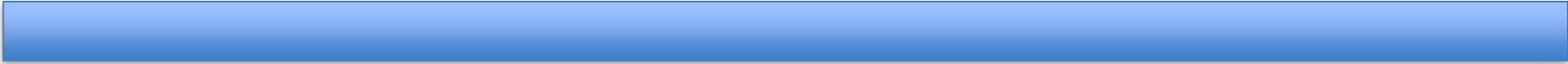
- Ability to create & submit Form 159
- Document Management (storage)

Lender Requirements:

- Obtain CLS user ID and password
- Receive access for SBA One in CLS
- Have one of the supported browsers:
- Internet Explorer - version 11
- Chrome - versions 45 and 46
- Firefox - versions 31, 32, 33
- Follow Level 3 assurance standards for Initial Establishment/ Verification according to NIST SP 800-63-2

Technology Support Information:

- SBA.One@BNYMellon.com
- 1-877-245-6159, Option 5
- Or visit our office web site at <https://www.sba.gov/content/sba-one>



RECENT UPDATES

II. Recent Updates

- To read about the most recent updates on SBA One please click on the carousel image or go to <https://www.sba.gov/content/sba-one>

Document Search

Training Help Contact Us Utilities Welcome Sansom

SBA One My Workspace Loan Origination Modification & Servicing Documents

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)

200 LOANS 1 PRIMARY ELIGIBILITY 68 ELIGIBILITY 13 TERMS & CONDITIONS 109 UNDERWRITING 2 CLOSING 7 DISBURSEMENT

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

0 Applications returned from E-Tran with Errors

0 Applications awaiting Signatures

Click on the carousel image to open the information in a new tab.

II. Recent Updates (continued)

- Debt Refinancing
 - Users may now submit delegated loans via the Expert path that include debt refinancing use of proceeds.
 - Exception: If the loan proceeds are being used to refinance debt in the personal name of the owners, such as a Home Equity Line of Credit (HELOC) or credit card debt that was used for business purposes, then SBA One will currently allow the user to select a delegated Program Type.
 - Loans that include debt refinancing may be submitted under SBA Express only if there is also a change of ownership.

II. Recent Updates (continued)

- Loans Repayment Information
 - The repayment amount is not recomputed if there are no changes in the loan terms.
 - Interest Only section is displayed if there is an Interest Only period for both Term and Revolving loans.
- Non-SBA One Loans Import
 - Non-SBA One originated loans with special characters in the borrower name can now be imported in to SBA One for Form 159 submission or document retention.
- Business Acquisition
 - The users will be able to select 'Stock Purchase' as the business acquisition type where the acquired business legal entity is a LLC (in addition to existing Corp or S-Corp legal entity types of the acquired business).

II. Recent Updates (continued)

- Secured Guarantors
 - Secured guarantors are required to be linked to the collateral which is being held as security for the guaranty. There has to be at least one collateral associated with the secured guarantor else system would display a validation error on the collateral summary page "There are secured guarantor(s) but no collateral is associated with those guarantor(s). Please update."
- Collateral
 - Multiple items of personal property collateral (vehicle, aircraft, mobile home) can be captured in the collateral details.

II. Recent Updates (continued)

- EPC/OC
 - Applicant's legal entity type can now be selected as 'Individual' for a borrower type of EPC. The legal entity type of Individual will be reflected as Sole Proprietorship in E-Tran and form 1920.
 - Operating Company's legal entity type can be selected as 'Individual' if the Use of Proceeds includes Change of Ownership.
- Interest Rate Adjustment Frequency (Terms & Conditions)
 - The rate adjustment frequency drop down list now includes additional values:
 - Every Calendar Quarter
 - Every_Years

II. Recent Updates (continued)

- Change of Ownership Details
 - If the Use of Proceeds includes Business Acquisition, Change of Ownership details information will need to be entered. Data integrity checks are applied to ensure that Total Amount Paid to the Seller equals:
 - Sources (7a Loan plus Seller Financing plus Buyer's Equity Contribution); and
 - Assets Purchased.
 - The sum of breakdown of Intangibles Assets should equal the summary value of Intangible Assets.
- If the Intangible Assets exceed \$500K, buyer's equity contribution is required to be 25% or greater in order for the loan to be processed under the delegated authority.

II. Recent Updates (continued)

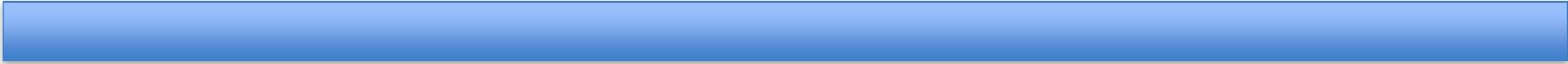
- SBA On-Going Guaranty Fee
 - The annual service fee, which the lenders are required to pay to SBA on the outstanding principal balance of the guaranteed portion of each 7(a) loan, is being revised to 0.546% for all loans approved from October 1, 2016 through September 30, 2017 (refer SBA Information Notice 5000-1389).
- Location Ids Sort Order
 - All financial institutions associated with a User ID will be sorted alphabetically in the location Id drop down list for easy selection.
- Document Management
 - Form 1624 -This form has been discontinued and therefore will not be system generated and cannot be manually uploaded.

II. Recent Updates (continued)

- Document Management for Non-Delegated Loans
 - Streamlined minimum SBA One document requirements for non-delegated 7(a) Small and Community Advantage loan submissions to include:
 - Form 1919
 - Form 1920
 - Form 912 (where an applicant has answered affirmatively to Questions 2 or 3 on the 1919)
 - Credit memo
 - Franchise Documents (where an applicant has answered affirmatively to Question 9 on the 1919)
 - Business Valuation (where the Use of Loan Proceeds on the 1920 includes Purchase Business [Change of Ownership])
 - Refinance Transcripts (where the Use of Loan Proceeds on the 1920 includes Pay Notes Payable - Same Institution Debt or Refinance SBA Loan – Same Institution Debt)
 - Form 1971 Religious Eligibility Worksheet (where applicable)
 - A CAIVRS report is no longer required to be uploaded to SBA One for non-delegated loans where a lender confirms checking the Credit Alert Verification Reporting System

II. Recent Updates (continued)

- Consolidated Document for LGPC
 - The system generated consolidated document size limit has been increased from 125 MB to 256 MB effective 10/17/2016. If the consolidated document size is beyond this limit, the document will need to be manually generated and downloaded from the documents tab.



TIPS AND TRICKS

LOAN ORIGINATION

III. Tips & Tricks – Loan Origination

Guided Path

- Any loan type offered on SBA One may be submitted via the Guided Path
- Non-Delegated lenders are required to use the Guided Path
- Delegated lenders may use the Guided Path
- All loans going to LGPC must use the Guided Path

Please note:

- Users may copy loans as long as they are intended for the path of the original loan. Loans cannot be copied from Guided to Expert or vice versa.

Expert Path

- PLP & SBA Express Loans
- Delegated Lenders only

The screenshot displays the SBA One Loan Origination interface. At the top, there is a navigation bar with the SBA One logo, a search bar, and various utility icons. The main content area shows a loan pipeline for Location Id: 61400. The pipeline consists of several stages: 200 LOANS, 1 PRIMARY ELIGIBILITY, 68 ELIGIBILITY, 13 TERMS & CONDITIONS, 109 UNDERWRITING, 2 CLOSING, and 7 DISBURSEMENT. Below the pipeline is a search table with columns for Business Legal Name, SBA One Ref #, ETran Application #, and Status. A table below the search shows a loan for Oracle, Inc. with SBA Test Account and Application In-Process status. A dialog box on the right side of the screen offers two path options: GUIDED PATH and EXPERT PATH. The GUIDED PATH is highlighted with a green checkmark and a description: '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.' The EXPERT PATH is described as: '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.'

Business Legal Name	Loan Number	ETran Application #	Created By	Status	Created
Oracle, Inc			SBA Test Account	Application In-Process	07 A

III. Tips & Tricks – Loan Origination

Keep in Mind...

- The application is built so that Users must enter loans in a methodical way so that Primary Eligibility must be completed first, then Eligibility, etc.
- You will not select what type of loan you are submitting up front; SBA One will provide a list of available options based on your answers in the Eligibility section
- The credit score function for 7(a) small loans will not appear until later in the Eligibility section
- Each user must be set up with the correct roles to see the different features of SBA One, including the ability to see the 'Create New Loan' button; if you are unable to see this and you believe this is an error please contact CAFS
https://caweb.sba.gov/cls/dsp_contactus.cfm
- The 'Copy' loan function is located under the 'Documents' tab and is the first icon under the action column for each loan

III. Tips & Tricks – Hard stop questions

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

III. Tips & Tricks - 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

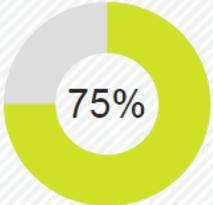
III. Tips & Tricks - Help Text



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.

III. Tips & Tricks – Loan Origination

- Each question is part of a larger decisioning process so that the answer dictates the next part of the form. For example:
 - There are questions that will determine what type of programs in which the loan is eligible.

ELIGIBILITY

Let's Gather Some Information About The Business

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

Yes No

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

III. Tips & Tricks – Loan Origination

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

III. Tips & Tricks – Loan Origination

- Each question is part of a larger decisioning process so that the answer dictates the next part of the form. For example:
 - There are questions that will indicate to the system whether additional forms are needed.
 - If SBA One can generate the form, it will do so automatically; otherwise, the system will indicate to the User that the form will be needed before the application may be submitted.

* Has this business now or previously been a debtor in a bankruptcy proceeding? 

Yes No

III. Tips & Tricks – Loan Origination

- Each question is part of a larger decisioning process so that the answer dictates the next part of the form. For example:
 - There are questions that will indicate to the system whether additional forms are needed.
 - If SBA One can generate the form, it will do so automatically; otherwise, the system will indicate to the User that the form will be needed before the application may be submitted.

The screenshot shows a web form with a modal dialog box. The dialog box is white with a black border and contains the text: "Please upload supporting documents in tab 10." Below this text is a blue "Ok" button. The background form is dark gray and shows a question: "What is the existing number of employees currently employed by the business?" with a radio button selected for "Yes". To the right of the dialog box, another question is partially visible: "eeding? ?".

III. Tips & Tricks – Loan Origination

- The application will automatically adjust based on the answers provided

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

III. Tips & Tricks – Loan Origination

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

III. Tips & Tricks – Loan Origination

RAPID

- An optional feature that allows Lenders to send a request to borrowers for their 1919 information
- Borrower's would be able to enter their information in a separate database that will feed into SBA One
- Lender's retain the right to modify information once in SBA One
- All RAPID requests will lock down the loan for a minimum of 24 hours; if the borrower clicks on the link within the 24 hour window, the window will extend to 5 days

The screenshot shows a progress bar on the left with a green donut chart indicating 100% completion (26 of 26 pages). The progress bar includes the following steps: Primary Eligibility, Eligibility, THE BASICS, ABOUT THE BUSINESS, ABOUT THE PRINCIPALS / GUARANTORS, Demo Company ABC, and RAPID (highlighted with a red box). The main content area is titled 'ELIGIBILITY RAPID' and contains the following text:

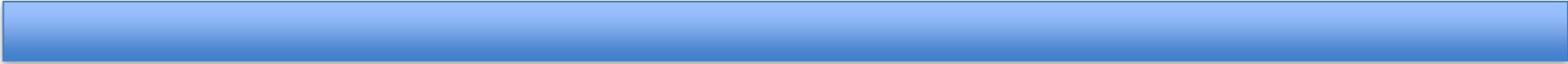
RAPID is a process that allows you to request Principals to submit answers to certain loan application questions to you electronically, via a separate website (not SBA One). If you choose to use this feature, you will not be able to edit this loan until the Principals have responded, or until their time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

Buttons for 'Back' and 'Continue' are visible at the bottom of the form.



TIPS AND TRICKS

DOCUMENT MANAGEMENT

III. Tips & Tricks – Document Management

System Generated Documents

- SBA One will automatically create certain forms; when you are finished completing the loan application you will be able to generate them.
- You may re-generate forms to update any information that is modified in the application as many times as needed (prior to submission to E-Tran).
- System generated forms may be sent for E-Signature.

Manually Uploaded Documents

- May be uploaded for the loan application and/or for storage
- If a user wishes to use their own document versus an SBA One generated document, they will need to use the manual upload icon for that form in the ten tab
- Cannot be sent for electronic signature
- Must be in a PDF format
- Easy 'drag & drop' feature

Did you know?

- Document search & version tracking for all documents
- Non-SBA One originated loans are able to link to SBA One to create and submit a Form 159
- Non-SBA One originated loans may be linked to a Ten Tab in SBA One to be used for Document Storage

III. Tips & Tricks – Document Management

Ability to search for any document on the Location ID.

Click here to link Non-SBA One Originated Loans to features in SBA One.

Search easily for loans.

Click here to copy a loan.

Click here to move a loan to a different Location ID.

The screenshot shows the SBA One interface. At the top, there is a navigation bar with the SBA One logo, 'My Workspace', 'Loan Origination', 'Modification & Servicing', and 'Documents' (highlighted in orange). A search bar labeled 'Document Search' is located in the top right. Below the navigation bar, the 'Documents' section is displayed, featuring a table with columns for Business Legal Name, Application Status, SBA One Ref #, ETRAN Application #, ETRAN Loan #, Program Type, and Actions. The table lists several loan applications, including 'Nosara Cattle', 'Bob's Auto shoop', 'Janelle's Test Loan 2', 'Oracle, Inc.', 'Patty P', 'Joseph McDonald's NFS', 'Janelle's Test Loan 2', 'Oracle, Inc.', 'sddd', and 'Oracle Inc.'. Each row has two document icons in the Actions column. Callout boxes with red arrows point to the search bar, the 'Documents' tab, the search filters, and the document icons.

Business Legal Name	Application Status	SBA One Ref #	ETRAN Application #	ETRAN Loan #	Program Type	Actions
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				 

Document Management – Ten Tab

Click this link to go back and view /modify the application. Users are able to modify until the loan is submitted to E-Tran.

Validate if your application has any obvious errors before you submit.

Submit your loan application to E-Tran.

View any responses from E-Tran here.

Loan Name > Chocolate Candies of Hawaii Inc. (Location Id: 81400)

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	View Document, E-Signature & Manual Upload
Form 1919_Chocolate Candies of Hawaii Inc._Josette_0000.pdf				View Document, E-Signature & Manual Upload
Form 1920 - Lender Application For Guaranty.pdf				View Document, E-Signature & Manual Upload

Add Document

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

Once a document is generated, three icons appear: View Document, E-Signature & Manual Upload.

Click this icon to system generate a document.

Use this button to add documents to the ten tab for storage.

Click this icon to refresh the ten tab to display newly generated documents, received signatures, etc.

The ten tab folders will display how many documents are currently in each folder.

Document Management – Manual Upload

When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace.

Step 3: Label the documents as appropriate

Step 4: Drag & drop document

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 

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Step 3: Label the documents as appropriate

Step 4: Drag & drop document

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 



Document Management – Manual Upload

When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace

Step 3: Label the documents as appropriate

Step 4: Drag & drop document

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

Document Management – Manual Upload

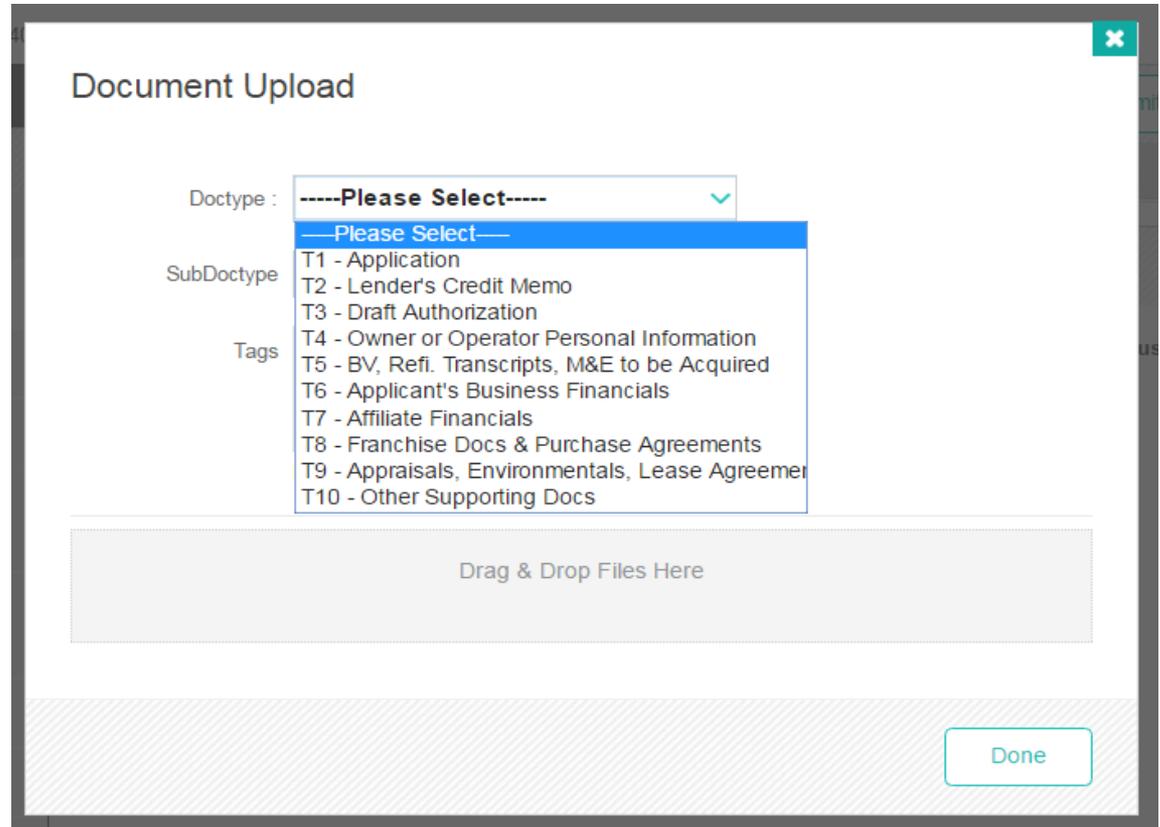
When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace

Step 3: Label the documents as appropriate

Step 4: Drag & drop document



The screenshot shows a web interface titled "Document Upload". It features a "Doctype" dropdown menu set to "----Please Select----". Below it, a "SubDoctype" dropdown menu is open, displaying a list of options: "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, Environmentals, Lease Agreements", and "T10 - Other Supporting Docs". Below the dropdowns is a large grey area with the text "Drag & Drop Files Here". At the bottom right, there is a "Done" button.

Document Management – Manual Upload

When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace

Step 3: Label the documents as appropriate

Step 4: Drag & drop document

The screenshot shows a web interface titled "Document Upload". It features three dropdown menus: "Doctype" is set to "T1 - Application", "SubDoctype" is set to "----- Please Select -----", and "Tags" is currently open, showing options like "Form 1919 - Borrower Information" and "Form 1920 - Lender's Application For Guarant Community Advantage Addendum". Below the dropdowns is a text input field with the instruction "Multiple tags should be separated by spaces". A large grey box with the text "Drag & Drop Files Here" is positioned below the input field. A "Done" button is located in the bottom right corner of the interface.

Document Management – Manual Upload

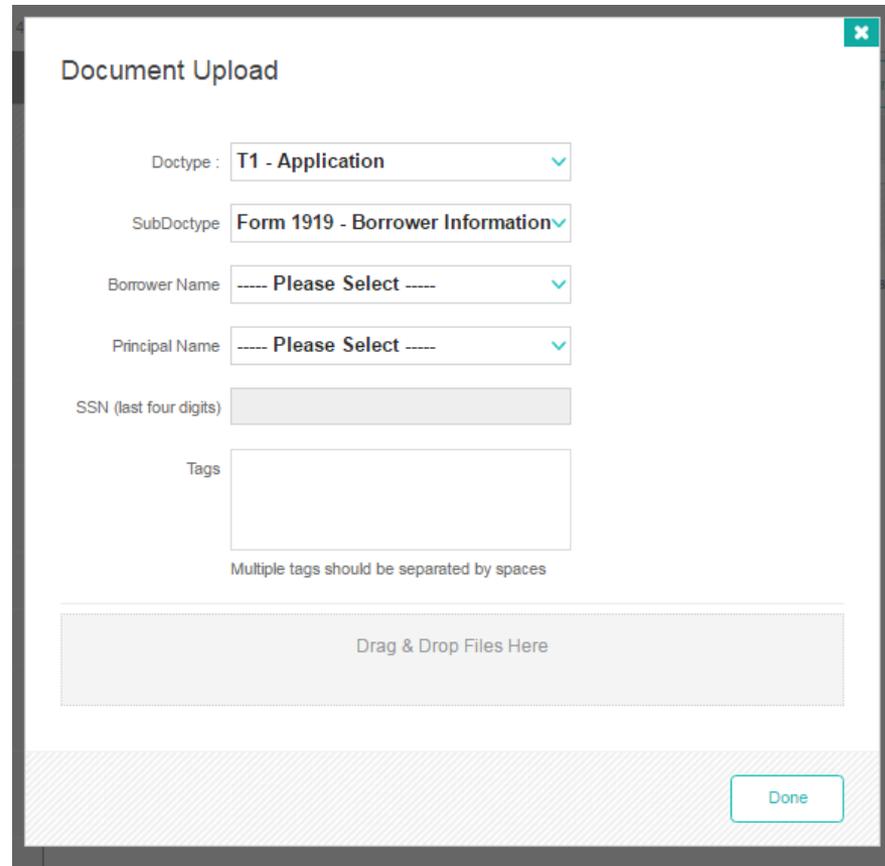
When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace

Step 3: Label the documents as appropriate

Step 4: Drag & drop document



The screenshot shows a 'Document Upload' form with the following fields:

- Doctype: T1 - Application (dropdown)
- SubDoctype: Form 1919 - Borrower Information (dropdown)
- Borrower Name: ----- Please Select ----- (dropdown)
- Principal Name: ----- Please Select ----- (dropdown)
- SSN (last four digits): (text input)
- Tags: (text input)

Below the tags field is a note: "Multiple tags should be separated by spaces".

At the bottom of the form is a large grey box with the text "Drag & Drop Files Here".

A "Done" button is located at the bottom right of the form.

Document Management – Manual Upload

When uploading a document to replace a system generated one, you will need to do the following steps:

Step 1: Generate the document

Step 2. Select the Manual Upload icon for the document you would like to replace.

Step 3: Label the documents as appropriate

Step 4: Drag & drop document

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 

Document Management – Non-SBA One Originated Loans

The screenshot shows the SBA One web application interface. At the top left is the SBA One logo. The navigation bar includes 'My Workspace', 'Loan Origination', 'Modification & Servicing', and 'Documents' (highlighted in orange). A 'Document Search' box is located in the top right. Utility icons for Training, Help, Contact Us, and Utilities are also present, along with a user profile for 'Welcome Sansom'. A red arrow points from the 'Documents' tab to a link labeled 'Import Non-SBA One Loan'. A modal dialog box is overlaid on the right side of the screen, containing the following text:

Let's do a quick check in the E-Tran

- E-Tran Application Number
- E-Tran Loan Number

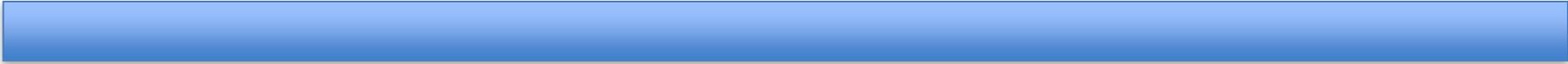
Please Provide us your Etran Number

The background shows a table of documents with the following columns: Business Legal Name, Application Status, SBA One Ref #, ETRAN Application #, and ETRAN Loan #.

Business Legal Name	Application Status	SBA One Ref #	ETRAN Application #	ETRAN Loan #
ExpertPath	Application In-Process	104871		
ExpertPath-1010	Application In-Process	104861		
GuidedPath1	Application In-Process	104851		
GuidedPath1-No Bus Acqu	Application In-Process	104841		SBA Express
Test-GCTFTA-7348-Expert	Application In-Process	104751		7a PLP
testGCTFTA-7348	Application In-Process	104741		7a CLP
Coffee Creations	Application In-Process	11695		SBA Express
SDR-XML test UOP Bus Acq	Application In-Process	11687		7a PLP
Entity TBD	Application In-Process	11686		7a Small Loan - Non-delegated
ExpertPath	Application In-Process	11685		7a PLP

Document Upload

- SBA One will then validate with ETRAN that the given Loan Number and Loan Status conditions are met. Once the conditions have been validated,
- SBAOne will retrieve the loan details populating the Business Legal Name, Program Type and Application Status in the Documents tab.
- An SBA One Reference Number will be assigned to the Loan, and a 10-tab folder structure will be created.
- The Lender will then have the ability to upload, save, view and search documents within SBAOne and the respective tabs.



TIPS AND TRICKS

E-SIGNATURE

E-Signature

Features

- Available at no cost to SBA One users
- E-signature is provided by SBA approved sub-contractor DocuSign
- SBA One e-signature will incorporate Level 3 authentication and attribution through access code, signer identification via Lexis Nexis and Knowledge Based Authentication
- Only documents that are system generated may be sent for e-signature

Location Id: 61400)

[▶ 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: 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 labeled "Check here to skip this information in the future" is located at the bottom right of the review area. 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

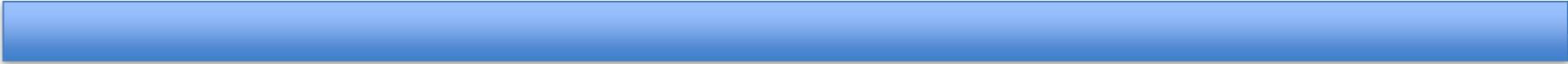
Beth Brown

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.



TIPS AND TRICKS

PARRIS

PARRIS

Features

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

PARRIS

SBA One 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

- PERFORMANCE
- ASSET MANAGEMENT
- REGULATORY COMPLIANCE
- RISK MANAGEMENT
- SPECIAL ITEMS

COMPARE WITH PEERS SCORE RANGE

37

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

Current Quarter History Export to Excel Export to PDF

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	
			Regulatory Compliance		1502 Reporting Rate										100.0%	
				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)

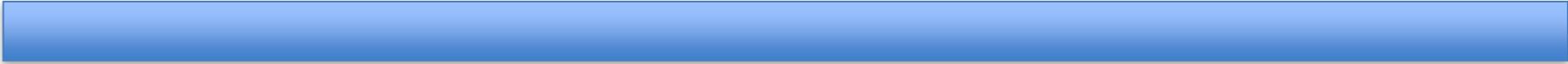


Export to Excel



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



HELP & TECHNICAL SUPPORT

IV. Help & Technical Support

If you have a question or are experiencing technical issues in SBA One please contact Customer Support

Option 1: Call SBA One Customer Service at 1-877-245-6159, Option 5 *(Please have the following information when you call):*

- Lender Name:
- Contact Name:
- Phone:
- Email:
- Where the Issue was Encountered (Select One): Production or Test site
- Date Issue Occurred:
- Loan Name:
- Description of Problem/Issue

Option 2: Email SBA.One@BNYMellon.com *(Please include the following information):*

- Indicate in the subject line: “Production Loan” or “Test Loan”
- Lender Name:
- Contact Name:
- Phone:
- Email:
- Where the Issue was Encountered (Select One): Production or Test site
- Date Issue Occurred:
- Loan Name:
- Description of Problem/Issue.
- Please include screenshots

For questions around SBA Policy:

- Non-SBA One originated loans are able to link to SBA One to create and submit a Form 159

For questions on User ID set up:

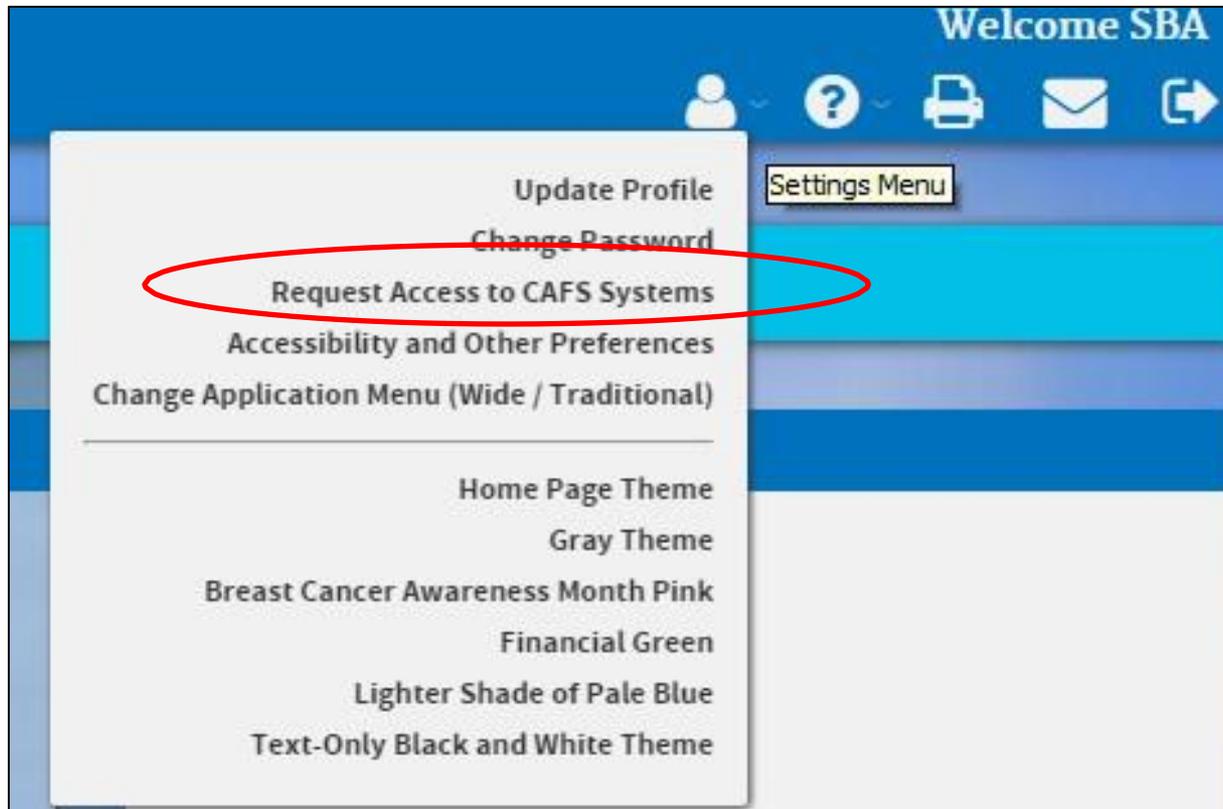
- Contact CAFS at https://caweb.sba.gov/cls/dsp_contactus.cfm



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 has a 'Location Id' section below it, containing two rows of input fields. Each input field is accompanied by 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 checked.

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	

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](#)

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](#)

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: 1293 Birdnest Last 4 digits of SSN: 7217

Street 2: Date of Birth: 10 / 10 / 1987

City: Ahambra mm / dd / yyyy

State: CA

Zip: 91803

[CANCEL](#) [NEXT](#)

Request for Signature

From: Peter Liu
BNY Mellon

Documents (1): SBA Form 1919.pdf

[Review Document](#) [Decline](#) [Finish Later](#) [Sign on Paper](#) [Change Signer](#)

Check here to skip this information in the future

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 companies have you ever been associated with?

Abo Fax Technologies Inc The Alimony Inc
 Couchmasters Cabinets Transportation Advisors Inc
 KA 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 2029 Adams Lane
 24801 Lopez Trail 805 South Midway Boulevard
 2805 One Jane 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?

