

U.S. Small Business Administration

Fiscal Year 2019 SBA Loan Guaranty Fee Relief

Lender Summary updated October 9, 2018



Map Legend: State of Utah SBA Fee Relief

 SBA-Designated Rural Counties
per U.S. Census Bureau data are in yellow.

HUBZones are located throughout the state.
Check the physical address at <https://maps.certify.sba.gov>

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Fee Relief in SBA-Designated Rural Areas and HUBZones

SBA offers fee relief for 7(a) loans in the amount of \$150,000 or less, made to businesses in SBA-designated rural areas or historically underutilized business zones (HUBZone) and approved October 1, 2018, through September 30, 2019:

- a) The upfront guaranty fee will be 0.6667% (66.67 basis points) of the guaranteed portion of the loan; and
- b) The ongoing servicing fee will be zero.
- c) If the loan maturity exceeds 12 months, the Lender may retain no more than 0.1667% (16.67 basis points) of the fee.

SBA's Capital Access Financial System (CAFS) identifies eligible areas, and the fee relief is automatically assigned at loan origination if the business is located in a SBA-designated rural area or HUBZone. The location is determined by the "Project Address" on the "Project Info" screen of E-Tran or SBA One Origination. Lenders must manually adjust these fees in the current Authorization Wizard.

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.