



FAQs — E-Tran Servicing

1. *On the 7a Matrix, what does “Use E-Tran” mean?*

This means that this type of action can be completed in E-Tran. If a lender has access, the lender may perform these changes themselves, which will not require a notification to the Center.

2. *What changes can a lender make in E-Tran?*

- Cancel undisbursed loans.
- Terminate guaranty on disbursed loans.
- Decrease undisbursed loans.
- Change the use of proceeds, which does not involve an increase to loan.
- Changes to maturity date or months on loans which have not matured.
- Change loans from revolver to term.
- Change legal/trade name or address.
- Change project from rural to urban or vice versa.
- Change principal(s) gender, race, veteran status, citizenship

3. *Do all 7a lenders have access to E-Tran Servicing?*

Yes, once the loan has been approved, all lenders will have access to the E-Tran Servicing portion only.

4. *If I use E-Tran to make a database change, will I have to notify the Center?*

No. Your change in E-Tran is notification to SBA and would not require an additional written response to the Servicing Center.

5. *How do I sign up for E-Tran?*

You may contact Robert Krum at Robert.Krum@sba.gov or at 800-347-0922 extension 2906.

6. *When I extend my SBA loan in E-Tran, will I need SBA approval?*

No. However, if the loan has reached its maturity, you will have to submit your request to SBA for approval and will not be able to make any changes to E-Tran. Also, if you are extending a 12-month loan and an additional guaranty fee is due, you may extend the loan in E-Tran, but the guaranty fee will have to be paid within 3 business day of the extension. You may pay this fee at www.pay.gov . If the fee is not paid within the required time frame, the maturity of the loan will revert back to what it was prior to the E-Tran change.

7. *When I approve requests under my delegated, unilateral authority, how do I ensure that I will not jeopardize my SBA guaranty?*

To avoid issues, all lenders must service their SBA loans with the same degree of reasonable care and prudence they would use in servicing its non-SBA loans. Also, documenting your file that your credit decision was reasonable and prudent will also benefit you in protecting your guaranty.

8. *Where can I submit my servicing request?*

All requests should be submitted to fsc.servicing@sba.gov or faxed to 202-481-0483.

9. *When I submit a request to the Center, when can I anticipate an answer?*

The Center receives approximately 3,500 actions per month and they are assigned in order of receipt. In order to maintain such a high volume of requests, you should receive a response within 10 business day and often you will receive a response before that time.

10. *Does the Center respond back to the lenders on unilateral requests?*

Yes. If your request is emailed to the Center, you will receive an acknowledgment that it has been received. However, if the request is deemed a unilateral request, your received email receipt will be the only written acknowledgment you will receive from the Center.