



U.S. Small Business
Administration



U.S. Small Business
Administration

Capital Access Financial Systems (CAFS)

Office of Capital Access

What is CAFS?

<https://caweb.sba.gov/cls>

- Electronic Lending – Origination (E-Tran) – submit loan guaranty requests
 - Electronic Lending – Servicing (E-Tran) – update/edit existing loans
 - SBA One – guided path to submit loan guarantees
 - 7A Connect – view and export portfolio information
 - Partner Information Management System (PIMS) – lender information
 - Lender Match – referral tool for lenders and borrowers
-
- Leverages internet technology to reduce the turnaround time on loan guaranty requests
 - Is integrated into your SBA software products and enables you submit electronically from your existing screens
 - Provides increased efficiency and decreased costs in the loan guaranty origination, servicing processes, and reporting

Not Enrolled?

<https://caweb.sba.gov/cls>



U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

User ID

Password

Disclaimer

You are accessing a U.S. Government information system, which includes (1) this computer; (2) this computer network; (3) all computers connected to this network; and (4) all devices and storage media attached to this network or to a computer on this network. This information system is provided for U.S. Government-authorized use only.

Unauthorized or improper use of this system may result in disciplinary action, as well as civil and criminal penalties.

By using this information system, you understand and consent to the following:

You have no reasonable expectation of privacy regarding any communications or data transiting or stored on this information system. At any time, the government may for any lawful government purpose monitor, intercept, search and seize any communication or data transiting or stored on this information system.

Any communications or data transiting or stored on this information system may be disclosed or used for any lawful government purpose.

Your consent is final and irrevocable. You may not rely on any statements or informal policies purporting to provide you with any expectation of privacy regarding communications on this system, whether oral or written, by your supervisor or any other official, except SBA's Chief Information Officer.

☐ I agree to these terms.

Login

Events



News

SBA's new process for measuring urban and rural lending activity

To enhance the quality of SBA's reporting, SBA will rely on data from the US Census Bureau to determine whether the small business applicant is located in a rural or urban county. Loans with a project address in a county the US Census Bureau has defined as - 'Mostly Rural' or 'Completely Rural' will be treated as rural loans and as 'Mostly Urban' will be treated as urban loans.

More information about the Census Bureau's urban-rural classification and the Census Bureau's County Classification Lookup Table can be found here: <https://www.census.gov/geo/reference/urban-rural.html> & here: http://www2.census.gov/geo/docs/reference/ua/County_Rural_Lookup.xlsx

Unilateral Action Matrix for 7(a) Loan Servicing-Liquidation V-14

Download the SBA Unilateral Action Matrix for 7(a) Loan Servicing Liquidation V-14 [here](#).

504 Loan Program Forms

Download the latest SBA 1244 [here](#). Download the latest SBA 1504 [here](#). Download the latest SBA 2234C [here](#). Download the latest SBA 2286 [here](#). Download the latest SBA 2287 [here](#). Download the latest SBA 2450 [here](#).

Regulations.gov

SBA.gov

WhiteHouse.gov


U.S. SMALL BUSINESS ADMINISTRATION, 409 3rd St., SW, WASHINGTON DC 20416





"SBA Look-and-Feel" Help
CAFS Home Instructions
Instructions for Approving Users
Instructions for Borrowers
Instructions for CLS Account Certification
Instructions for Customer Support
Instructions for Lender Authorizing Officials (LAO) Sign Up
Instructions for Lender Match Sign Up
Instructions for Partner Account Sign Up
Instructions for SBA One Sign Up
Instructions for Setting Up Roles
Instructions for Updating Profile

Billions)	\$
	212
ded FY 2018	#
	1486
	595
Guaranteed Bid Bonds	5367
Guaranteed Final Bonds	2635
7(a) Loans	54308
504 Debentures	5416
Disaster Loans	137378
Loans to Microborrowers	4686
Loans to Microlenders	56
SBIC Commitments	50
Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	2.75%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%
504 Note Rate for 25 years	2.96978%
LIBOR	5.08%
SBA Fixed Base Rate	8.13%
SBA Peg Rate	2.625%
Wall Street Journal Prime Rate	5%

4


Creating CAFS Account


**Capital Access
Financial
System**


**Read**

Welcome to CLS: Creating a New SBA CLS Account

ExpandCollapse

**CLS**

**Return**

**CLS Login**

Login Information

* User ID

[SBA User ID Rules](#)

Identity Information

* User Type

Partner

Not Yet Selected

Borrower

* Name:

Partner

SBA Agent

SBA Contractor

SBA Employee

(Middle)

(* Last)

(Suffix)

* Date of Birth:

Contact Information

* Country

UNITED STATES

* Zip-4

Lookup Zip

* Street Address Line 1

(Please add street number.)

Street Address Line 2

* City/State

* Phone Number

(* Country)

(* Area Code)

(* Phone Number)

(Extension)

Mobile Phone Number

(Country)

(Area Code)

(Mobile Phone Number)

Fax Number

(Fax Country)

(Area Code)

(Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

Partner Information

* Headquarters Location ID

[Lookup](#)

Job Classification

☐ Authorizing Official

☐ Loan Service Provider

Lender's Authorizing Official (Lookup)


Last modified: 09/11/2015 12:00:00 AM

[FirstGov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)





[Privacy & Security](#) [Information Quality](#) [FOIA](#) [No Fear Act](#) [ADA](#)

SBA Processing: 0.145 seconds
Session timeout in 23 mins

Creating CAFS Account



Capital Access
Financial
System



Ready

Welcome to CLS: Creating a New SBA CLS Account

Expand

Collapse

CLS

Return

CLS Login

* Country

* Area Code

* Phone Number

(Extension)

Mobile Phone Number

(Country) (Area Code) (Mobile Phone Number)

Fax Number

(Fax Country) (Area Code) (Fax Number)

* E-Mail Address

* Re-enter E-Mail Address

Partner Information

* Headquarters Location ID

Lookup

Job Classification

☐ Authorizing Official

☐ Loan Service Provider

Lender's Authorizing Official (Lookup)

Also known as Lender's Authorizing Official, or "LAO". Your LAO will have the same "Headquarters Location ID" as you, so please enter that first (above).

Note: In the following, "Partial" means "starts with":

Lender's Authorizing Official's E-Mail

Lender's Authorizing Official's First Name

Lender's Authorizing Official's Last Name

Lookup Lender's Authorizing Official

Lender's Authorizing Official's Appear Here After Lookup

* Lender's Authorizing Official

(ID) (First) (Middle) (Last) (Email)

Security Questions

* First Question:

Select Question



6

Requesting Access to E-Tran, etc.

 U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

Welcome Ryan



Accounting ▾ Admin ▾ Borrower ▾ General ▾ Loans ▾ Micro ▾

Capital Access Dashboard

Welcome: Ryan Gerald

Wednesday, September 5, 2018

SBA Employee
SBA Official

Account at a Glance

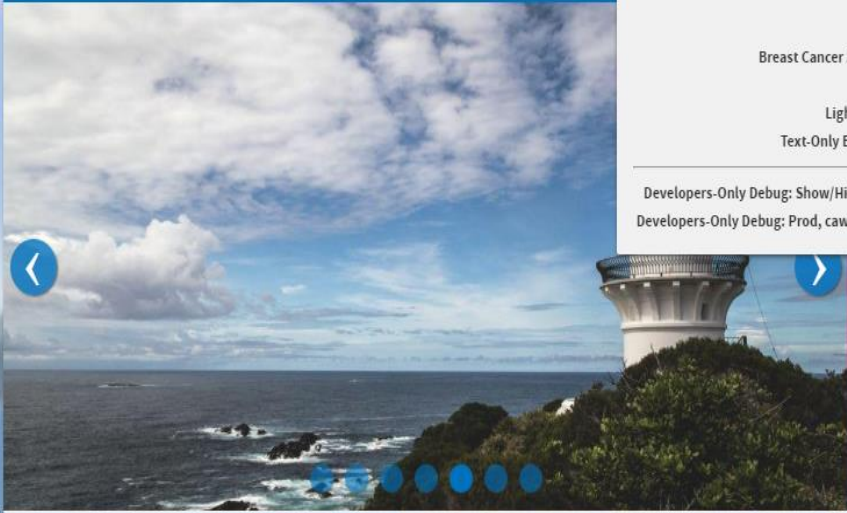
Assigned Office: 7100

Email: ryan.gerald@sba.gov

SBA Official: Glenn Hannon

SBA Official Email: glenn.hannon@sba.gov

Last Logged in: September 5, 2018, 10:09 AM



News

SBA's new process for measuring urban and rural lending activity

To enhance the quality of SBA's reporting, SBA will rely on data from the US Census Bureau to determine whether the small business applicant is located in a rural or urban county. Loans with a project address in a county the US Census Bureau has defined as - 'Mostly Rural' or 'Completely Rural' will be treated as rural loans and as 'Mostly Urban' will be treated as urban loans.

Update Profile

Change Password

Request Access to CAFS Systems

Accessibility and Other Preferences

Change Application Menu (Wide / Traditional)

Home Page Theme

Gray Theme

Breast Cancer Awareness Month Pink

Financial Green

Lighter Shade of Pale Blue

Text-Only Black and White Theme


Developers-Only Debug: Show/Hide *ALL* (except icons)

Developers-Only Debug: Prod, caweb, ca3ohio, instance2

Size & Dollars (in Billions)	\$
ments for	212

struments Funded FY 2018	#
	1490
s	598
Guaranteed Bid Bonds	5382
Guaranteed Final Bonds	2642
7(a) Loans	54556
504 Debentures	5442
Disaster Loans	137481
Loans to Microborrowers	4718
Loans to Microlenders	56
SBIC Commitments	50

Current Interest Rates	Rate
5-Yr Constant Maturity Treasury	2.75%
504 Note Rate for 10 years	2.64746%
504 Note Rate for 20 years	2.96978%



[Regulations.gov](#) [SBA.gov](#) [WhiteHouse.gov](#)

Session timeout in 27 minutes.

Requesting Access to E-Tran, etc.

Update Access

Name:

7A Connect - Access only for SBA 7a Lenders and SBA Employees

CDC Management Reports

Electronic Lending - Origination (ETRAN)

☒ Enter/Edit your SBA Loan Applications ([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

☐ SFTP Submission of E504 Documents by CDC ([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 your SBA Loan Applications ([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

Electronic Lending - Servicing (ETRAN)

☒ Update your SBA Loans ([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 your SBA Loans ([Show/Hide](#))

Location Id

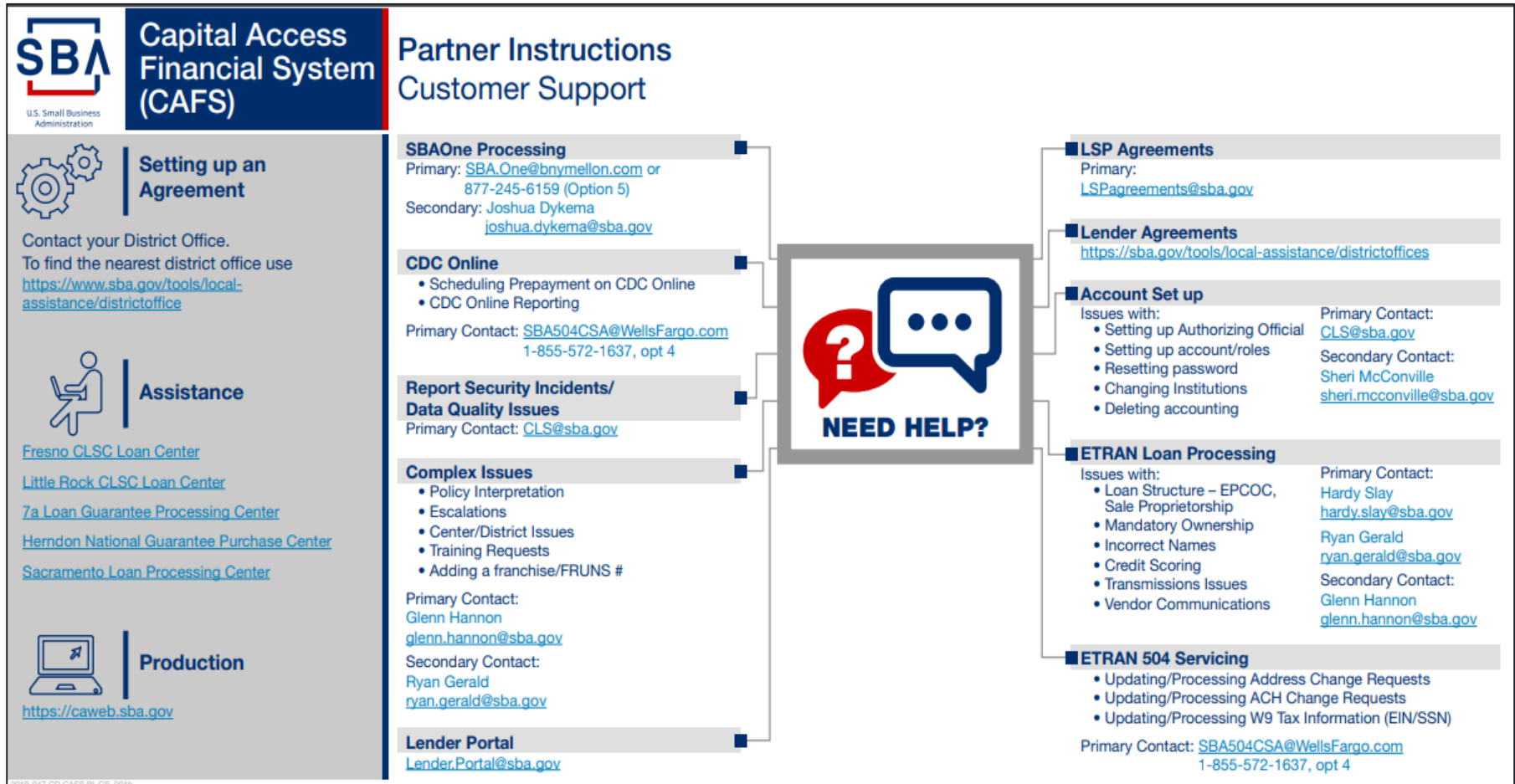
<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup
<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>	Del: <input type="checkbox"/> Lookup	<input type="text"/>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

[> FirstGov](#) [> E-Gov](#) [> Regulations.gov](#) [> White House](#)

[* Privacy & Security](#) [* Information Quality](#) [* FOIA](#) [* No Fear Act](#) [* ADA](#)

Enter a location ID and select "Submit" at the bottom of the screen

CAFS Customer Support



- <https://caweb.sba.gov/cls/help/CAFS%20CONTACT%20FLOW%20April%202019.pdf>




U.S. Small Business
Administration

E-Tran - Origination





(Credit Scoring)

Office of Capital Access

Dashboard

 U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

Accounting ▾ Admin ▾ Borrower ▾ General ▾ Loans ▾ Micro ▾

Capital Access Dashboard

Welcome: Ryan Gerald

Tuesday, September 4, 2018

SBA Employee
SBA Official

Account at a Glance

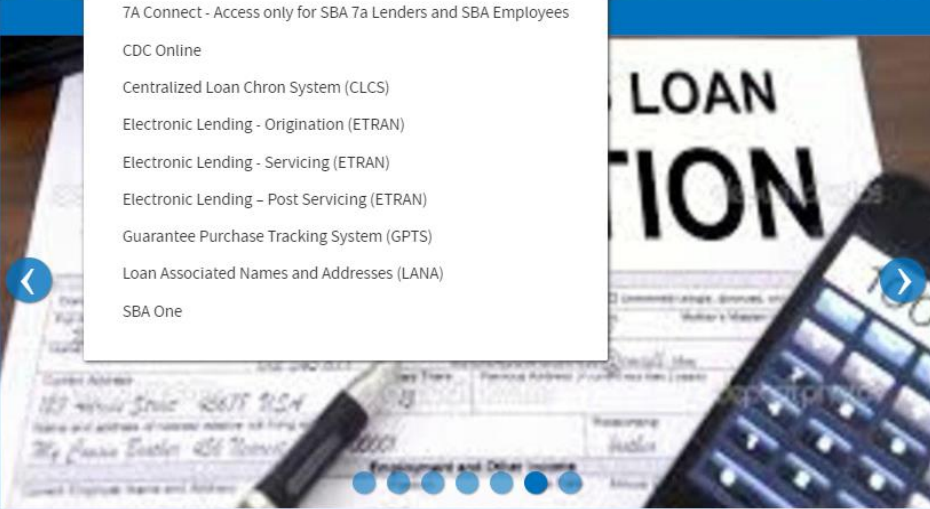
Assigned Office: 7100

Email: ryan.gerald@sba.gov

SBA Official: Glenn Hannon

SBA Official Email: glenn.hannon@sba.gov

Last Logged in: September 4, 2018, 10:22 AM



7A Connect - Access only for SBA 7a Lenders and SBA Employees

CDC Online

Centralized Loan Chron System (CLCS)

Electronic Lending - Origination (ETRAN)

Electronic Lending - Servicing (ETRAN)

Electronic Lending - Post Servicing (ETRAN)

Guarantee Purchase Tracking System (GPTS)

Loan Associated Names and Addresses (LANA)

SBA One

SBA Today

Portfolio Size & Dollars (in Billio

684,710 instruments for

Financial Instruments Funded F

PSB Bid Bonds

PSB Final Bonds

Guaranteed Bid Bonds

Guaranteed Final Bonds

7(a) Loans

504 Debentures

Disaster Loans

Loans to Microborrowers

Loans to Microlenders

SBIC Commitments

Current Interest Rates

5-Yr Constant Maturity Treasury

504 Note Rate for 10 years

504 Note Rate for 20 years

504 Note Rate for 25 years

LIBOR

SBA Fixed Base Rate

SBA Peg Rate

Wall Street Journal Prime Rate


Events

News

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U.S. SMALL BUSINESS ADMINISTRATION, 409 3rd St, SW, WASHINGTON DC 20416.

Session

Check Credit Score

FICO® Small Business Scoring Service (SBSS)

scores use commercial and consumer data to predict purchase risk

	Example Qualified Profile SBSS Score 178	Example Disqualified Profile SBSS Score 119
FICO score	782	589
# of inquiries	0	10
Average months in file	120	120
Etc.: Credit utilization	Utilization: 0. Delinquencies: 0.	Utilization: >75%. Delinquencies: 6.
% sat. trade lines	100%	55%
Time as current owner	More than 2 years	Less than 2 years
Total # suits	0	2
Etc.: Paydex, trade lines	Good paydex. 4 lines; 0 past terms.	Poor paydex. 1 line; avg. 60 days delinquent.
DDA total balance	More than \$75k	Less than \$75k
Time as current owner	More than 2 years	Less than 2 years
Principals' combined net worth	More than \$100k	Less than \$100k
Etc.: Sales, employees, industry	Sales: >\$500k. Employees: >2.	Sales: <\$500k. Employees: 0. Mining industry.
Cash-to-assets ratio	High	Low
Current ratio	100%	55%
EBIT-to-interest ratio	High	Low

Check Credit Score

Before obtaining an SBSS score you must input information about the small business borrower and small business principals into E-Tran

Business Required Data

- Business Legal Name
- Business Address
- Business Phone
- Tax ID (EIN)
- DUNS Number (Optional but highly recommended)


Principal Required Data

- First Name
- Last Name
- SSN
- Address
- Required for each principal owner with 20% or more equity share of the applicant small business








Once all required information is entered into E-Tran, the 'Check Credit Score' icon will appear

Note: An SBSS score can be generated by entering the above information into E-Tran (as described in the successive slides) however the loan cannot be submitted for an SBA loan number until the application is complete

Search Function

 **Electronic Lending**

Reports **Search** **New Application** **Copy**

Ready

Reset

Clear

Submit

Display 75 apps at a time, ☒ most recent first ☐ oldest first

Application Characteristics:

SBA App Number:

Entered by:

Entry date range, begins:

Entry date range, ends:

Lender App Number:

Lender Loan Number:

Lender Location ID:

LSP HQ Loc ID:

MicroLender ID:

Partial Project Zip:

Financial Instrument Type:

504 Commitment

Program Code:

Not Selected Yet

Processing Method:

504 Basic
504 Refinancing Program
7a General
7a with EWCP
Accredited Lenders Program
Builders Line of Credit (CAPLine)

(Note: Select none = all)

Application Status:

Application In-Process
Pending Request LC
Improper Score

Special Purpose Code:

Agriculture/Aquaculture
CAIP loans
COLPUR Earn outs
COLPUR Escrow

(Note: Select none = all)

Address Associated:

Type of Address: Loan Project Address

Partial Street Address (Contains):

Partial Zip Code:

Partial City Name:

State:

Business Associated

EIN/SSN:

Partial Name:

Person Associated

SSN:






Partial Last Name:

“Search” functionality allows you to:

- Find an application number
- Search by date range, processing method, status, etc.
- Enter application search criteria and select “Submit”

Search Results

Click on the App Number Link to display specific Loan Application

<div> Electronic Lending Reports Search New Application Copy E-Tran</div> <div>   </div>											
Displaying rows 1 - 7 of 7 loan applications meeting criteria.											
	Loan Information								Loan Project Address Information		
Row	App Number	Loan Name	Processing Method	Requested Amount	Entry Date	Status	Loan Number	Loan Source	Street Name	City	State
1	13911	N [REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-04-05 10:39:14.0	AD		WEB	1 G STREET	HERNDON	VA
2	13854	N [REDACTED]	Preferred Lenders Program		2018-04-03 15:45:58.0	IP		WEB	Unkown	Unkown	Unkown
3	13759	N [REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-03-22 14:43:38.0	IP		XML	1 G STREET	HERNDON	VA
4	13726	N [REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-03-20 10:42:00.0	FD	75997150-00	XML	1 G STREET	HERNDON	VA
5	13696	M [REDACTED]	Preferred Lenders Program	\$100,000.00	2018-03-19 14:43:20.0	IP		WEB	Unkown	Unkown	Unkown
6	13695	N [REDACTED]	Premier Certified Lenders Program		2018-03-19 14:42:49.0	IP		WEB	Unkown	Unkown	Unkown
7	13694	N [REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-03-19 13:07:54.0	IP		WEB	1 G STREET	HERNDON	VA
No more matches											

Getting Started

Choose “New Application”

- Choose loan processing method from the dropdown menu
 - 7(a) General (ie: Standard 7(a) loan)
 - Builders Line of Credit (CAPLine)
 - Contract Loan Line of Credit (CAPLine)
 - Export Express
 - Preferred Lenders Program
 - SBA Express Program
 - Seasonal Line of Credit (CAPLine)
 - Standard Asset Base Line of Credit (CAPLine)

Select Processing Method

SBA | E-Lend Origination | Reports | Search | New Application | Copy | E-Trans | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | Guaranty Fee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | EUPS | Post-Servicing | Ready

Amount: \$125,000 Status: Application In-Process App

Preferred Lenders Program | Expand | Collapse

Lender Information, Application

SBA Partner ID: []

SBA Partner Location ID: []

Partner Name: []

Street1: []

Street2: []

City / State / Zip: []

Lender TaxId: [] (99-9999999)

Source Indicator: XML

Vendor Name: []

* Did This Loan Application Involve an "Agent"? ☒ Yes ☐ No

Processing Method: Preferred Lenders Program

* Contact Name: [] (first) [] (m.i.) [] (last) [] (fix)

* Title: []

* Phone: [] 999-999-9999

Cell Phone: [] 999-999-9999

Fax: [] 999-999-9999

* E-Mail: []

Select Processing Method and Hit Save/Next

If agent involved, select yes.



E-tran tip: Always verify your bank information when beginning a new application

Agent Info

E-Lend Origination

[Reports](#)
[Search](#)
[New Application](#)
[Copy](#)

[E-Train](#)
[Documents](#)
[SBA Only](#)
[Loan Authorization](#)
[Validate](#)
[Credit Report](#)
[History](#)
[App Review](#)
[Guaranty Fee](#)
[Submit](#)
[Withdraw](#)
[Check Credit Score](#)
[Servicing](#)
[LANA](#)
[CLCS](#)
[GPTS](#)
[ELIPS](#)
[Post-Servicing](#)

Read

Amount \$125,000

Status Application In-Process

App

Preferred Lenders Program

Expand Collapse

Lender Info

Agent Info

New Agent

Eligibility

Application Info

Use of Proceeds

Lender Comments

Project Info

Repayment

Borrowers

New Borrower

Guarantors

New Guarantor

Collateral Register

New Collateral

Business Financials

Agent Information , Application

* Business Person Indicator:

☒ Business
 ☐ Person

Note:- Click here to look up an existing agent([lookup](#))

* Agent Name

* Type Of Agent

Not Selected Yet

Agent Address

* Zip * ~4 Code:

-

[Lookup Zip](#)
[Lookup for ZIP+4 code](#)

* Street 1:

Street 2:

* City Name / * State:

* Country:

US

	Type of Service	Amount paid by Applicant	Amount paid by SBA Lender
1	Loan packaging		
2	Financial statement preparation		
3	Broker or Referral services		
4	Consultant services		
5	Other		
	Total compensation paid:		

Please Print the form 159

Print Form 159

Reset

Clear

Save

Save / Next

Last modified: 08/10/2018 12:00:00 AM...SBA Processing: 0.041 seconds. Version: 5.2

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[White House](#)

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[Information Quality](#)
[FOIA](#)
[No Fear Act](#)
[ADA](#)

Session timeout in 28 minutes

18

Application Info

SBA

E-Lend Origination

Reports

Search

New Application

Copy

E-Train

Documents

SBA Only

Loan Authorization

Validate

Credit Report

History

App Review

Guaranty Fee

Submit

Withdraw

Check Credit Score

Servicing

LANA

CLCS

GPTS

ELIPS

Post Servicing

Ready

Amount \$125,000 Status Application In-Process App

Preferred Lenders Program

Expand Collapse

Application Information, Application

Lender Info

Agent Info

New Agent

Eligibility

Application Info

Use of Proceeds

Lender Comments

Project Info

Repayment

Borrowers

New Borrower

Guarantors

New Guarantor

Collateral Register

New Collateral

Business Financials

Special Purposes

(You may select more than one box)

Will the loan be used for Construction?

Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?

No special purposes apply

Underwriting

Underwriting Authority ☒ Lender ☐ SBA

Loan Name

* Amount Requested \$125,000.00

* SBA Guaranty Percentage 85.00 %

* Loan Term 60 months

* Interest Structure Not Yet Selected

Entry Start Date: 09/04/2018

SBA Received Date:

Submitted Date:

Maturity Starts Indicator First Disbursement Date

Note Date

* Payment Amount

Paid Every Not selected yet

* Is Payment Fully Amortizing? ☒ Yes ☐ No

* Number Months Interest Only

* Application Structured with Eligible Passive Company? ☐ Yes ☒ No

* Is the Loan Collateralized? ☒ Yes ☐ No

Life Insurance Required? ☐ Yes ☒ No

* Reconsideration ☐ Yes ☒ No

If your loan is structured as an EPC/OC, select "Yes"

> FirstGov > E-Gov > Regulations.gov > White House

* Privacy & Security * Information Quality * FOIA * No Fear Act * ADA

Session timeout in 25 minutes

Project Information

SBA E-Lend Origination

Reports Search New Application Copy E-Train Documents SBA Only Loan Authorization Validate Credit Report History App Review GuarantyFee Submit Withdraw Check Credit Score Servicing LANA CLCS GPTS ELIPS Post Servicing

FL Amount: \$125,000 Status: Application In-Process App

Preferred Lenders Program

Expand Collapse

Project Information, Application

Project Address

Country: US

* Zip +4 Code: - [Lookup for ZIP+4 code](#)

* Street 1:

Street 2:

* City Name / State: FL

Project Address: Urban

Underwriting Information

Application Liquid Credit Score: No Liquid Credit Score Found

Nature of Business

* NAICS Code: 321918 (lookup) Other Millwork (including Flooring)

Small Business Manufacturer?

* Business Age: Existing or more than 2 years old

* Franchise? ☐ Yes ☒ No


* No. of Current Employees: 16

* Number of Jobs Created: 4

* Number of Jobs Retained: 0

* Date Business Established: 05/01/1984








New Borrower



E-Lend
Origination

Reports | Search | New Application | Copy

E-Tran | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | GuarantyFee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing



Ready

FL Amount \$125,000 Status Application In-Process App

Preferred Lenders Program

Expand | Collapse

Lender Info

Agent Info

New Agent

Eligibility

Application Info

Use of Proceeds

Lender Comments

Project Info

Repayment

Borrowers

New Borrower

Guarantors

New Guarantor

Collateral Register

New Collateral

Business Financials

Business Borrower Information , Application

☒ Business ☐ Person

☒ EIN ☐ SSN

99-9999999

- A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
- A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
- A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset | Clear | Save | Save / Next

Last modified: 04/12/2018 12:00:00 AM SBA Processing: 0.04 seconds Version: 5.2

E-Tran tip:

- For Sole Proprietor - select **Business / SSN**
- For Corp., Partnership, or LLC - select **Business / EIN**

Borrower Information

SBA E-Lend Origination

Reports Search New Application Copy
E-Tran Documents SBA Only Loan Authorization Validate Credit Report History App Review GuarantyFee Submit Withdraw Check Credit Score Servicing LANA CLCS GPTS ELIPS Post Servicing

Ready

FL Amount \$125,000 Status Application in-Process App

Preferred Lenders Program
Expand Collapse

- Lender Info
- Agent Info
 - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
 - 1.
 - Principals
 - New Principal
 - New Borrower
- Guarantors
 - New Guarantor
- Collateral Register
 - New Collateral
- Business Financials

Borrower Information, Application

Tax ID: [Redacted]

* Name [Redacted]
(Doing business as) Trade Name [Redacted]

* DUNS [Redacted]

* Primary Business? ☒ Yes ☐ No

* Legal Organization Type Corporation

* Controlling Interest Management: Primary Borrower Controlling Interest? Yes

Contact Name [Redacted]

* Primary Phone [Redacted] 999-999-9999

Alternate Phone [Redacted]

Primary E-Mail [Redacted]

Alternate E-mail [Redacted]

* Does the borrower currently do any exporting or will the borrower start exporting pursuant to this loan? ☐ Yes ☒ No

Physical Address

If same as Project Address: Copy Project

Country: US



E-Tran Tip: If a Sole Proprietor enter the personal name in 'Name' box and the business name in 'Trade Name' box. Otherwise enter business name in 'Name' box

New Principal

Amount \$125,000 Status Application In-Process App

Preferred Lenders Program

Expand Collapse

Principal Information , Application

☐ Business ☒ Person

☐ EIN ☐ SSN ☒ SBA Tax ID

• A **borrower** is defined as the primary business that the loan application is for and co-borrowers (person or business).
 • A **guarantor** is defined as a non-owner & non-borrower person or business that is guarantying loan repayment.
 • A **principal** is defined as a person or business with ownership interest in the loan application's primary business.

Reset Clear Save Save / Next

Last modified: 04/12/2018 12:00:00 AM SBA Processing: 0.037 seconds Version: 5.2

If the principal is a foreign national who does not have either and EIN or SSN, contact SBA for an SBA Tax ID.

Principal

SBA | E-Lend Origination | Reports | Search | New Application | Copy | E-Train | Documents | SBA Only | Loan Authorization | Validate | Credit Report | History | App Review | Guaranty Fee | Submit | Withdraw | Check Credit Score | Servicing | LANA | CLCS | GPTS | ELIPS | Post Servicing | Ready

Amount \$125,000 Status Application in-Process App

Preferred Lenders Program | Expand | Collapse

Principal Person Information, Application

Tax ID: []

* First Name []

Middle Initial []

* Last Name []

Suffix []

Title []

* Controlling Interest Management: Owner of the Concern Controlling Interest? Yes

Ownership in the Primary Business:

Borrower	Percentage	If < 20%, Is this principal guaranteeing the loan?
Goodwin Lumber Company, Inc.	100.00%	Yes

* Guarantee Type Full Unsecured Guarantee

Date of Birth []

Place of Birth [] [] []

City State if USA Country

Primary Phone 352-745-2824

Alternate Phone []

Primary E-Mail carol@heartpine.com

Alternate E-mail []

* Citizenship Not selected yet

* Ethnic Unknown/NotStated

* Gender Unknown/NotStated

* Veteran Unknown/NotStated

Must enter ownership of at least 90%. If ownership is greater than 20%, principal is automatically guarantying the loan

Check Credit Score

Once all required borrower business and principal information has been entered, select 'Check Credit Score'

The screenshot displays the SBA E-Lend Origination interface. The top navigation bar includes the SBA logo, 'E-Lend Origination', and a series of buttons: Reports, Search, New Application, Copy, E-Trans, Documents, Loan Authorization, Validate, History, App Review, Guaranty Fee, Submit, Withdraw, Check Credit Score, and Servicing. The 'Check Credit Score' button is highlighted with a red box and a red arrow pointing to it from a callout box that says 'Select the 'Check Credit Score' icon'. Below the navigation bar, the main content area shows a form for a loan application. The form includes fields for Tax ID, First Name, Middle Initial, Last Name, Suffix, Title, and Controlling Interest Management (set to President). A table titled 'Ownership in the Primary Business' shows a borrower with 100.00% ownership and a 'Yes' response to the question 'If < 20%, Is this principal guaranteeing the loan?'. The left sidebar contains a tree view with categories like Lender Info, Eligibility, Application Info, Lender Comments, Project Info, Repayment, Borrowers, Principals, New Borrower, Guarantors, and New Guarantor.

Amount \$100,000 Status Application In-Process App

Preferred Lenders Program
Expand | Collapse

- Loan Application
- Lender Info
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
 - 1. * [Redacted]
 - Principals
 - 1. [Redacted]
 - New Principal
 - New Borrower
- Guarantors
- New Guarantor

Tax ID: [Redacted]

* First Name [Redacted]

Middle Initial [Redacted]

* Last Name [Redacted]

Suffix [Redacted]

Title [Redacted]

* Controlling Interest Management: President Controlling Interest? Yes

Ownership in the Primary Business:

Borrower	Percentage	If < 20%, Is this principal guaranteeing the loan?
[Redacted]	100.00%	Yes

Check Credit Score

The screenshot shows the SBA E-Lend Origination application interface. At the top, there is a blue header with the SBA logo, navigation links (E-Lend Origination, Reports, Search, Admin, New Application, Copy, E-Tran, Application), and user icons. Below the header, a status bar shows 'FL Amount \$125,000 Status Application In-Process App'. The main content area features a 'Check Credit Score' button and a section titled 'Select a business and up to 6 principals of the same business' with a dropdown menu and a table of principals. Below this is an 'Instructions' box with three bullet points. Further down are 'Loan Information' and 'Business Information' sections with various input fields.

Check Credit Score

Select a business and up to 6 principals of the same business

Principal	Percentage
[Dropdown]	[Dropdown]
[Dropdown]	50.00 %

*** Instructions**

- To ensure accuracy and to increase the possibility of a hit, provide all of the below information in relevant sections of the loan application.
- If the score does not pass the minimum requirement, the application would be set to a read-only status.
- Review the information below and click on the Get Credit Score button.

Loan Information

Loan Amount Requested: \$125,000.00

Loan Term: 0

Payment Amount: [Dropdown]

Business Information


Name: [Dropdown]

TaxId: [Dropdown]

Select the business and up to six principals for scoring then click '**Request Credit Report for Primary Business**' at the bottom of the page

Clear Request Credit Report for Primary Business

Check Credit Score

 E-Lend Origination

Reports
E-Tran

Search
Application

Admin

New Application

Copy

Ready

FL Amount \$125,000 Status Application In-Process App

Check Credit Score

Select a business and up to 6 principals of the same business

<input type="radio"/>		(2 business reports)
<input type="checkbox"/>	G	50.00 %

Your score is:
191

Clear Request Credit Report for Primary Business
(Note: Requests often take over a minute.)

After a brief moment, the credit score will appear

Validation

Correct errors before Submitting

SBA Loan Origination System - Validation of Loan Application #11293630 - Google Chrome

Secure | https://caweb.sba.gov/elend/applications/dataentry/dsp_validate.cfm

Validation of Loan Application #11293630

Validation Warnings were detected

#	Warning Code	Warning Text
7	4055	For Project, the full 9 digit zip code is mandatory for Project Address. (Zip Code + 4)
13	4054	For Borrower 1, Tax ID [REDACTED] the full 9 digit zip code is mandatory for Physical Address. (Zip Code + 4)
17	4054	For Principal 1, Tax ID [REDACTED] the full 9 digit zip code is mandatory for Physical Address. (Zip Code + 4)
15	3343	For Business Tax Id [REDACTED] Street Number in Mailing Address is Missing.
14	4053	For Borrower 1, Tax ID [REDACTED] the full 9 digit zip code is mandatory for Mailing Address. (Zip Code + 4)

Validation errors were detected

#	Error Code	Error Text
6	2004	Interest detail code is mandatory
5	112	For Application, SBA Percentage Guaranty Must > 10
9	203	For Lender, Loan Contact Last Name is Required
10	214	For Lender, Loan Contact Phone Number is Required
11	204	For Lender, Loan Contact Email is Required
12	213	For Lender, Loan Contact Title is Required
16	251	For Application, The Reason Credit Unavailable is Mandatory
18	2003	Interest detail information is mandatory
19	503	For Application, Sum of Use of Proceeds must equal Total Approved Amount 125000
20	944	For Application, answer to eligibility question(s) is mandatory.
21	156	For Application, Eligibility Indicator for LoanEligCd is Invalid, Must enter Y or N
1	149	For Application, Invalid Injection Indicator , Must be "Y" or "N"
2	168	For Application, Number of Months Interest Must >= 0
3	172	For Application, Payment Amount Must >= 0
4	115	For Application, Maturity Term Must > 0
8	212	For Lender, Loan Contact First Name is Required

Warning Errors will still allow the loan Application to be processed

Fatal Errors must be corrected before loan application can be processed

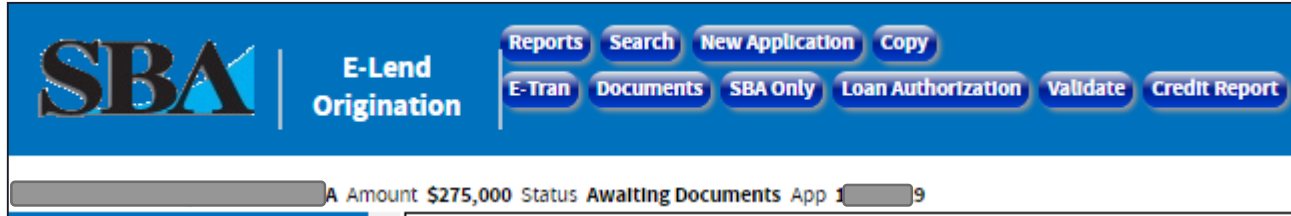


E-Tran tip: Disregard Error Code Numbers

-Based on Error Text, navigate to appropriate section of the loan to correct error

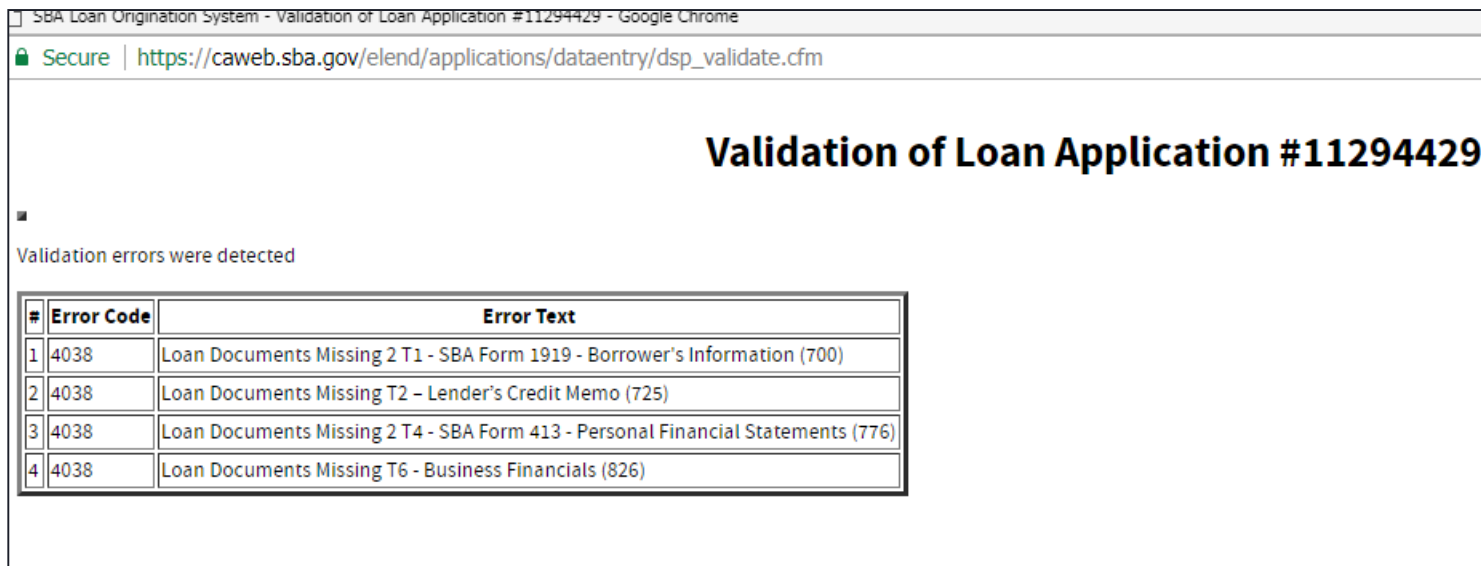
Document Upload

Applications sent to the Loan Guaranty Processing Center (LGPC) require documents to be uploaded.



The screenshot shows the SBA E-Lend Origination system interface. At the top, there is a blue header with the SBA logo on the left and a navigation menu on the right. The navigation menu includes buttons for Reports, Search, New Application, Copy, E-Tran, Documents, SBA Only, Loan Authorization, Validate, and Credit Report. Below the header, there is a white area with a search bar and a status bar. The status bar displays "A. Amount \$275,000 Status Awaiting Documents App 1 9".

- Validation will list the documents that are missing



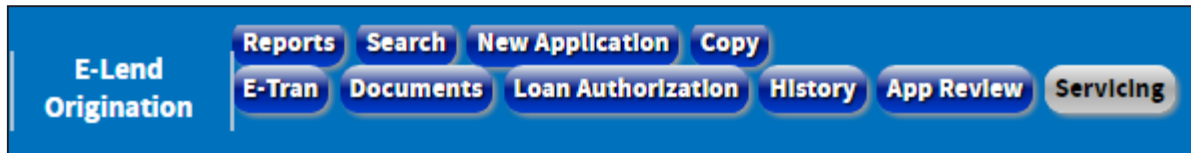
The screenshot shows the SBA Loan Origination System - Validation of Loan Application #11294429. The browser address bar shows the URL https://caweb.sba.gov/elend/applications/dataentry/dsp_validate.cfm. The page title is "Validation of Loan Application #11294429". Below the title, there is a message "Validation errors were detected". A table lists the validation errors:

#	Error Code	Error Text
1	4038	Loan Documents Missing 2 T1 - SBA Form 1919 - Borrower's Information (700)
2	4038	Loan Documents Missing T2 - Lender's Credit Memo (725)
3	4038	Loan Documents Missing 2 T4 - SBA Form 413 - Personal Financial Statements (776)
4	4038	Loan Documents Missing T6 - Business Financials (826)

Document Upload

Use the E-Tran document upload tool to easily upload key loan documentation to SBA

- Access the document upload feature by selecting the “Documents” icon at the top of the screen



- After clicking on Documents, the system will take you to a screen with the existing documents for that application. If you want to add additional documents, select -

Upload Documents

E-Lend Origination Document Repository : SBA Application Number 11505143

Upload Documents

* No Documents uploaded yet

[Click here for Missing Documents](#)

Uploading Documents – 10 Tab Origination Template

Documents that can be labeled and uploaded using the document upload tool include:

- 7(a) 10 Tab Origination Template
 - Tab 1 – Application
 - Tab 2 – Lender’s Credit Memo
 - Tab 3 – Draft Authorization
 - Tab 4 – Owner/Operator Personal Information
 - Tab 5 – BV, Refi. Transcripts, M&E to be acquired
 - Tab 6 - Application’s Business Financials
 - Tab 7 - Affiliate Financials
 - Tab 8 – Franchise Docs & Purchase Agreements
 - Tab 9 – Appraisals, Environmentals, Lease Agreements
 - Tab 10 – Other Supporting Docs

E-Tran Tips

What Can I skip?

- Collateral screen optional
- If principal is selected as a guarantor, do not re-enter as a guarantor
- Financial Information screens are optional - can be a source of many validation errors
 - Financial information may be uploaded using the “document upload” feature
- Skip it all & use the “COPY” button
 - You can use that feature to enter a companion loan, just copy the first application and modify to match the second loan’s terms

More E-Tran Tips and Frequently Asked Questions

- Be Patient. The first time you use E-Tran is always the hardest.
- Only the Blue shaded boxes are required to be filled in.
- When entering an address, always enter the zip code first and select the grey '**Lookup Zip**' button.
 - This will prepopulate the city, state and rural/urban code
 - You will get an error code if you do not do this
- When entering a Tax ID, a pre-populated name may appear
 - This means the borrower has a current or previous SBA Loan
 - This can only be cleared by SBA
 - If this information appears to be incorrect, contact your District Office with the application number and pertinent information including what name you need added to the application and we will get the issue resolved

More E-Tran Tips and Frequently Asked Questions

- Use the Navigation Tree as much as possible.
 - The “Back” button on your browser will sometime boot you out.
- Use of Proceeds Screen
 - Amounts must be rounded to the nearest \$100
 - If including the guaranty fee in financing you must adjust another use of proceeds as this fee cannot be rounded up or down.
- Financials
 - Financials are not required to be filled out in E-Tran, however they must be retained in the bank file for future audits.
 - If you start filling out the Balance Sheet, it must be completed.
 - The system will not accept negative Net Worth or Tangible Net Worth
 - Financials can also be uploaded using the Document Upload function.
 - Please put a note in the Lender Comments screen

More E-Tran Tips and Frequently Asked Questions

➤ Collateral Screen

- This screen will appear only if the “Is the Loan Collateralized” question (Loan Info) is answered “Y”.
- Once you start filling it out, it must be completed in full
 - This screen is not required for Express and small (Under \$350k) loans. Please make a comment in the Lender Comments and document collateral in the Loan Authorization.

➤ Principal Screen

- Screen must be completed for each 20% owner of the business
- At least 90% total ownership must be accounted for
 - If there are many owners with less than 20% ownership, you may need to force this screen and make a notation in Lender Comments

More E-Tran Tips and Frequently Asked Questions

➤ Lender Comments Screen

- Lender Comments should be brief as supporting documents can be uploaded using the Document Upload tool.
- For Example
 - ‘CAIVRS Completed 00/00/00- no records found – see file’
 - ‘Key Man Life insurance – not required due to contingency plan with experienced employee ‘
 - ‘Collateral - All business assets used – see authorization’
 - ‘Business income has been verified via a review of the IRS Tax Transcripts- see file’
 - ‘Insurance requirements - flood, collateral hazard insurance obtained’
 - ‘Credit elsewhere test performed’
 - ‘Personal Resource Test completed – no injection needed’

Questions?



U.S. Small Business
Administration

E-Tran Servicing

Office of Capital Access

Unilateral servicing and liquidation actions in E-Tran

https://caweb.sba.gov/library/pdf/Unilateral_Action_Matrix_7a_Loan_Servicing_Liquidation_V-14.pdf


Prior to Final Disbursement

- Change Interest Rate prior to initial Disbursement
- Change Loan Maturity Date
- Change Obligor's Address
- Change Obligor's Name or Trade Name
- Cancel SBA's Guaranty prior to Initial Disbursement

After Final Disbursement

- Extend Maturity prior to stated maturity date for loans in Regular Servicing
- Change Obligor's address or Name of Business
- Transfer Loan to Liquidation Status
- Change a Loan to Paid in Full (PIF) status
- Change loan from Revolving to Non-revolving







Accessing E-Tran Servicing



U.S. Small Business Administration

CAPITAL ACCESS FINANCIAL SYSTEM

Welcome Ryan



Accounting ▾ Admin ▾ Borrower ▾ General ▾ Loans ▾ Micro ▾

Capital Access Dashboard

Welcome: Ryan Gerald

Wednesday, September 5, 2018

SBA Employee

SBA Official

Account at a Glance

Assigned Office: 7100

Email: ryan.gerald@sba.gov

SBA Official: Glenn Hannon

SBA Official Email: glenn.hannon@sba.gov

Last Logged in: September 5, 2018, 10:36 AM

7A Connect - Access only for SBA 7a Lenders and SBA Employees

CDC Online

Centralized Loan Chron System (CLCS)

Electronic Lending - Origination (ETRAN)

Electronic Lending - Servicing (ETRAN)

Electronic Lending - Post Servicing (ETRAN)

Guarantee Purchase Tracking System (GPTS)

Loan Associated Names and Addresses (LANA)

SBA One

SBA Today

Portfolio Size & Dollars (in Billions) \$

684,953 instruments for 212

Financial Instruments Funded FY 2018 #

PSB Bid Bonds 1490

PSB Final Bonds 598

Guaranteed Bid Bonds 5382

Guaranteed Final Bonds 2642

7(a) Loans 54556

504 Debentures 5442

Disaster Loans 137481

Loans to Microborrowers 4718

Loans to Microlenders 56

SBIC Commitments 50

Current Interest Rates Rate

5-Yr Constant Maturity Treasury 2.75%


504 Note Rate for 10 years 2.64746%

504 Note Rate for 20 years 2.96978%

News

SBA's new process for measuring urban and rural lending activity

To enhance the quality of SBA's reporting, SBA will rely on data from the US Census Bureau to determine whether the small business applicant is located in a rural or urban county. Loans with a project address in a county the US Census Bureau has defined as - 'Mostly Rural' or 'Completely Rural' will be treated as rural loans and as 'Mostly Urban' will be treated as urban loans.




Regulations.gov SBA.gov WhiteHouse.gov

Session timeout in 28 minutes.

https://caweb.sba.gov/cls/act_choosefunction.cfm?RoleName=LoanAdmin

U.S. SMALL BUSINESS ADMINISTRATION, 409 3RD ST, SW, WASHINGTON DC 20416.

Search Function



E-Lend
Servicing








Reports
Global

Search
E-Tran



Acceleration

Prepayment

SBA Only








Ready

Reset Clear Submit Display 25 loans/page, ☒ most recent first ☐ oldest first ☐ Show SQL (OCA only)

Specific Loan:
SBA Loan Number:
SBA App Number:
Where and When:
Lender Location ID:
MicroLender ID:
SBIC License Number:
SBA Office Code:
Funding date begins: 
Funding date ends: 

Financial Instrument Type: (+/-)
504
Commitment
Program Code:
Not Selected Yet
Processing Method: (+/-)
3 Percent Preferred Stock Small Business
4 Percent Preferred Stock Small Business
Purchase Indicator:
Guaranty Purchased, Lender Serviced
Guaranty Purchased, SBA Serviced
Special Purpose Code: (+/-)
(7a) (19) Small Certified Loans
3 Percent Preferred Stock - SBIC
Status: (+/-)
Active Un-Disbursed
Disbursed Current






Address Associated:
Type of Address: Loan Mailing Address
Partial Street Address (Contains):
Partial Zip Code:
Partial City Name:
State:
Business Associated:
EIN/SSN:
Partial Name:
Person Associated:
SSN:
Partial First Name:
Partial Last Name:
Partial Name Restrictions:
Searches by Partial Name must include at least one other search criterion.

“Search” functionality allows you to:

- Find an loan using SBA loan or application number
- Search by date range, processing method, status, etc.
- Enter loan search criteria and select “Submit”

Search Results

Click on the App# Link to display specific Loan

<div>  <div>E-Lend Servicing</div> <div> <div>Reports</div> <div>Search</div> <div>E-Tran</div> <div>Loan</div> </div> <div>     </div> </div>										
Displaying rows 1 - 71 of 71 loans meeting criteria. Loan Name, Processing Method, Funded and Status show full text in "tooltip".										
Loan Information								Loan Mailing Address Information		
Row	App #	Funded	Loan Number	Loan Name	Processing Method	Loan Amount	Status	Street Name	City	State
1	13101	2018-03-07	[REDACTED]	TESCO	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Warminster	PA
2	13099	2018-03-07		Ex	International Trade Loans	\$650,000.00	Active Un-Disbursed		Sartell	MN
3	13098	2018-03-07		Ex	International Trade Loans	\$650,000.00	Active Un-Disbursed		Sartell	MN
4	13097	2018-03-07		Ex	International Trade Loans	\$650,000.00	Active Un-Disbursed		Sartell	MN
5	13096	2018-03-07		Ex	International Trade Loans	\$650,000.00	Active Un-Disbursed		Sartell	MN
6	13095	2018-03-07		T	SBA Express Program	\$1,000.00	Active Un-Disbursed		Warminster	PA
7	13093	2018-03-07		P	Preferred Lenders Program	\$500,000.00	Active Un-Disbursed		St. Joseph	MN
8	13091	2018-03-07		Ex	International Trade Loans	\$650,000.00	Active Un-Disbursed		Sartell	MN
9	13090	2018-03-07		S	SBA Express Program	\$1,000.00	Active Un-Disbursed		Portland	OR
10	13089	2018-03-07		S	SBA Express Program	\$1,000.00	Active Un-Disbursed		Portland	OR
11	13088	2018-03-07		S	SBA Express Program	\$1,000.00	Active Un-Disbursed		Portland	OR
12	13087	2018-03-07		LL	Preferred Lenders Program	\$415,000.00	Active Un-Disbursed		Portland	OR

Loan Info

This screen displays the information from the loan application along with additional information such as companion or affiliate loans

St. Joseph MN Amount \$500,000 Status Active Un-Disbursed Loan App 13093 Funded 03/07/2018

Preferred Lenders Program
Expand | Collapse

Loan Information, Guaranty Loan

* (You may select more than one box)

☐ Will the loan be used for Construction?

☐ Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?

☒ No special purposes apply

* Loan Name

Servicing Location ID: 9551
Servicing Location Name: [Redacted]

SBA Servicing Office: (0992) FRESNO COMMERCIAL LOAN SERVICING CENTER

Underwriting Authority: LNDR

Bank Info

(Account #) (Routing #) (Account Type) (TIN 99-9999999)


* Other loans to the borrower

SBA Loan Number	Loan Amount	Approval Date	SBA Guaranty	Origination Fee	Outstanding Balance	Processing Method Code	Loan Status
7599825009 (A)	\$500,000.00	03/21/2018	75%	\$16,875.00	\$0.00	PLP	Active Un-Disbursed

(A) - Affiliate
(C) - Companion

Loan Info, cont.

SBA Guaranty Fees and Secondary Market Indicator

* Loan Collateralized?	<input type="radio"/> Yes <input checked="" type="radio"/> No	Sold Secondary Market Indicator	Yes 
* Approval Amount	<input type="text" value="\$300,000.00"/>	Original Approval Amount	<input type="text" value="\$300,000.00"/>
Outstanding Balance Amount	<input type="text" value="\$284,814.40"/>		
Total Undisbursed Amount	<input type="text" value="\$0.00"/>		
* SBA Guaranty Percentage	<input type="text" value="75.00"/>	Original SBA Guaranty Percentage	<input type="text" value="75.000"/>
SBA Guaranty Fee	<input type="text" value="\$6,750.00"/>	Original Guaranty Fee	<input type="text" value="\$6,750.00"/>
SBA Guaranty Fee Billed	<input type="text" value="\$6,750.00"/>	Guaranty Fee Rebate	<input type="text" value=""/>
SBA Guaranty Fee Uncollected	<input type="text" value=""/>	SBA Guaranty Fee Paid	<input type="text" value="\$6,750.00"/>
Loan Ongoing Fee Collection Indicator	<input type="text" value="Yes"/>		
Loan Origination Fee Discount Percentage	<input type="text" value="0"/>		
Loan Origination Fee After Discount	<input type="text" value="\$6,750.00"/>		

Loan Info, cont.

Interest rate and structure, maturity date, term, and first disbursement date

* Interest Structure	Variable		
* Interest Type	<input type="radio"/> Fixed <input checked="" type="radio"/> Variable		
* Interest Applies To	Full		
* Adjustment Period	Every Calendar Quarter		
* Effective Date			
* Base Rate Source	Wall Street Journal Prime Rate		
* Base Rate	4.000 %		
* Borrower's Interest Rate	6.750 %		
Spread Over Prime	2.750		
Entry Start Date:	04/07/2017	SBA Received Date:	04/15/2017
Submitted Date	04/15/2017	Last Approved Date:	04/15/2017
* Loan Term	120 months	Original Loan Term	120
* Maturity Date	04/15/2027	Disbursement Deadline Date	
Maturity Starts Indicator	Not selected yet	Note Date	
* Date of First Disbursement	04/30/2017		

[> FirstGov](#) [> E-Gov](#) [> Regulations.gov](#) [> White House](#)

1502 Info & Reporting

This screen is used to view and make corrections to your 1502 Report

E-Lend Servicing

Reports Search
Global E-Trans Acceleration Prepayment Voluntary Termination Sbaonly Documents Chron GuarantyFee Whatif History Origination LANA CLCS GPTS ELIPS Post Servicing

Ready

W TX Amount \$150,000 Status Disbursed Current Loan # 11090426 Funded 08/28/2017

Preferred Lenders Program
Expand Collapse

1502 Information, Guaranty Loan

* Current Data: Modify data and hit Save/Next to create new 1502 entry.
Source: Etran

* Loan Status :

☐ Active Un-Disbursed
☒ Disbursed Current
☐ Lender Deferred Disbursed
☐ Past Due Disbursed
☐ Delinquent Disbursed
☐ In Liquidation Disbursed

☐ Paid in Full
☐ Voluntary Termination

* Process Effective Date:

08/31/2018

Status Date:

01/10/2018

Disbursement Ind:

Y

Total Amount Undisbursed:

\$0.00

* Date of First Disbursement:

12/31/2017

* SBA Outstanding Balance Amount

\$144,690.11

Balance As Of Date:

08/09/2018

* Month-Ending Information

Loan Disbursed Amount:

Prin Paid Amount

\$871.79

Interest Paid Amount

\$928.20

Next Installment Due Date:

08/01/2018

Interest Paid Date:

07/02/2018

Reset Clear Save Save / Next

* 1502 History

#	LoadDt	Source	IntPct	Prcls Dt	IntPaidTo Dt	Int	Principal Paid	NxtInstmnt DueDt	LndrLoan#	Disb Amt	GSS	OutstBal Amt	Undisb Amt	Ongng Serv Fee	Extract Dt	MFUploadDt	Warn	Err	First Name	Last Name
1	08/09/2018	Colson	7.51	07/31/2018	07/02/2018	\$928.20	\$871.79	08/01/2018	88-0469634	\$0.00	1	\$144,690.11	\$0.00		08/09/2018	08/09/2018				Colson
2	07/10/2018	Colson	7.50	06/30/2018	06/01/2018	\$932.73	\$867.27	07/01/2018	88-0469634	\$0.00	1	\$145,561.89	\$0.00		07/10/2018	07/10/2018				Colson
3	06/08/2018	Colson	7.50	05/31/2018	05/01/2018	\$878.05	\$921.95	06/01/2018	88-0469634	\$0.00	1	\$146,429.16	\$0.00		06/08/2018	06/08/2018				Colson
4	05/09/2018	Colson	7.26	04/30/2018	04/02/2018	\$942.88	\$829.12	05/01/2018	88-0469634	\$0.00	1	\$147,351.12	\$0.00		05/09/2018	05/09/2018				Colson
5	04/07/2018	Colson	7.25	03/31/2018	03/01/2018	\$829.37	\$942.64	04/01/2018	88-0469634	\$0.00	1	\$148,180.24	\$0.00		04/07/2018	04/07/2018				Colson

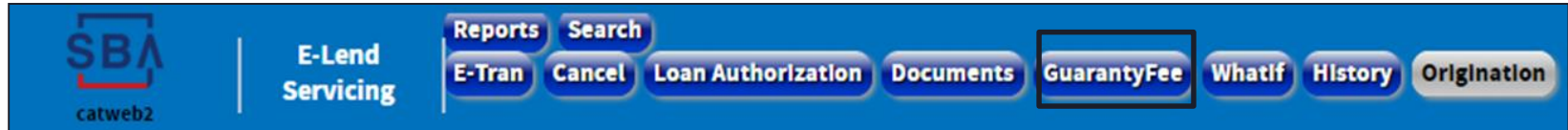
Changing Loan Structured with EPC from No to Yes


1. Change the answer to Yes for the “***Loan Structured with Eligible Passive Company?**” question on the loan info screen.
2. Choose which entities are the EPC and the OC.
3. Click Save/Save Next

*** Loan Structured with Eligible Passive Company?** ☒ Yes ☐ No








Eligible Passive Company			
Borrowers/Guarantors	EPC	Operating Company	None
<input type="text"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
<input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Operating Company	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Guaranty Fee Icon





E-Lend
Servicing



Guaranty fee calculation of Loan Application #11295652

SBA Loan Number	Transaction type:	Transaction Effective Date:	Loan Amount:	Guaranty Percentage:	Maturity Months:	Rate Applied:	Origination Fee:	Guaranty Fee Billed:	Guaranty Fee Discount Rate	Guaranty Fee After Discount
	Origination	2018-04-06 11:48:07	\$100,000.00	50.000%	120	3.500%	\$1,750.00	\$1,750.00	0%	\$1,750.00


Companion Loans Found

The existence of companion loans affected the calculations of the current loan origination fee:

SBA Loan Number	Transaction type:	Transaction Effective Date:	Loan Amount:	Guaranty Percentage:	Maturity Months:	Rate Applied:	Origination Fee:	Guaranty Fee Discount Rate	Guaranty Fee After Discount
	Origination	2018-04-06 11:34:48	\$1,173,000.00	75.000%	121	3.500%	\$30,791.25	0%	\$30,791.25


What If

What If allows you to enter a new loan amount, SBA guaranty percentage and/or Loan Term and see what the effect would be on the guaranty fee.



E-Lend
Servicing



Guaranty fee calculation of Loan Application #13923

* Loan Amount	<input type="text" value="\$275,000.00"/>	Original Loan Amount	<input type="text" value="\$275,000.00"/>
Guaranty Fee	<input type="text" value="\$2,578.13"/>	Original Guaranty Fee	<input type="text" value="\$2,578.13"/>
Guaranty Fee Billed	<input type="text" value="\$2,578.13"/>		
* SBA Guaranty Percentage	<input type="text" value="25.000"/>	Original SBA Guaranty Percentage	<input type="text" value="25.000"/>
* Loan Term	<input type="text" value="10"/> months	Original Loan Term	<input type="text" value="126"/>
Maturity Date:	<input type="text" value="10/06/2028"/> 		

ResetClearCompute

What If

Results will display all loans that would be effected and the impact

E-Lend
Servicing

Guaranty fee calculation of Loan Application #13923

The guaranty fee for the following loan(s) will be affected with this change.

Loan Application Number	Loan Amount	Loan Approval Date	SBA Guaranty Percentage	Maturity Months	Estimated Guaranty Fee	Estimated Guaranty Fee Billed	Difference In Guaranty Fee	Estimated Guaranty Fee Discount Rate	Estimated Guaranty Fee After Discount	Companion loans Involved?
	\$275,000.00	04/06/2018	25%	10	\$171.88	\$171.88	-\$2,406.25	0%	\$171.88	Yes
	\$275,000.00	04/06/2018	25%	126	\$2,578.13	\$2,578.14	\$0.01	0%	\$2,578.13	Yes
	\$275,000.00	04/06/2018	25%	126	\$2,578.12	\$2,578.12	-\$0.01	0%	\$2,578.12	Yes

Note: The above changes have not yet been applied to the loan. The validation rules on the loan approval will be enforced at the time of actual increase/decrease to the loan. Also the above guaranty fee calculation are an estimate only. The guaranty fee may vary based on the business rules at the time of actual increase/decrease to the loan.

* Loan Amount

Original Loan Amount

Guaranty Fee

Original Guaranty Fee

Guaranty Fee Billed

* SBA Guaranty Percentage

Original SBA Guaranty Percentage

* Loan Term

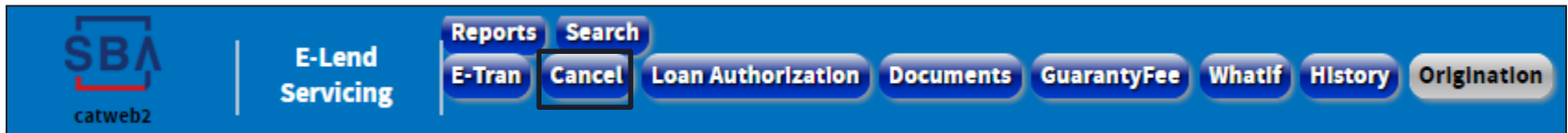
months

Original Loan Term

Maturity Date:

Cancel the Loan Guaranty

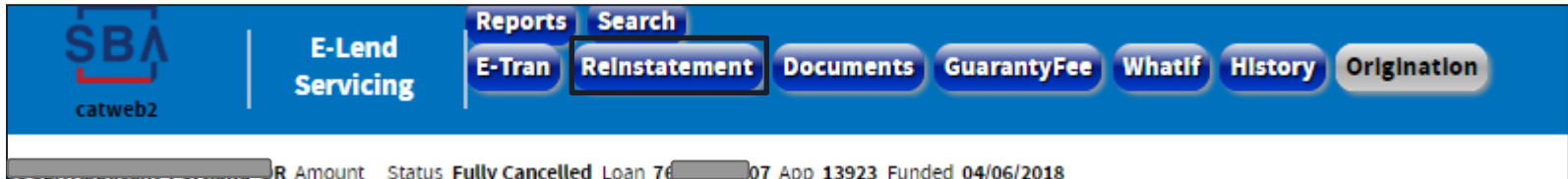
Use this screen to cancel your SBA Loan Guaranty prior to initial disbursement.

This screenshot shows the 'Loan Cancellation, Guaranty Loan' screen. At the top, there is a blue header with the SBA logo, 'E-Lend Servicing', and buttons for 'Reports', 'Search', 'E-Tran', and 'Loan'. On the right side of the header are icons for user profile, help, chat, and print. The main content area has a title 'Loan Cancellation, Guaranty Loan'. Below the title is a warning box with two bullet points: 'Caution the cancellation of this loan cannot be reversed. must occur prior to Lender disbursement. Upon cancellation the loan guaranty is cancelled and all loan origination fees are dropped.' and 'After cancellation you may resubmit this loan guaranty application, upon approval a new SBA loan number will be issued.' Below the warning box is a section titled 'Loan Guaranty Cancellation Confirmation Requested:' followed by a list of loan details: 'The SBA Loan Number is [redacted]', 'The SBA ApplicationNmb is 13923.', 'The Loan Name is [redacted]', 'The Loan Amount is \$275,000.00.', 'The Loan Guaranty Fee is \$2,578.13.', 'The Loan Funded Date is 2018-04-06 02:22:05.0.', and 'The Lender's Loan Number is .'. Below this list is the question 'Cancel SBA Loan Guaranty?' with two radio buttons, 'Yes' (which is selected) and 'No'. At the bottom left of the form are three buttons: 'Reset', 'Clear', and 'Save'.

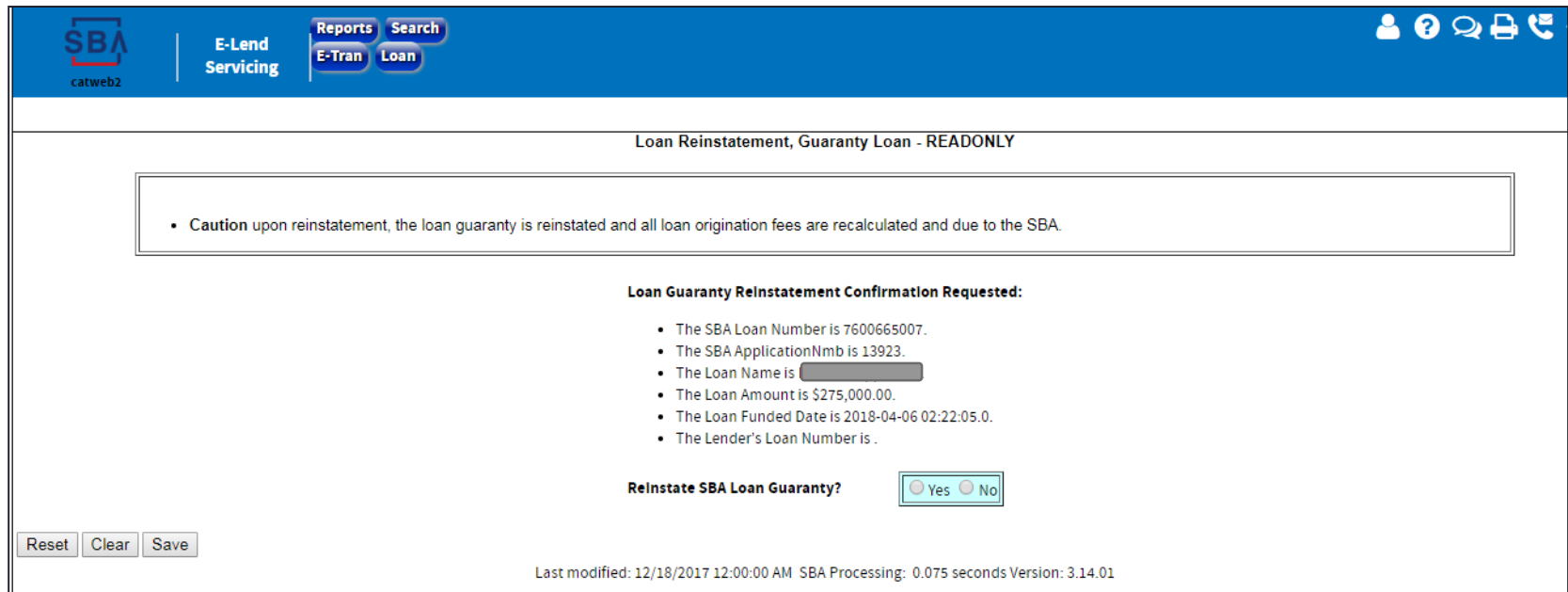
Select “Yes” and Save. Upon cancellation, all loan origination fees are dropped and loan status will change to “Fully Cancelled.”

Reinstatement of Cancelled SBA Loan Guaranty

Use this screen to reinstate a previously cancelled SBA loan guaranty



The screenshot shows the top navigation bar of the SBA E-Lend Servicing system. The SBA logo and 'catweb2' are on the left. The main navigation area includes 'E-Lend Servicing' and a series of buttons: 'Reports', 'Search', 'E-Tran', 'Reinstatement' (highlighted with a red box), 'Documents', 'GuarantyFee', 'Whatif', 'History', and 'Origination'. Below the navigation bar, a status bar displays: 'R Amount', 'Status Fully Cancelled', 'Loan 76', '07 App 13923', and 'Funded 04/06/2018'.



The screenshot shows the 'Loan Reinstatement, Guaranty Loan - READONLY' screen. At the top, the SBA logo and 'catweb2' are on the left, and 'E-Lend Servicing' is in the center. To the right are 'Reports', 'Search', 'E-Tran', and 'Loan' buttons. In the top right corner are icons for user, help, chat, print, and phone. The main content area has a title 'Loan Reinstatement, Guaranty Loan - READONLY'. Below it is a warning box: 'Caution upon reinstatement, the loan guaranty is reinstated and all loan origination fees are recalculated and due to the SBA.' This is followed by a section 'Loan Guaranty Reinstatement Confirmation Requested:' with a list of details: 'The SBA Loan Number is 7600665007.', 'The SBA ApplicationNmb is 13923.', 'The Loan Name is [redacted]', 'The Loan Amount is \$275,000.00.', 'The Loan Funded Date is 2018-04-06 02:22:05.0.', and 'The Lender's Loan Number is .'. Below this is a question 'Reinstate SBA Loan Guaranty?' with radio buttons for 'Yes' (selected) and 'No'. At the bottom left are 'Reset', 'Clear', and 'Save' buttons. At the bottom right is the text: 'Last modified: 12/18/2017 12:00:00 AM SBA Processing: 0.075 seconds Version: 3.14.01'.

Click “Yes” and Save. Upon reinstatement, all loan origination fees are recalculated and due to the SBA.

Warnings

Warnings will allow you to continue. Your update is applied.

Warning(s): Validation warning(s) occurred. The page's data has still been saved to the database.

- 4054: For Guarantor 1, Tax ID [REDACTED], the full 9 digit zip code is mandatory for Physical Address. (Zip Code → 4)

Guarantor Business Information , Guaranty Loan

Tax ID:

* Name

(Doing business as) Trade Name

* DUNS

12435322

Guarantee Type

Not Selected Yet ▼

* Legal Organization Type

Subchapter S Corporation ▼

Do Not Refer Code

Primary Phone

999-999-9999

Alternate Phone

999-999-9999

Primary E-Mail

Errors

Errors will not allow you to make your change until it is corrected.

Error(s) occurred. Unable to save this page's data:

- 1 error(s) occurred while trying to validate Use of Proceeds.
- 1 - 503: For Application, Sum of Use of Proceeds 275000 must equal Total Approved Amount 4000000

Loan Information , Guaranty Loan

* (You may select more than one box)

- ☐ Will the loan be used for Construction?
- ☐ Does the Primary Borrower currently do any exporting or will the Primary Borrower start exporting pursuant to this loan?
- ☒ No special purposes apply

Questions and Comments

Thank You!