



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
- 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>



CAPITAL ACCESS FINANCIAL SYSTEM



- "SBA Look-and-Feel" Help
- CAFS Home Instructions
- Instructions for Approving Users
- Instructions for Borrowers
- Instructions for CDC Closing Counsel Sign Up
- 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

SBA Account Login

Not Enrolled?
Forgot Password?
Forgot Username?

User ID

Password

Show/Hide Terms and Conditions

*I have read and agreed to the terms above.

Login

[Regulations.gov](https://www.regulations.gov)


[SBA.gov](https://www.sba.gov)

[WhiteHouse.gov](https://www.whitehouse.gov)

U.S. Small Business Administration, 409 3rd St, SW, Washington DC 20416.



Creating CAFS Account

 Capital Access Financial System

Welcome to CLS: Creating a New SBA CLS Account

Expand | Collapse

- CLS
- Return
- CLS Login

Login Information

* User ID [SBA User ID Rules](#)

Identity Information

* User Type: Partner (dropdown menu)
Not Yet Selected
Borrower

* Name: (Middle) (* Last) (Suffix)

* Date of Birth: (dropdown menu)
Partner
SBA Agent
SBA Contractor
SBA Employee

Contact Information

* Country: UNITED STATES (dropdown menu)

* 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 sec
Session timeout: in 23 min

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

Lender's Authorizing Official's Appear Here After Lookup ▼

*** Lender's Authorizing Official**
(ID) (First) (Middle) (Last) (Email)

Security Questions

*** First Question:**

Requesting Access to E-Tran, etc.



CAPITAL ACCESS FINANCIAL SYSTEM



- 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 Theme
- Financial Green Theme
- Lighter Shade of Pale Blue Theme
- Text-Only Black and White Theme

Loans ▾

Capital Access Dashboard

Welcome: [Redacted]

Monday, July 19, 2021

Account at a Glance

Assigned Office: 7100

Email: [Redacted]

COR: [Redacted]

COR Email: [Redacted]



News

Recertification

IMPORTANT: Mandatory SBA CLS account Recertification **starts June 14, 2021** and **ends July 12, 2021**. The process has been made available electronically thru the Security Recertification module. SBA COR, SBA Official and Partner Authorizing Officials will be required to recertify users accounts and access rights. Accounts created prior to June 14 that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

Congressional Reports

Activity by Congressional District Report

Program Information

Mar 1, 2018

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 >=30% Rural will be treated as rural loans and <30% 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> and

| Portfolio | | \$ |
|-----------|--|-----|
| 12,636,7 | | 948 |

| Financial Instruments Funded FY 2021 | # |
|--------------------------------------|---------|
| PSB Bid Bonds | 1591 |
| PSB Final Bonds | 626 |
| Guaranteed Bid Bonds | 4030 |
| Guaranteed Final Bonds | 1686 |
| Direct Grants | 107241 |
| 7(a) Loans | 7010931 |
| 504 Debentures | 7568 |
| Disaster Loans | 251499 |
| Loans to Microborrowers | 3041 |
| Loans to Microlenders | 22 |
| SBIC Commitments | 57 |

| Current Interest Rates | Rate |
|---------------------------------|----------|
| 5-Yr Constant Maturity Treasury | 0.75% |
| 504 Note Rate for 10 years | 2.64746% |
| 504 Note Rate for 20 years | 2.96978% |
| 504 Note Rate for 25 years | 2.96978% |



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 |

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

> [FirstGov](#) > [E-Gov](#) > [Regulations.gov](#) > [White House](#)
* [Privacy & Security](#) * [Information Quality](#) * [FOIA](#) * [No Fear Act](#) * [ADA](#)


CAFS Customer Support



Capital Access Financial System (CAFS)

U.S. Small Business Administration

Partner Instructions Customer Support



Setting up an Agreement


Contact your District Office.
To find the nearest district office use <https://www.sba.gov/tools/local-assistance/districtoffice>

Assistance

[Fresno CLSC Loan Center](#)
[Little Rock CLSC Loan Center](#)
[7a Loan Guarantee Processing Center](#)
[Herndon National Guarantee Purchase Center](#)
[Sacramento Loan Processing Center](#)

Production

<https://caweb.sba.gov>



NEED HELP?

CDC Online

- Scheduling Prepayment on CDC Online
- CDC Online Reporting

Primary Contact: SBA504CSA@WellsFargo.com
1-855-572-1637, opt 4

**Report Security Incidents/
Data Quality Issues**

Primary Contact: CLS@sba.gov

Complex Issues

- Policy Interpretation
- Escalations
- Center/District Issues
- Training Requests

Primary Contact:
Glenn Hannon
glenn.hannon@sba.gov
Secondary Contact:
Ryan Gerald
ryan.gerald@sba.gov

Lender Portal

LenderPortal@sba.gov

LSP Agreements

Primary:
LSPagreements@sba.gov

Lender Agreements

<https://sba.gov/tools/local-assistance/districtoffices>

Account Set up

Issues with:

- Setting up Authorizing Official
- Setting up account/roles
- Resetting password
- Changing Institutions
- Deleting accounting

Primary Contact:
CLS@sba.gov

ETRAN Loan Processing

Issues with:

- Loan Structure – EPCOC, Sale Proprietorship
- Mandatory Ownership
- Incorrect Names
- Credit Scoring
- Transmissions Issues
- Vendor Communications

Primary Contact:
Hardy Slay
hardy.slay@sba.gov
Ryan Gerald
ryan.gerald@sba.gov
Secondary Contact:
Glenn Hannon
glenn.hannon@sba.gov

ETRAN 504 Servicing

- Updating/Processing Address Change Requests
- Updating/Processing ACH Change Requests
- Updating/Processing W9 Tax Information (EIN/SSN)

Primary Contact: SBA504CSA@WellsFargo.com
1-855-572-1637, opt 4

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

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U.S. Small Business
Administration

E-Tran - Origination

(Credit Scoring)

Office of Capital Access

Dashboard

Loans ▾

Electronic Lending - Origination (ETRAN)

Electronic Lending - Servicing (ETRAN)

Dashboard

Welcome:
Monday, July 19, 2021

Account at a Glance

Assigned Office: 7100
Email:
COR
COR Email:



News

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Congressional Reports

Activity by Congressional District Report

SBA Today

| Portfolio Size & Dollars (in Billions) | \$ |
|--|-----|
| 12,636,711 instruments for | 948 |

| Financial Instruments Funded FY 2021 | # |
|--------------------------------------|----------|
| PSB Bid Bonds | 1591 |
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| Disaster Loans | 251499 |
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More information about the Census Bureau's urban-rural classification and the Census Bureau's County Classification Lookup Tables can be found here: <https://www.census.gov/geo/reference/urban-rural.html> and https://caweb.sba.gov/cls/act_choosefunction.cfm?RoleName=OrigRead -> Rural Lookup.xlsx

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

The screenshot shows the SBA Electronic Lending Search Function interface. At the top, there is a blue header with the SBA logo and the text "Electronic Lending". To the right of the header are navigation buttons: "Reports", "Search", "New Application", and "Copy". Further right are icons for user profile, help, chat, print, and home. The status "Ready" is displayed in the bottom right corner of the header.

Below the header, there are control buttons: "Reset", "Clear", and "Submit". To the right of these buttons, it says "Display 75 apps at a time," with radio buttons for "most recent first" (selected) and "oldest first".

The main search area is divided into several sections:


- Application Characteristics:** Includes fields for SBA App Number, Entered by, Entry date range (begins/ends), Lender App Number, Lender Loan Number, Lender Location ID, LSP HQ Loc ID, MicroLender ID, and Partial Project Zip.
- Financial Instrument Type:** A dropdown menu currently showing "504 Commitment".
- Program Code:** A dropdown menu currently showing "Not Selected Yet".
- Processing Method:** A dropdown menu with options: "504 Basic", "504 Refinancing Program", "7a General", "7a with EWCP", "Accredited Lenders Program", and "Builders Line of Credit (CAPLine)". A note below reads "(Note: Select none = all)".
- Application Status:** A dropdown menu with options: "Application In-Process", "Pending Request LC", and "Improper Score".
- Special Purpose Code:** A dropdown menu with options: "Agriculture/Aquaculture", "CAIP loans", "COLPUR Earn outs", and "COLPUR Escrow". A note below reads "(Note: Select none = all)".
- Address Associated:** Includes fields for Type of Address (dropdown, currently "Loan Project Address"), Partial Street Address (Contains), Partial Zip Code, Partial City Name, and State.
- Business Associated:** Includes fields for EIN/SSN and Partial Name.
- Person Associated:** Includes fields for SSN and 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



Electronic Lending

Reports
Search
New Application
Copy

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 | [REDACTED] | Preferred Lenders with EWCP | \$30,000.00 | 2018-04-05 10:39:14.0 | AD | | WEB | 1 G STREET | HERNDON | VA |
| 2 | 13854 | [REDACTED] | Preferred Lenders Program | | 2018-04-03 15:45:58.0 | IP | | WEB | Unkown | Unkown | Unkown |
| 3 | 13759 | [REDACTED] | Preferred Lenders with EWCP | \$30,000.00 | 2018-03-22 14:43:38.0 | IP | | XML | 1 G STREET | HERNDON | VA |
| 4 | 13726 | [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 | [REDACTED] | Preferred Lenders Program | \$100,000.00 | 2018-03-19 14:43:20.0 | IP | | WEB | Unkown | Unkown | Unkown |
| 6 | 13695 | [REDACTED] | Premier Certified Lenders Program | | 2018-03-19 14:42:49.0 | IP | | WEB | Unkown | Unkown | Unkown |
| 7 | 13694 | [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-Tran Documents SBA Only Loan Authorization Validate Credit Report History App Review GuarantyFee 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 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

Lender Information, Application

SBA Partner ID: [Redacted]
SBA Partner Location ID: [Redacted]
Partner Name: [Redacted]
Street1: [Redacted]
Street2: [Redacted]
City / State / Zip: [Redacted]
Lender Taxid: [Redacted] (99-9999999)
Source Indicator: XML
Vendor Name: [Redacted]

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

Processing Method: Preferred Lenders Program

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

* Title: [Redacted]

* Phone: [Redacted] 999-999-9999

Cell Phone: [Redacted] 999-999-9999

Fax: [Redacted] 999-999-9999

* E-Mail: [Redacted]


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](#) [GuarantyFee](#) [Submit](#) [Withdraw](#) [Check Credit Score](#) [Servicing](#) [LANA](#) [CLCS](#) [GPTS](#) [ELIPS](#) [Post-Servicing](#)

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**

Agent Address

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

*** Street 1:**

Street 2:

*** City Name / * State:**

*** Country:**

| | Type of Service | Amount paid by Applicant | Amount paid by SBA Lender |
|---|---|--|--|
| 1 | Loan packaging | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| 2 | Financial statement preparation | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| 3 | Broker or Referral services | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| 4 | Consultant services | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| 5 | Other <input style="width: 60px;" type="text"/> | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |
| | Total compensation paid: | <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> |

Please Print the form 159 [Print Form 159](#)

[Reset](#) [Clear](#) [Save](#) [Save / Next](#)

Last modified: 08/10/2018 12:00:00 AM... SBA Processor: 0.041.servers. Version: 5.2

[FirstGov](#) [E-Gov](#) [Regulations.gov](#) [White House](#)
[Privacy & Security](#) [Information Quality](#) [FOIA](#) [No Fear Act](#) [ADA](#)

Session timeout in 28 min

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

- Lender Info
- Agent Info
 - New Agent
- Eligibility
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- Project Info
- Repayment
- Borrowers
 - New Borrower
- Guarantors
 - New Guarantor
- Collateral Register
 - New Collateral
- Business Financials

Application Information, Application

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: [Redacted]

* 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: [Redacted]

Submitted Date: [Redacted]

Maturity Starts Indicator: First Disbursement Date

Note Date: [Redacted]

* Payment Amount: [Redacted]

Paid Every: Not selected yet

* Is Payment Fully Amortizing? Yes No

* Number Months Interest Only: [Redacted]

* 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-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

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

Preferred Lenders Program

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 - New Borrower
- Guarantors
 - New Guarantor
- Collateral Register
 - New Collateral
- Business Financials

Project Information, Application

Project Address

Country: US

* Zip +4 Code: [] - [] [Lookup Zip](#) [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? Y

* 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

Enter zip code and select 'Lookup Zip' to auto populate the city and state.

New Borrower

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

Preferred Lenders Program | Expand | Collapse

Borrower Information, Application

Business Person

* Legal Organization: Not selected yet

EIN SSN International Tax ID 99-9999999 999-99-9999

• A **page 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: 05/20/2021 12:00:00 AM SBA Processing: 0.043 seconds Version: 5.2

E-Tran tip:

- For Sole Proprietor - select **Business / SSN**
- For Corp., Partnership, or LLC - select **Business / EIN**
- For nonresidents, select **International Tax ID (ITIN)**

New Borrower (cont.)

The screenshot shows the SBA E-Lend Origination interface. At the top, there is a navigation bar with the SBA logo and 'E-Lend Origination' text. To the right of the logo are several menu items: Reports, Search, New Application, Copy, E-Tran, Documents, SBA Only, Loan Authorization, Validate, Credit Report, History, App Review, GuarantyFee, Submit, Check Credit Score, Servicing, LANA, LCMS, CLCS, GPTS, and ELIPS. A 'Ready' status indicator is in the top right corner.

The main content area displays a form for a new borrower. The application status is 'Application In-Process' with a loan amount of '\$125,000'. A red error message box at the top of the form states: 'Error(s) occurred. Unable to save this page's data: Tax ID (ITIN) group is not in a valid format. Should be between 90 and 99'. Below the error message, the form is titled 'Borrower Information , Application'. It has radio buttons for 'Business' and 'Person', with 'Person' selected. Underneath, there are radio buttons for 'EIN', 'SSN', and 'International Tax ID', with 'International Tax ID' selected. A text input field contains '900-10-1000' and another field contains '999-99-9999'. Below this, there is a question: '* Lender Certifies ITIN is Valid?' with radio buttons for 'Yes' and 'No'. A red arrow points from a text box at the bottom of the slide to the 'No' radio button. Below the question, there is a text box that says 'Lender may certify that the TaxId is valid using the following examples:' followed by a bulleted list: 'Verify by contacting the IRS', 'Verify the Tax Id appears on Tax Forms', and 'Verify the Tax Id appears on Correspondence from the IRS'. On the left side of the form, there is a sidebar menu with 'Preferred Lenders Program' and various sections like 'Lender Info', 'Agent Info', 'Eligibility', 'Application Info', 'Use of Proceeds', 'Lender Comments', 'Project Info', 'Repayment', 'Borrowers', 'Guarantors', etc.

If a Tax ID is determined to be invalid, the Lender may certify its validity (EIN and ITIN only)

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

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. **Borrower Information, Application**
 - 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

SBA | E-Lend Origination

Reports Search New Application Copy

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

Post Servicing Ready

\$125,000 Status Application In-Process

Preferred Lenders Program

Expand | Collapse

- Lender Info
- Agent Info
 - New Agent
- Eligibility
- Application Info
- Use of Proceeds
- Lender Comments
- Project Info
- Repayment
- Borrowers
 - Principals
 - New Principal
 - New Borrower
- Guarantors

Principal Information , Application

Business Person

ESOP Trust

EIN SSN SBA Tax ID International Tax ID 99-9999999 999-99-9999

- 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: 05/20/2021 12:00:00 AM SBA Processing: 0.041 seconds Version: 5.2

New Principal (cont.)

The screenshot shows the SBA E-Lend Origination interface. The top navigation bar includes the SBA logo, 'E-Lend Origination', and various menu items like 'Reports', 'Search', 'New Application', 'Copy', 'E-Tran', 'Documents', 'SBA Only', 'Loan Authorization', 'Validate', 'Credit Report', 'History', 'App Review', 'GuarantyFee', 'Submit', 'Check Credit Score', 'Servicing', 'LANA', 'LCMS', 'CLCS', 'GPTS', and 'ELIPS'. A 'Ready' status indicator is in the top right.

The main content area displays a form for a 'New Principal' with a loan amount of '\$125,000' and status 'Application In-Process'. A red-bordered error message box states: 'Error(s) occurred. Unable to save this page's data: Tax ID (ITIN) group is not in a valid format. Should be between 90 and 99'. Below this, the form is titled 'Principal Information , Application' and has radio buttons for 'Business' and 'Person' (selected). Underneath, there are radio buttons for 'EIN', 'SSN', 'SBA Tax ID', and 'International Tax ID' (selected). A text input field contains '900-10-1234' and a range '999-99-9999' is shown to the right.

A certification question is displayed: '* Lender Certifies ITIN is Valid?' with radio buttons for 'Yes' and 'No'. A red arrow points from a text box at the bottom of the slide to the 'Yes' radio button. Below the question, a text box explains: 'Lender may certify that the TaxId is valid using the following examples: Verify by contacting the IRS; Verify the Tax Id appears on Tax Forms; Verify the Tax Id appears on Correspondence from the IRS'.

If a Tax ID is determined to be invalid, the Lender may certify its validity (EIN and ITIN only)

Principal

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

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

Preferred Lenders Program

Principal Person Information, Application

Tax ID: [Redacted]

* First Name [Redacted]

Middle Initial [Redacted]

* Last Name [Redacted]

Suffix [Redacted]

Title [Redacted]

* 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 [Redacted]

Place of Birth [Redacted] [Redacted] [Redacted]
City State if USA Country

Primary Phone: 352-745-2824

Alternate Phone [Redacted]

Primary E-Mail: carol@heartpine.com

Alternate E-mail [Redacted]

* 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 web application. The top navigation bar includes the SBA logo and the text 'E-Lend Origination'. A secondary navigation bar contains several menu items: 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 points from a callout box to it. The callout box contains the text '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, and Title. There is also a dropdown menu for 'Controlling Interest Management' set to 'President' and a 'Controlling Interest?' checkbox set to 'Yes'. A table titled 'Ownership in the Primary Business:' is visible, with columns for Borrower, Percentage, and 'If < 20%, Is this principal guaranteeing the loan?'. The table contains one row with a borrower, 100.00% ownership, and a 'Yes' response.

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

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 navigation bar with the SBA logo, 'E-Lend Origination', and buttons for 'Reports', 'Search', 'Admin', 'New Application', and 'Copy'. Below the navigation bar, there is a status bar showing 'FL Amount \$125,000 Status Application In-Process App'. The main content area is titled 'Check Credit Score' and contains a form with the following sections:

- Check Credit Score**
 - Select a business and up to 6 principals of the same business
 - Business selection dropdown
 - Principal selection table with a checked checkbox and a 50.00% value
- * 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: [input field]
- Business Information**
 - Name: [input field]
 - TaxId: [input field]

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

The screenshot shows the SBA E-Lend Origination interface. At the top, there is a navigation bar with the SBA logo, 'E-Lend Origination', and buttons for 'Reports', 'Search', 'Admin', 'New Application', and 'Copy'. On the right side of the navigation bar, there are icons for user profile, help, chat, print, and home, along with the text 'Ready'. Below the navigation bar, the main content area displays a 'Check Credit Score' section. This section includes a heading 'Check Credit Score' and a sub-heading 'Select a business and up to 6 principals of the same business'. Below this, there is a table with two rows. The first row shows a selected business with '(2 business reports)'. The second row shows a principal with a '50.00 %' ownership stake. Below the table, a box displays 'Your score is: 191'. A red arrow points from a text box at the bottom left to this score box. Below the score box, there are buttons for 'Clear' and 'Request Credit Report for Primary Business', with a note: '(Note: Requests often take over a minute.)'.

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

Check Credit Score

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

| | | |
|----------------------------------|---------------------------------|---------|
| <input checked="" type="radio"/> | [Redacted] (2 business reports) | |
| <input type="checkbox"/> | G [Redacted] | 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

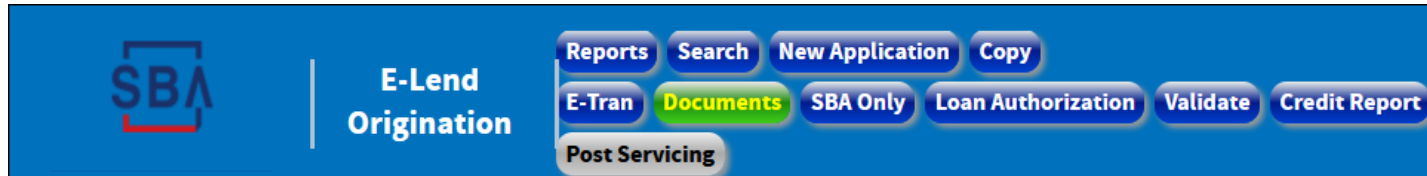


E-Tran tip: Disregard Error Code Numbers

-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.



- Validation will list the documents that are missing

SBA Loan Origination System - Validation of Loan Application #11294429 - Google Chrome

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

Validation of Loan Application #11294429

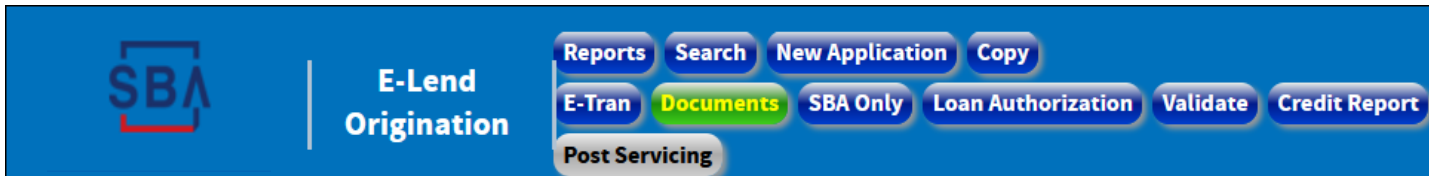
Validation errors were detected


| # | 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) |

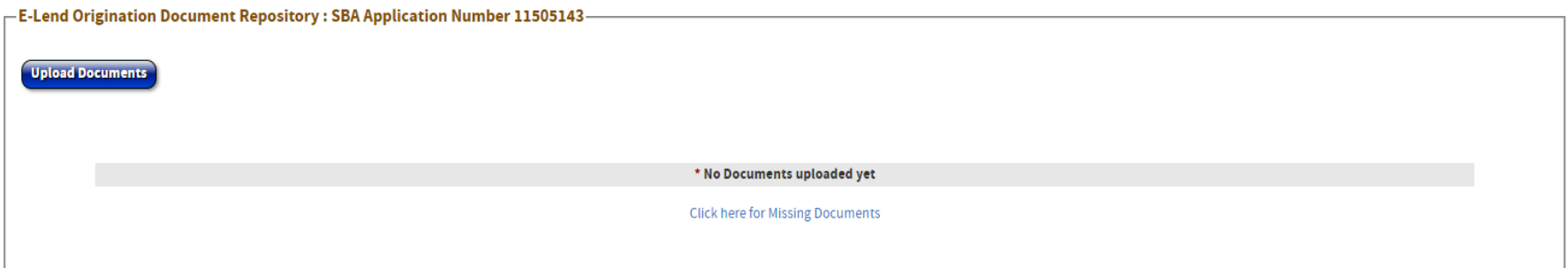
Document Upload

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 - 



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



CAPITAL ACCESS FINANCIAL SYSTEM



Loans ▾

[Electronic Lending - Origination \(ETRAN\)](#)

[Electronic Lending - Servicing \(ETRAN\)](#)

Dashboard

Welcome: [Redacted]

Monday, July 19, 2021


Account at a Glance

Assigned Office: 7100

Email: [Redacted]

COR: [Redacted]

COR Email: [Redacted]



SBA Today

| Portfolio Size & Dollars (in Billions) | \$ |
|--|-----|
| 12,636,711 instruments for | 948 |

| Financial Instruments Funded FY 2021 | # |
|--------------------------------------|---------|
| PSB Bid Bonds | 1591 |
| PSB Final Bonds | 626 |
| Guaranteed Bid Bonds | 4030 |
| Guaranteed Final Bonds | 1686 |
| Direct Grants | 107241 |
| 7(a) Loans | 7010931 |
| 504 Debentures | 7568 |
| Disaster Loans | 251499 |
| Loans to Microborrowers | 3041 |
| Loans to Microlenders | 22 |
| SBIC Commitments | 57 |

| Current Interest Rates | Rate |
|---------------------------------|----------|
| 5-Yr Constant Maturity Treasury | 0.75% |
| 504 Note Rate for 10 years | 2.64746% |
| 504 Note Rate for 20 years | 2.96978% |
| 504 Note Rate for 25 years | 2.96978% |

News

Recertification

IMPORTANT: Mandatory SBA CLS account Recertification **starts June 14, 2021** and **ends July 12, 2021**. The process has been made available electronically thru the Security Recertification module. SBA COR, SBA Official and Partner Authorizing Officials will be required to recertify users accounts and access rights. Accounts created prior to June 14 that are not recertified by the end of the recertification period will be removed from SBA CLS system with no further notice.

Congressional Reports

Activity by Congressional District Report

Program Information

Mar 1, 2018


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 >=30% Rural will be treated as rural loans and <30% 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> and https://caweb.sba.gov/cls/act_choosefunction.cfm?RoleName=LoanGov



Search Function

 E-Lend Servicing **Reports** **Search** Global E-Trans 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: <input type="text"/> SBA App Number: <input type="text"/> | Financial Instrument Type: (+/-) 504 Commitment | Address Associated: Type of Address: <input type="text"/> Loan Mailing Address |
| Where and When: Lender Location ID: <input type="text"/> MicroLender ID: <input type="text"/> SBIC License Number: <input type="text"/> SBA Office Code: <input type="text"/> Funding date begins: <input type="text"/> <input type="text"/> Funding date ends: <input type="text"/> <input type="text"/> | Program Code: Not Selected Yet | Partial Street Address (Contains): <input type="text"/> Partial Zip Code: <input type="text"/> Partial City Name: <input type="text"/> State: <input type="text"/> |
| | Processing Method: (+/-) 3 Percent Preferred Stock Small Business 4 Percent Preferred Stock Small Business | Business Associated: EIN/SSN: <input type="text"/> Partial Name: <input type="text"/> |
| | Purchase Indicator: Guaranty Purchased, Lender Serviced Guaranty Purchased, SBA Serviced | Person Associated: SSN: <input type="text"/> Partial First Name: <input type="text"/> Partial Last Name: <input type="text"/> |
| | Special Purpose Code: (+/-) (7a) (19) Small Certified Loans 3 Percent Preferred Stock - SBIC | Partial Name Restrictions: Searches by Partial Name must include at least one other search criterion. |
| | Status: (+/-) Active Un-Disbursed Disbursed Current | |

“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

|  E-Lend Servicing Reports Search E-Tran Loan     | | | | | | | | | | |
|---|-----------------------|------------|-------------|-----------|---------------------------|--------------|---------------------|----------------------------------|------------|-------|
| 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 | 2018-03-0 | [REDACTED] | E | International Trade Loans | \$650,000.00 | Active Un-Disbursed | [REDACTED] | Sartell | MN |
| 3 | 13098 | 2018-03-0 | [REDACTED] | E | International Trade Loans | \$650,000.00 | Active Un-Disbursed | [REDACTED] | Sartell | MN |
| 4 | 13097 | 2018-03-0 | [REDACTED] | E | International Trade Loans | \$650,000.00 | Active Un-Disbursed | [REDACTED] | Sartell | MN |
| 5 | 13096 | 2018-03-0 | [REDACTED] | E | International Trade Loans | \$650,000.00 | Active Un-Disbursed | [REDACTED] | Sartell | MN |
| 6 | 13095 | 2018-03-0 | [REDACTED] | T | SBA Express Program | \$1,000.00 | Active Un-Disbursed | [REDACTED] | Warminster | PA |
| 7 | 13093 | 2018-03-0 | [REDACTED] | P | Preferred Lenders Program | \$500,000.00 | Active Un-Disbursed | [REDACTED] | St. Joseph | MN |
| 8 | 13091 | 2018-03-0 | [REDACTED] | E | International Trade Loans | \$650,000.00 | Active Un-Disbursed | [REDACTED] | Sartell | MN |
| 9 | 13090 | 2018-03-0 | [REDACTED] | S | SBA Express Program | \$1,000.00 | Active Un-Disbursed | [REDACTED] | Portland | OR |
| 10 | 13089 | 2018-03-0 | [REDACTED] | S | SBA Express Program | \$1,000.00 | Active Un-Disbursed | [REDACTED] | Portland | OR |
| 11 | 13088 | 2018-03-0 | [REDACTED] | S | SBA Express Program | \$1,000.00 | Active Un-Disbursed | [REDACTED] | Portland | OR |
| 12 | 13087 | 2018-03-07 | [REDACTED] | LL | Preferred Lenders Program | \$415,000.00 | Active Un-Disbursed | [REDACTED] | 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 Info
- Use of Proceeds
- 1502 Info
- Lender Comments
- Project Info
- Borrowers
 - 1. * P
 - Principals
 - New Principal
 - New Borrower
- Guarantors
 - New Guarantor
- Associates
 - New Associate
- Business Financials
 - New Business Financials
- Federal Records

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 [Redacted]

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

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

Underwriting Authority: LNR

Bank Info: [Redacted] [Redacted] Not selected yet [Redacted]
(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 | \$300,000.00 |
| Outstanding Balance Amount | \$284,814.40 | | |
| Total Undisbursed Amount | \$0.00 | | |
| * SBA Guaranty Percentage | <input type="text" value="75.00"/> | Original SBA Guaranty Percentage | 75.000 |
| SBA Guaranty Fee | \$6,750.00 | Original Guaranty Fee | \$6,750.00 |
| SBA Guaranty Fee Billed | \$6,750.00 | Guaranty Fee Rebate | |
| SBA Guaranty Fee Uncollected | | SBA Guaranty Fee Paid | \$6,750.00 |
| Loan Ongoing Fee Collection Indicator | Yes | | |
| Loan Origination Fee Discount Percentage | 0 | | |
| Loan Origination Fee After Discount | \$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

Ready

TX Amount \$150,000 Status Disbursed Current Loan # 11090426 Funded 08/28/2017
1502 Information, Guaranty Loan

Preferred Lenders Program

Expand
Collapse

- Loan Info
- Agent Info
 - New Agent
 - Use of Proceeds
- 1502 Info
- Lender Comments
- Project Info
- Repayment
- UCC Filings
 - History/Add Filing(s)
 - Secured Parties
 - Debtors
- Borrowers
 - Principals
 - 1. [Redacted]
 - New Principal
 - New Borrower
- Guarantors
 - New Guarantor
- Collateral Register
 - New Collateral
- Associates
 - New Associate
- Business Financials
 - New Business Financial

Reset
Clear
Save
Save / Next

* 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

Next Installment Due Date:

08/01/2018

Interest Paid Amount

\$928.20

Interest Paid Date:

07/02/2018

* 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 |
| [Redacted] | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| [Redacted] | <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

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[Cancel](#)
[Loan Authorization](#)
[Documents](#)
[GuarantyFee](#)
[Whatif](#)
[History](#)
[Origination](#)



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

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.

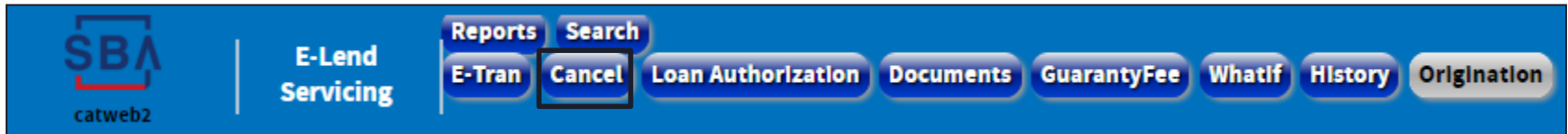
| Loan Application Number | Loan Amount | Loan Approval Date | SBA Guaranty Percentage | Maturity Months | Estimated Guaranty Fee | Estimated Guaranty Fee Billed | Difference In Guaranty Fee | Estimated Guaranty Fee Discount Rate | Estimated Guaranty Fee After Discount | Companion loans Involved? |
|-------------------------|--------------|--------------------|-------------------------|-----------------|------------------------|-------------------------------|----------------------------|--------------------------------------|---------------------------------------|---------------------------|
| ██████████ | \$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 | <input style="border: 1px solid #add8e6;" type="text" value="\$275,000.00"/> | Original Loan Amount | <input style="background-color: #cccccc;" type="text" value="\$275,000.00"/> |
| Guaranty Fee | <input style="background-color: #cccccc;" type="text" value="\$2,578.13"/> | Original Guaranty Fee | <input style="background-color: #cccccc;" type="text" value="\$2,578.13"/> |
| Guaranty Fee Billed | <input style="background-color: #cccccc;" type="text" value="\$2,578.13"/> | | |
| * SBA Guaranty Percentage | <input style="border: 1px solid #add8e6;" type="text" value="25.000"/> | Original SBA Guaranty Percentage | <input style="background-color: #cccccc;" type="text" value="25.000"/> |
| * Loan Term | <input style="border: 1px solid #add8e6;" type="text" value="126"/> months | Original Loan Term | <input style="background-color: #cccccc;" type="text" value="126"/> |
| Maturity Date: | <input style="border: 1px solid #add8e6;" type="text" value="10/06/2028"/> | | |

Cancel the Loan Guaranty

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



Loan Cancellation , Guaranty Loan

- **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.
- After cancellation you may resubmit this loan guaranty application, upon approval a new SBA loan number will be issued.

Loan Guaranty Cancellation Confirmation Requested:

- 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.
- The Lender's Loan Number is .

Cancel SBA Loan Guaranty? Yes No

Reset Clear 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

SBA catweb2 | E-Lend Servicing | Reports Search | E-Tran **Reinstatement** Documents GuarantyFee Whatif History Origination

Amount Status Fully Cancelled Loan 76007 App 13923 Funded 04/06/2018

SBA catweb2 | E-Lend Servicing | Reports Search | E-Tran Loan

Loan Reinstatement, Guaranty Loan - READONLY

- **Caution** upon reinstatement, the loan guaranty is reinstated and all loan origination fees are recalculated and due to the SBA.

Loan Guaranty Reinstatement Confirmation Requested:

- 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.
- The Lender's Loan Number is .

Reinstate SBA Loan Guaranty? Yes No

Reset Clear Save

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: | <input type="text" value="[REDACTED]"/> |  |
| * Name | <input type="text" value="[REDACTED]"/> | |
| (Doing business as) Trade Name | <input type="text"/> | |
| * DUNS | <input type="text" value="12435322"/> | |
| Guarantee Type | <input type="text" value="Not Selected Yet"/> | |
| * Legal Organization Type | <input type="text" value="Subchapter S Corporation"/> | |
| Do Not Refer Code | <input type="text"/> | |
| Primary Phone | <input type="text"/> | 999-999-9999 |
| Alternate Phone | <input type="text"/> | 999-999-9999 |
| Primary E-Mail | <input type="text"/> | |

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!