



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?

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.



"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
		#
		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%

### 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](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.



# 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:

Partner (dropdown menu)  
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

Welcome Ryan

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

**Capital Access Dashboard**

Welcome: Ryan Gerald

Wednesday, September 5, 2018

SBA Employee  
SBA Official

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**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

- Update Profile
- Change Password
- Request Access to CAFS Systems**
- Accessibility and Other Preferences
- Change Application Menu (Wide / Traditional)

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- 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	#
ts	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%

**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.

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

SFTP Submission of E504 Documents by CDC ([Show/Hide](#))

Location Id

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

View your SBA Loan Applications ([Show/Hide](#))

Location Id

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

Electronic Lending - Servicing (ETRAN)

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

Location Id

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

View your SBA Loans ([Show/Hide](#))


Location Id

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

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




# 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>

#### SBAOne Processing

Primary: [SBA\\_One@bnymellon.com](mailto:SBA_One@bnymellon.com) or 877-245-6159 (Option 5)  
Secondary: Joshua Dykema [joshua.dykema@sba.gov](mailto:joshua.dykema@sba.gov)

#### CDC Online

- Scheduling Prepayment on CDC Online
- CDC Online Reporting

Primary Contact: [SBA504CSA@WellsFargo.com](mailto:SBA504CSA@WellsFargo.com)  
1-855-572-1637, opt 4

#### Report Security Incidents/ Data Quality Issues

Primary Contact: [CLS@sba.gov](mailto:CLS@sba.gov)

#### Complex Issues

- Policy Interpretation
- Escalations
- Center/District Issues
- Training Requests
- Adding a franchise/FRUNS #

Primary Contact: Glenn Hannon [glenn.hannon@sba.gov](mailto:glenn.hannon@sba.gov)  
Secondary Contact: Ryan Gerald [ryan.gerald@sba.gov](mailto:ryan.gerald@sba.gov)

#### Lender Portal

[LenderPortal@sba.gov](mailto:LenderPortal@sba.gov)

#### LSP Agreements

Primary: [LSPagreements@sba.gov](mailto: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](mailto:CLS@sba.gov)  
Secondary Contact: Sheri McConville [sheri.mcconville@sba.gov](mailto:sheri.mcconville@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](mailto:hardy.slay@sba.gov)  
Ryan Gerald [ryan.gerald@sba.gov](mailto:ryan.gerald@sba.gov)  
Secondary Contact: Glenn Hannon [glenn.hannon@sba.gov](mailto: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](mailto:SBA504CSA@WellsFargo.com)  
1-855-572-1637, opt 4



**NEED HELP?**

- <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

## CAPITAL ACCESS FINANCIAL SYSTEM

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

### Capital Access Dashboard

**Welcome: Ryan Gerald**

Tuesday, September 4, 2018

**SBA Employee**  
SBA Official

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**Account at a Glance**

Assigned Office: 7100

Email: [ryan.gerald@sba.gov](mailto:ryan.gerald@sba.gov)

SBA Official: Glenn Hannon

SBA Official Email: [glenn.hannon@sba.gov](mailto: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

### Events

### News

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

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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](http://www2.census.gov/geo/docs/reference/ua/County_Rural_Lookup.xlsx)

### 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

[Regulations.gov](http://Regulations.gov)   [SBA.gov](http://SBA.gov)   [WhiteHouse.gov](http://WhiteHouse.gov)

Session

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

# Check Credit Score

## FICO® Small Business Scoring Service (SBSS)

scores use commercial and consumer data to predict purchase risk

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

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 showing "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	<a href="#">App Number</a>	<a href="#">Loan Name</a>	<a href="#">Processing Method</a>	<a href="#">Requested Amount</a>	<a href="#">Entry Date</a>	<a href="#">Status</a>	<a href="#">Loan Number</a>	<a href="#">Loan Source</a>	<a href="#">Street Name</a>	<a href="#">City</a>	<a href="#">State</a>
1	<a href="#">13911</a>	[REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-04-05 10:39:14.0	AD		WEB	1 G STREET	HERNDON	VA
2	<a href="#">13854</a>	[REDACTED]	Preferred Lenders Program		2018-04-03 15:45:58.0	IP		WEB	Unkown	Unkown	Unkown
3	<a href="#">13759</a>	[REDACTED]	Preferred Lenders with EWCP	\$30,000.00	2018-03-22 14:43:38.0	IP		XML	1 G STREET	HERNDON	VA
4	<a href="#">13726</a>	[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	<a href="#">13696</a>	[REDACTED]	Preferred Lenders Program	\$100,000.00	2018-03-19 14:43:20.0	IP		WEB	Unkown	Unkown	Unkown
6	<a href="#">13695</a>	[REDACTED]	Premier Certified Lenders Program		2018-03-19 14:42:49.0	IP		WEB	Unkown	Unkown	Unkown
7	<a href="#">13694</a>	[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** | Lender Information, Application

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

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** 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	<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: 80%;" 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.servnods.Version: 5.2

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

Session timeout in 28 minut

# Application Info

**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 | 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

### 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

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

### 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:  (lookup)

Small Business Manufacturer?

\* Business Age: Existing or more than 2 years old

\* Franchise? \*  Yes \*  No

\* No. of Current Employees:

\* Number of Jobs Created:

\* Number of Jobs Retained:

\* Date Business Established:

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

# New Borrower

The screenshot displays the SBA E-Lend Origination system interface. At the top, there is a navigation bar with the SBA logo and 'E-Lend Origination' text. A secondary bar contains various menu items such as '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', and 'Post Servicing'. A 'Ready' status indicator is visible in the top right corner.

The main content area is titled 'Business Borrower Information , Application'. It features a left sidebar with a 'Preferred Lenders Program' section and a tree view of navigation options including 'Lender Info', 'Agent Info', 'Eligibility', 'Application Info', 'Use of Proceeds', 'Lender Comments', 'Project Info', 'Repayment', 'Borrowers', 'Guarantors', 'Collateral Register', and 'Business Financials'. The 'New Borrower' option is selected under the 'Borrowers' category.

The form area includes radio buttons for 'Business' (selected) and 'Person', and radio buttons for 'EIN' (selected) and 'SSN'. A text input field contains the value '99-9999999'. Below the form is a definition box:

- 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.

At the bottom of the form, there are buttons for 'Reset', 'Clear', 'Save', and 'Save / Next'. A footer note states: '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

**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: [redacted]

### Preferred Lenders Program

Expand | Collapse

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

### 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.

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 an 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 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 series of buttons are visible: 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 to it from a callout box that says 'Select the 'Check Credit Score' icon'. Below the navigation bar, the application details show 'Amount \$100,000' and 'Status Application In-Process'. A left-hand sidebar titled 'Preferred Lenders Program' contains a tree view with categories like Lender Info, Eligibility, Application Info, Lender Comments, Project Info, Repayment, Borrowers, and Guarantors. The main content area contains a form with 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' is also present.

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 several menu items: Reports, Search, Admin, New Application, Copy, E-Tran, and Application. A user profile icon and a 'Ready' status indicator are also present. Below the navigation bar, the application details are displayed: 'FL Amount \$125,000 Status Application In-Process App [redacted]'. The main content area is titled 'Check Credit Score' and contains a form with the instruction: 'Select a business and up to 6 principals of the same business'. The form includes a dropdown menu for business selection and a table for principals. The table has two columns: a checkbox and a percentage. The first row has a checked checkbox and '50.00%'. Below the form, there are three 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.', and 'Review the information below and click on the Get Credit Score button.' The 'Loan Information' section shows 'Loan Amount Requested: \$125,000.00', 'Loan Term: 0', and 'Payment Amount:'. The 'Business Information' section shows 'Name: [redacted]' and 'TaxId: [redacted]'.

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 several menu items: Reports, Search, Admin, New Application, Copy, E-Tran, and Application. 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 two buttons: 'Clear' and 'Request Credit Report for Primary Business'. A note below the buttons states '(Note: Requests often take over a minute.)'. The text box at the bottom left contains the text 'After a brief moment, the credit score will appear'.

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"/>	(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](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

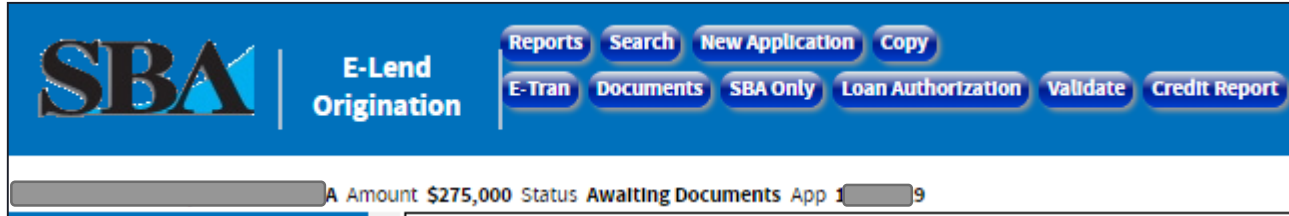


**E-Tran tip: Disregard Error Code Numbers**

**-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](https://caweb.sba.gov/elend/applications/dataentry/dsp_validate.cfm)

## Validation of Loan Application #11294429

Validation errors were detected

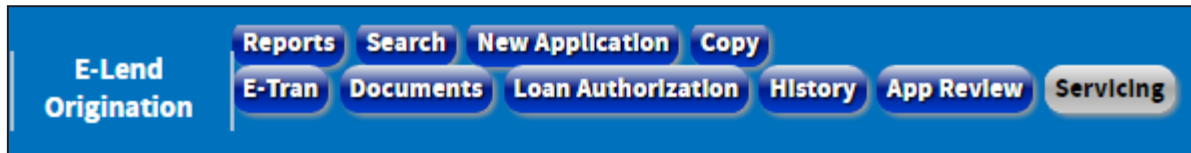
#	Error Code	Error Text
1	4038	Loan Documents Missing 2 T1 - SBA Form 1919 - Borrower's Information (700)
2	4038	Loan Documents Missing T2 - Lender's Credit Memo (725)
3	4038	Loan Documents Missing 2 T4 - SBA Form 413 - Personal Financial Statements (776)
4	4038	Loan Documents Missing T6 - Business Financials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



# Document Upload

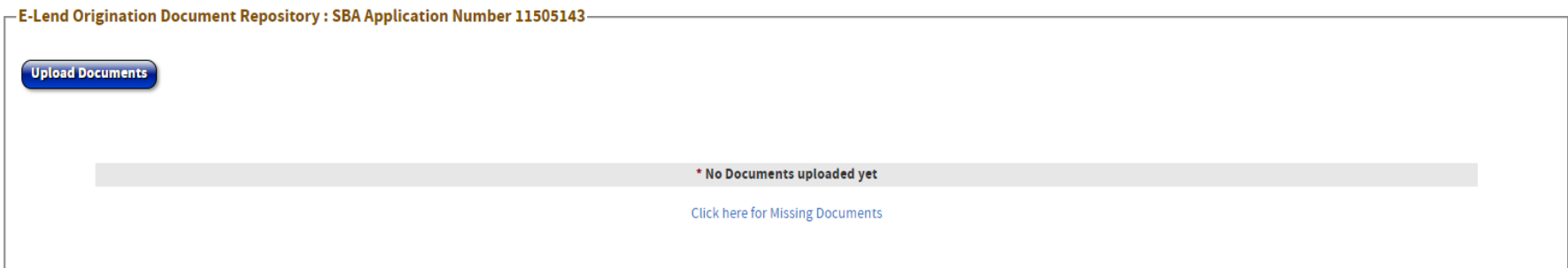
Use the E-Tran document upload tool to easily upload key loan documentation to SBA

- ▶ 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 -

**Upload 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](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

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%

### 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.


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

Session timeout in 28 minutes.

[https://caweb.sba.gov/cls/act\\_choosefunction.cfm?RoleName=LoanAdmin](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** **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)






<b>Specific Loan:</b> SBA Loan Number: <input type="text"/> SBA App Number: <input type="text"/>	<b>Financial Instrument Type:</b> (+/-) 504 Commitment	<b>Address Associated:</b> Type of Address: <input type="text"/> Loan Mailing Address
<b>Where and When:</b> 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"/>	<b>Program Code:</b> 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"/>
	<b>Processing Method:</b> (+/-) 3 Percent Preferred Stock Small Business 4 Percent Preferred Stock Small Business	<b>Business Associated:</b> EIN/SSN: <input type="text"/> Partial Name: <input type="text"/>
	<b>Purchase Indicator:</b> Guaranty Purchased, Lender Serviced Guaranty Purchased, SBA Serviced	<b>Person Associated:</b> SSN: <input type="text"/> Partial First Name: <input type="text"/> Partial Last Name: <input type="text"/>
	<b>Special Purpose Code:</b> (+/-) (7a) (19) Small Certified Loans 3 Percent Preferred Stock - SBIC	<b>Partial Name Restrictions:</b> Searches by Partial Name must include at least one other search criterion.
	<b>Status:</b> (+/-) 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

 <span style="margin-left: 100px;">E-Lend Servicing</span> <span style="margin-left: 20px;"> <a href="#">Reports</a> <a href="#">Search</a> </span> <span style="margin-left: 20px;"> <a href="#">E-Tran</a> <a href="#">Loan</a> </span> <span style="float: right;">     </span>										
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	<a href="#">13101</a>	2018-03-07	[REDACTED]	TESCO	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Warminster	PA
2	<a href="#">13099</a>	2018-03-0	[REDACTED]	E	International Trade Loans	\$650,000.00	Active Un-Disbursed	[REDACTED]	Sartell	MN
3	<a href="#">13098</a>	2018-03-0	[REDACTED]	E	International Trade Loans	\$650,000.00	Active Un-Disbursed	[REDACTED]	Sartell	MN
4	<a href="#">13097</a>	2018-03-0	[REDACTED]	E	International Trade Loans	\$650,000.00	Active Un-Disbursed	[REDACTED]	Sartell	MN
5	<a href="#">13096</a>	2018-03-0	[REDACTED]	E	International Trade Loans	\$650,000.00	Active Un-Disbursed	[REDACTED]	Sartell	MN
6	<a href="#">13095</a>	2018-03-0	[REDACTED]	T	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Warminster	PA
7	<a href="#">13093</a>	2018-03-0	[REDACTED]	P	Preferred Lenders Program	\$500,000.00	Active Un-Disbursed	[REDACTED]	St. Joseph	MN
8	<a href="#">13091</a>	2018-03-0	[REDACTED]	E	International Trade Loans	\$650,000.00	Active Un-Disbursed	[REDACTED]	Sartell	MN
9	<a href="#">13090</a>	2018-03-0	[REDACTED]	S	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Portland	OR
10	<a href="#">13089</a>	2018-03-0	[REDACTED]	S	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Portland	OR
11	<a href="#">13088</a>	2018-03-0	[REDACTED]	S	SBA Express Program	\$1,000.00	Active Un-Disbursed	[REDACTED]	Portland	OR
12	<a href="#">13087</a>	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

<b>* Loan Collateralized?</b>	<input type="radio"/> Yes <input checked="" type="radio"/> No	Sold Secondary Market Indicator	Yes 
<b>* Approval Amount</b>	\$300,000.00	Original Approval Amount	\$300,000.00
Outstanding Balance Amount	\$284,814.40		
Total Undisbursed Amount	\$0.00		
<b>* SBA Guaranty Percentage</b>	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	<input type="text"/>		
* 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	<input type="text"/>
Maturity Starts Indicator	Not selected yet	Note Date	<input type="text"/>
* 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-Tran Acceleration Prepayment Voluntary Termination Sbaonly Documents Chron GuarantyFee Whatif History Origination LANA CLCS GPTS ELIPS Post-Servicing

Ready

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

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:**  Status Date:  Disbursement Ind:

Total Amount Undisbursed:  **\* Date of First Disbursement:**

**\* SBA Outstanding Balance Amount**  Balance As Of Date:

**\* Month-Ending Information**

Loan Disbursed Amount:

Prin Paid Amount  Next Installment Due Date:

Interest Paid Amount  Interest Paid Date:

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
[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

[Reports](#)
[Search](#)
[E-Tran](#)
[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.**

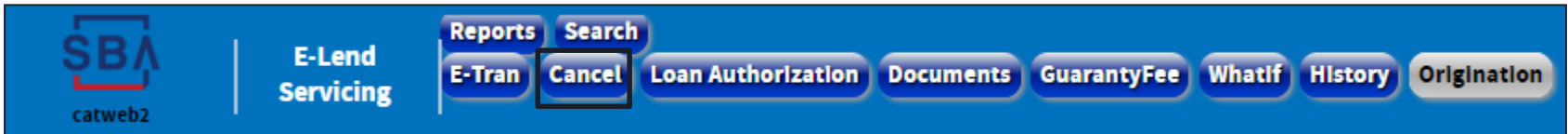
Loan Application Number	Loan Amount	Loan Approval Date	SBA Guaranty Percentage	Maturity Months	Estimated Guaranty Fee	Estimated Guaranty Fee Billed	Difference In Guaranty Fee	Estimated Guaranty Fee Discount Rate	Estimated Guaranty Fee After Discount	Companion loans Involved?
██████████	\$275,000.00	04/06/2018	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.

<b>* Loan Amount</b>	<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"/>		
<b>* SBA Guaranty Percentage</b>	<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"/>
<b>* Loan Term</b>	<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 type="text" value="10/06/2028"/>		

# Cancel the Loan Guaranty

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



The image shows the 'Loan Cancellation, Guaranty Loan' confirmation screen. At the top, it says 'Loan Cancellation, Guaranty Loan'. Below this is a caution box with the following text:

- **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.

Below the caution box is the section '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.
- The Lender's Loan Number is .

At the bottom of the form is the question 'Cancel SBA Loan Guaranty?' with two radio buttons: 'Yes' (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

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]"/>	
<b>* Name</b>	<input type="text" value="[REDACTED]"/>	
(Doing business as) Trade Name	<input type="text"/>	
<b>* DUNS</b>	<input type="text" value="12435322"/>	
Guarantee Type	<input type="text" value="Not Selected Yet"/>	
<b>* Legal Organization Type</b>	<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!**